

# **Administrative Office of the Courts**



## **INVESTIGATION SUMMARY, DETERMINATION, PROBABLE CAUSE REVIEW, AND RECOMMENDATION REPORT**

**Complaint No. 23-L001**

**Certificate No. [REDACTED]**

**November 25, 2024**

**Certification and Licensing Division**

**ARIZONA SUPREME COURT  
ADMINISTRATIVE OFFICE OF THE COURTS  
INVESTIGATION SUMMARY, DETERMINATION, PROBABLE  
CAUSE REVIEW, AND RECOMMENDATION REPORT**

|                                                       |                              |                                       |
|-------------------------------------------------------|------------------------------|---------------------------------------|
| <b>CERTIFICATE<br/>HOLDER<br/>INFORMATION</b>         | <b>Certificate Holder:</b>   | Ana Cardenas                          |
|                                                       | <b>Certification Number:</b> | ██████                                |
|                                                       | <b>Business Name:</b>        | Legal Docs & More                     |
|                                                       | <b>Certification Number:</b> | Not Certified                         |
|                                                       | <b>Type of Certificate:</b>  | Individual Legal Document<br>Preparer |
| <b>COMPLAINANT</b>                                    | <b>Name:</b>                 | Dean Fink                             |
| <b>INVESTIGATION<br/>INFORMATION</b>                  | <b>Complaint Number:</b>     | 23-L001                               |
|                                                       | <b>Investigators:</b>        | William MacIntyre<br>Jeff Hunt        |
|                                                       |                              |                                       |
| <b>Complaint Received:</b>                            |                              | 2/15/2023                             |
| <b>Complaint Forwarded to the Certificate Holder:</b> |                              | 3/9/2023                              |
| <b>Response From Certificate Holder:</b>              |                              | 3/27/2023                             |
| <b>Period of Active Certification:</b>                |                              | 9/23/2019 - Present                   |
| <b>Status of Certification:</b>                       |                              | Active                                |
| <b>Availability of Certificate Holder:</b>            |                              | Available                             |
| <b>Availability of Complainant:</b>                   |                              | Available                             |
| <b>Report Date:</b>                                   |                              | 11/25/2024                            |

**ALLEGATIONS:**

1. Ana Cardenas failed to include her legal document preparer's information and certification on pleadings she drafted.

**ADDITIONAL FINDINGS:**

None.

**SUMMARY OF INVESTIGATIVE PROCEDURE:**

- Written complaint and documentation submitted by Judge Dean Fink ("Judge Fink").
- Written response and documentation submitted by Ana Cardenas ("Cardenas")
- Review of applicable Certification and Licensing Division ("Division") records

- Review of applicable sections of Arizona Revised Statutes (“ARS”), Arizona Codes of Judicial Administration (“ACJA”) § 7-201 and § 7-208, and Arizona Supreme Court Rules.
- Review of court records, Superior Court of Arizona, involving probate case number PB2022-005341, Maria Silva (“Silva”).
- Internet search involving Legal Docs & More.
- Arizona Corporation Commission

## **INTERVIEWS:**

1. Ana Cardenas
2. Judge Dean Fink

## **SUMMARY OF FACTUAL FINDINGS OF INVESTIGATION:**

### **Complaint**

On February 15, 2023, the Division received a written complaint from Judge Fink. He said he had a probate case (PB2022-005431) where the litigant, Silva, reported using a document preparer to draft pleadings, but nowhere in the pleadings was the preparer’s information or certification number. Judge Fink was concerned this legal document preparer may be violating the rules. He said, per the litigant, the name of the legal document preparer is Ana Cardenas of Legal Docs & More. The hearing was on March 15, 2023. Judge Fink provided the address and contact information for Cardenas.

With the complaint, Judge Fink provided a copy of Petition for Permanent Appointment of Guardian for an Adult.

### **Response to the Complaint**

On March 27, 2023, the Division received a written response to the complaint from Cardenas. She said that not including her Arizona Certified Legal Document Preparer (“AZCLDP”) number “was an accidental omission” by one of her staff members and that she has made her staff aware of the oversight. Cardenas acknowledged that providing her AZCLDP number is a requirement for all legal forms that her office prepares and that she has trained her staff to include her information before filing documents.

### **Allegation 1: Ana Cardenas failed to include her legal document preparer’s information and certification on pleadings she drafted.**

On April 21, 2023, Division staff interviewed Judge Fink. He was asked if he had any concerns with the content of the documents prepared or if it was the AZCLDP information that was missing. Judge Fink said he could not remember exactly what the issue was but that he believed the primary issue was that the document preparer’s information was not on any of the pleading documents. He stated that when he questioned the petitioner about missing items with the documents, the petitioner stated, “my document preparer didn’t give

me anything else.” Because the petitioner informed Judge Fink that she used a legal document preparer but only the petitioner’s name was appeared on the document, Judge Fink informed the petitioner of the rules that require document preparers to indicate when they prepare documents.

Division staff reviewed the Minute Entry involving the March 15, 2023, hearing. There were no references to mistakes or procedural problems in the matter. Division staff reviewed the Minute Entry regarding the April 6, 2023, hearing. There were no references to errors.

On May 7, 2024, Division staff conducted an interview with Cardenas. Asked what documents were prepared for Silva, Cardenas stated she only prepared the original Guardianship package for Silva but did no follow-up work after the petition was filed. Cardenas said she filed the petition with the court and she provided Silva a copy of the filing.

On September 4, 2024, at the Division’s request, Cardenas provided a copy of the service contract as well as the petition for Guardianship her office prepared for Silva.

Court records reviewed by Division staff, confirmed Cardenas prepared the Health Professional Report, Affidavit of Person to be Appointed Guardian or Conservator, Declaration of Completion of Training For Non-Licensed Fiduciaries, Application for Deferral or Waiver of Court Fees or costs and Consent to Entry of Judgement, Order Regarding Referral or Waiver of Court Fees or Costs, Probate Cover Sheet with ward and petitioner information, Probate Information Form with ward and petitioner information and the Petition for Permanent Appointment of Guardian for Adult or Minor at least 17.5 years old. The package was submitted to the court on or about November 10, 2022. Cardenas stated during the interview that these were the only documents she prepared for Silva

The documents prepared by Cardenas did not include her AZCLDP certificate number.

Division staff reached out to Silva on multiple occasions to obtain a statement. Division staff left messages, but she did not respond.

In her response to the complaint, Cardenas told the Division that not including her certification number on the documents she prepared “was an accidental omission” by one of her staff and Cardenas made her employee aware of the oversight and has trained her staff to include this information before filing documents.

The Division notes that Legal Docs & More is not a certified legal document preparation business. The service contract that Cardenas used noted the business name and requested payment via Zelle to the business.

LEGAL DOCS & MORE LLC

## ZELLE: Legal Docs & More, LLC

Legal Docs & More has a web presence on Facebook and YouTube. YouTube features a video that is 1 hour and 6 minutes in length.<sup>1</sup> The channel had 625 subscribers at the time of this report.

[Ana Cardenas Legal Docs & More LLC. | Ana Cardenas Legal Docs ...](#)

Jul 15, 2021 · Ana Cardenas Legal Docs & More LLC.

[Ana Cardenas Legal Docs & More LLC. - YouTube](#)

Aug 5, 2021 · Ana Cardenas Legal Docs & More LLC. 8/5/2021 Invitados del dia de hoy: Alexander Brown Oficina de abogado Alexander Brown Angela solorio Geeki Tek



<sup>1</sup> [Ana Cardenas Legal Docs & More LLC. - YouTube](#)



ACJA § 7-208(E)(1) and (3)(d)(1) prohibit a person or business entity from representing they are a certified legal document preparer, or are authorized to prepare legal documents, without holding valid certification.

E. Certification. In addition to the requirements of ACJA § 7-201(E) the following requirements apply:

1. Necessity. A person or qualified business entity shall not represent they are a certified legal document preparer, or are authorized to prepare legal documents, without holding valid certification pursuant to this section.

3. Individual Standard Certification.

d. Eligibility for Business Entity Standard Certification.

(1) All corporations, limited liability companies, partnerships, and all sole proprietorships that offer authorized legal document preparation services to non-represented parties and employs certified legal document preparers, or supervises trainees pursuant to subsection (F)(5), shall obtain certification as a business entity. The business entity shall execute and submit a principal form designating a certified individual legal document preparer pursuant to this section. The designated principal shall have the duties and responsibilities set forth in subsections (F)(4), (F)(5) and (F)(6). In the event a designated principal is no longer able or willing to serve as the principal, a certified business entity shall immediately designate another certified individual legal document preparer as the new designated principal and within twenty days file an updated designated principal form with the division staff.

Cardenas is individually certified but Legal Docs & More associated with Cardenas is not a certified legal document preparation business although the business represents that it is a legal document preparation business. Cardenas must apply to have her business certified

and receive board approval before offering document preparation services through the business entity.

Cardenas acknowledges that she did not include her legal document certification number on documents prepared and blamed her staff for the omission. As the certified legal document preparer, Cardenas is responsible for ensuring finalized documents are accurate, contain the requisite information, and reflect her individual certified document preparer number.

ACJA § 7-208(F)(3):

Identification. Beginning July 1, 2003, a certified legal document preparer shall include the legal document preparer's name, the title "Arizona Certified Legal Document Preparer" or the abbreviation "AZCLDP" and the legal document preparer's certificate number on all documents prepared by the legal document preparer.

ACJA § 7-208(J)(5):

5. Performance in Accordance with Law.

a. A legal document preparer shall perform all duties and discharge all obligations in accordance with applicable laws, rules or court orders.

ACJA § 7-201(F)(1):

F. Role and Responsibilities of Certificate Holders.

1. Code of Conduct. Each individual certificate holder shall adhere to the code of conduct or standards of conduct, subsection (J) in the applicable section of the ACJA.

ACJA § 7-201(H)(6)(a):

6. Grounds for Discipline. A certificate holder is subject to disciplinary action if the board finds the certificate holder has engaged in one or more of the following:

a. Failed to perform any duty to discharge any obligation in the course of the certificate holder's responsibilities as required by law, court rules, this section or the applicable section of the ACJA;

The evidence demonstrates that Cardenas did not include her AZCLDP certificate number on documents that she prepared.

**Allegation 1 is substantiated.**

|                              |
|------------------------------|
| <b>DISCIPLINARY HISTORY:</b> |
|------------------------------|

None.

**SUBMITTED BY:**

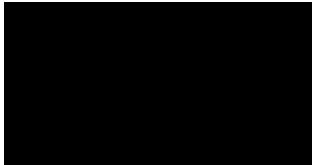


11/25/2024

Pasquale Fontana for Jeff Hunt, Investigator  
Certification and Licensing Division

Date

**REVIEWED BY:**

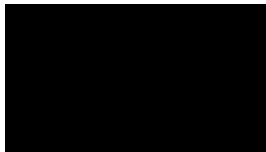


11/25/2024

Pasquale Fontana, Manager  
Certification and Licensing Division

Date

**REVIEWED BY:**



12/9/2024

Aaron Nash, Director  
Certification and Licensing Division

Date

**ARIZONA SUPREME COURT  
ADMINISTRATIVE OFFICE OF THE COURTS  
REVIEW AND DECISION OF THE PROBABLE CAUSE  
EVALUATOR**

---

**REVIEW AND DECISION OF THE PROBABLE CAUSE EVALUATOR:**

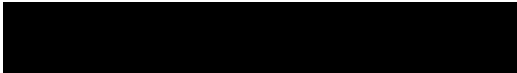
Under ACJA § 7-201(H)(5)(a), the deputy director, serving in the capacity of probable cause evaluator under ACJA § 7-201(D)(3)(a), having conducted an independent review of the facts and evidence gathered during the course of the investigation of complaint number 23-L001:

- ☐ Directs division staff to investigate further.
- ☐ Determines probable cause does not exist demonstrating the certificate holder has committed any acts of misconduct or violations of the statutes, court rules, this section, or the applicable section of the ACJA and enters a written finding to that effect as to Allegation(s):
- 

- ☒ Determines probable cause exists demonstrating the certificate holder has committed one or more acts of misconduct or violations of the statutes, court rules, this section, or the applicable section of the ACJA and enters a written finding to that effect as to Allegation(s):

1

---

|                                                                                                                                       |            |
|---------------------------------------------------------------------------------------------------------------------------------------|------------|
|                                                   | 12/26/2024 |
| Marcus Reinkensmeyer <br>Probable Cause Evaluator | Date       |

**ARIZONA SUPREME COURT  
ADMINISTRATIVE OFFICE OF THE COURTS  
RECOMMENDATION TO THE BOARD**

***CERTIFICATE  
HOLDER  
INFORMATION***

**Certificate Holder:**  
**Certification Number:**  
**Business Name:**  
**Certificate Number:**  
**Type of Certificate:**

Ana Cardenas  
[REDACTED]  
Legal Docs & More  
N/A  
Legal Document  
Preparation; Individual

**RECOMMENDATION TO THE BOARD OF NONLAWYERS LEGAL SERVICE PROVIDERS (“BOARD”):**

It is recommended the Board accept the finding of the Probable Cause Evaluator and enter a finding Ana Cardenas has committed the alleged act(s) of misconduct as detailed in the Investigation Summary, Determination, Probable Cause Review, and Recommendation Report in complaint number **23-L001**.

It is further recommended the Board enter a finding grounds for informal disciplinary action exists under Arizona Code of Judicial Administration (“ACJA”) § 7-201(H)(6) for act(s) of misconduct involving §§ 7-201(F)(1), and 7-201(H)(6)(a); ACJA §§7-208(F)(3), and 7-208(J)(5)(a).

Mitigating factors under ACJA § 7-201(H)(22)(b)(1):

- ☒ [ x ] The absence of a prior disciplinary record;
- ☒ [ x ] The absence of a dishonest motive;
- ☒ [ x ] The absence of a selfish motive;
- ☐ [ ] Personal or emotional problems;
- ☐ [ ] A timely good faith effort to make restitution or to rectify consequences of misconduct;
- ☒ [ x ] Full and free disclosure to the division staff, the board or the hearing officer;
- ☒ [ x ] A cooperative attitude toward any proceedings;
- ☐ [ ] Inexperience in the practice of the profession or occupation;
- ☐ [ ] Character or reputation;
- ☐ [ ] Physical or mental disability;
- ☐ [ ] Physical or mental impairment;
- ☐ [ ] Delays in the disciplinary proceedings;
- ☐ [ ] Interim rehabilitation;
- ☐ [ ] Imposition of other penalties or sanctions;
- ☐ [ ] Remorse;
- ☐ [ ] The remoteness of prior offenses;
- ☐ [ ] Other:

Aggravating factors under ACJA § 7-201(H)(22)(b)(2):

- ☐ [ ] A prior disciplinary record;

- ☐ A dishonest motive;
- ☐ A selfish motive;
- ☐ Multiple offenses;
- ☐ Bad faith obstruction of the disciplinary proceedings by intentionally failing to comply with this section, the applicable section of ACJA, court rules or orders of the hearing officer; (Failure to respond to Division requests sent to a valid point of contact reflects an uncooperative attitude toward the investigation)
- ☐ Submission of false evidence, false statements or other deceptive practices during the discipline process;
- ☐ Refusal to acknowledge wrongful nature of the conduct;
- ☐ Vulnerability of the victim;
- ☐ Substantial experience in the profession or occupation;
- ☐ Indifference to making restitution;
- ☐ Other: \_\_\_\_\_

It is further recommended the Board issue a Letter of Concern to Ana Cardenas regarding Allegation 1, for failing to ensure her AZCLDP certification was affixed on legal documents she prepared for a client.

**SUBMITTED BY:**



12/26/2024

Aaron Nash, Director      Date  
Certification and Licensing Division

**ARIZONA SUPREME COURT  
ADMINISTRATIVE OFFICE OF THE COURTS  
DECISION AND ORDER OF THE BOARD**

---

**DECISION AND ORDER:**

The Board having reviewed the above Investigation Summary, Determination, Probable Cause Review, and Recommendation Report, regarding complaint number **23-L001** and **Ana Cardenas**, certificate number [REDACTED], makes a finding of facts and this decision, based on the facts, evidence, and analysis as presented and:

- ☐ Request division staff to conduct further investigation;
- ☐ Refer the complaint to another entity with jurisdiction;

Referral to: \_\_\_\_\_

- ☐ Determine no violation exists and dismiss the complaint

☐ with prejudice

☐ without prejudice

- ☐ Determine no acts of misconduct or violation occurred and no discipline is warranted; however the certificate holder's actions need modification or elimination and issue an advisory letter pursuant to subsection (D)(5)(c)(1)(g);

- ☐ Enter a finding the certificate holder has violated any provisions of the statutes, court rules, this section, or the applicable ACJA specific sections or subsection (H)(6) and order an emergency summary suspension, pursuant to subsection (H)(9)(d);

- ☒ Enter a finding the certificate holder has violated any of the provisions of the statutes, court rules, this section, the applicable ACJA sections or subsection (H)(6) and issue an order imposing any or a combination of the following information or formal disciplinary sanctions:

- ☒ Issue a letter of concern
- ☐ Issue a censure
- ☐ Resolve any found acts of misconduct or violations by consent order or other negotiated settlement
- ☐ Place specific restrictions on a certificate
- ☐ Place the certificate holder on probation or a set period of time under specified conditions
- ☐ Mandate additional training for the certificate holder
- ☐ Issue a cease and desist order pursuant to subsection (E)96)

- ☐ Order suspension of a certificate for a set period of time with specific conditions for reinstatement
  - ☐ Order revocation of a certificate with specific conditions for reinstatement
  - ☐ Assess costs associated with the investigation and disciplinary proceedings; or
  - ☐ Impose civil penalties associated with the investigation and disciplinary proceedings.
- ☐ Order the preparation of documents necessary for informal or formal disciplinary actions under subsection (H)(7)(b), (H)(8)(b) or (H)(9)(b)
- ☐ Request the license holder appear before the Board to participate in a Formal Interview, pursuant to ACJA § 7-201(H)(8).
- ☐ Enter a finding the public health, safety or welfare is at risk, requires emergency action, and orders the immediate emergency suspension of the license and sets an expedited hearing for:

Date, Time, and Location: \_\_\_\_\_

- ☐ Order the filing of Notice of Formal Charges, pursuant to ACJA § 7-201(H)(10).
- ☒ Adopts the recommendations of the Division Director.
- ☐ Does not adopt the recommendations of the Division Director and orders:

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_



Don Bivens, Chair

Board of Nonlawyer Legal Service Providers

*1-28-25*

Date