

1                   **IN THE SUPREME COURT OF THE STATE OF NEVADA**

2                   NONA TOBIN, as Trustee of the  
3                   GORDON B. HANSEN TRUST dated  
4                   8/22/08,

5                   Appellants,

6                   vs.

7                   JOEL A. STOKES and SANDRA F.  
8                   STOKES, as Trustees of the  
9                   JIMI JACK IRREVOCABLE TRUST;  
10                  YUEN K. LEE, an individual, d/b/a  
11                  Manager, F. BONDURANT, LLC.,  
12                  SUN CITY ANTHEM COMMUNITY  
13                  ASSOCIATION, INC.; AND  
14                  NATIONSTAR MORTGAGE, LLC,

15                  Respondents.

Electronically Filed  
Dec 19 2019 05:01 p.m.  
Elizabeth A. Brown  
Clerk of Supreme Court

Supreme Court Case No.: 79295

District Court Case No A-15-720032-C  
Consolidated with A-16-730078-C

16                   **APPELLANT'S APPENDIX OF DOCUMENTS**

17                   **VOLUME IX of XIV**

18                   Michael R. Mushkin  
19                   Nevada Bar No. 2421  
20                   L. Joe Coppedge, Esq.  
21                   Nevada Bar No. 4954

22                   **MUSHKIN & COPPEDGE**

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<b>Volume</b>	<b>Document</b>	<b>Bates No.</b>
I	Affidavit of Nona Tobin in Support of Nona Tobin and Steve Hansen's Motion to Intervene	AA 000151 - AA 000163
V	Amended Notice of Entry of Stipulation and Order Reforming Caption	AA 001025 - AA001034
XIV	Amended Transcript of Proceedings of Pretrial Conference to Correct Attorney Name Only 04/25/19	AA 002837 - AA 002860
XIV	Amended Transcript to Correct Title of Motion: Third Parties Nona Tobin and Steve Hansen's Motion to Intervene 09/29/16	AA 002885 - AA 002899
XIV	Case Appeal Statement	AA 002865 - AA 002869
I	Complaint	AA 000001- AA 000009
X	Counterclaimant, Nona Tobin's [Proposed] Findings of Fact and Conclusions of Law	AA 001906 - AA 001921
V	Cross-Claimant Nona Tobin's Opposition to Cross-Defendant Sun City Anthem Community Association's Motion for Summary Judgment	AA 000879 - AA 000994
IV	Cross-Defendant Sun City Anthem Community Association's Answer to Cross-Claims by Nona Tobin, An Individual and Trustee of the Gordon B. Hansen Trust	AA 000644 - AA 000651
IV	Cross-Defendant Sun City Anthem Community Association's Motion for Summary Judgment	AA 000652 - AA 000826
III	Cross-Defendant Sun City Anthem Community Association's Motion to Dismiss Nona Tobin's Cross-Claims	AA 000519 - AA 000529
VIII	Cross-Defendant Sun City Anthem Community Association's Opposition to Cross-Claimant Nona Tobin's Motion for Reconsideration	AA 001356 - AA 001369
V	Cross-Defendant Sun City Anthem Community Association's Reply in Support of its Motion for Summary Judgment	AA 000995 - AA 001008
I	Defendant in Intervention Nationstar Mortgage, LLC's Answer to Plaintiffs' Complaint and Counterclaim	AA 000057 - AA 000126
III	Disclaimer of Interest	AA 000530 - AA 000534
V	Findings of Fact, Conclusions of Law and Order on Cross-Defendant Sun City Anthem Community Association's Motion for Summary Judgment	AA 001035 - AA 001044
III	Initial Appearance Fee Disclosure	AA 000424 - AA 000426
I	Jimijack Irrevocable Trust's Motion to Consolidate Case No. A-16-730078-C and Case No. A-15-720032-C	AA 000136 - AA 000140

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2	VIII		
3	I	Judgment by Default Against Defendant Bank of America	AA 000010 - AA 000011
4	VI	Motion for Reconsideration (Part 1)	AA 001102 - AA 001300
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6	II	Motion to Intervene into Consolidated Quiet Title Cases A-15-720032-C and Former Case A-16-730078	AA 000164 - AA 000281
7	I	Motion to Substitute Party, Intervene and Set Aside Default Judgment	AA 000012 - AA 000056
8	IV	Nationstar Mortgage, LLC's Limited Joinder to Sun City Anthem Community Association's Motion for Summary Judgment	AA 000827 - AA 000861
9		Nationstar Mortgage, LLC's Limited Joinder to Sun City Anthem Community Association's Opposition to Nona Tobin's Motion for Reconsideration	AA 001370 - AA 001372
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11	I	Nationstar Mortgage, LLC's Non-Opposition to JimiJack Irrevocable Trust's Motion to Consolidate	AA 000141 - AA 000143
12		Nationstar Mortgage, LLC's Response to Nona Tobin's Opposition to Nationstar Mortgage, LLC's Motion for Summary Judgment Against JimiJack and Countermotion for Summary Judgment	AA 001059 - AA 001101
13	V		
14	III	Nona Tobin's Answer to Plaintiff's Complaint and Counterclaim	AA 000386 - AA 000423
15	III	Nona Tobin's Crossclaim Against Thomas Lucas D/B/A Opportunity Homes, LLC	AA 000451 - AA 000509
16	III	Nona Tobin's Crossclaim Against Yuen K. Lee d/b/a F. Bondurant, LLC	AA 000427 - AA 000450
17	II	Nona Tobin's Crossclaim for Quiet Title Against Sun City Anthem Community Association, Inc. (HOA)	AA 000290 - AA 000385
18	XII	Nona Tobin's Declarations in Support of MINV as an Individual	AA 002339 - AA 002550
19	X	Nona Tobin's Motion to Intervene as an Individual Per Rule 24 (Part 1)	AA 001922 - AA 002076
20	XI	Nona Tobin's Motion to Intervene as an Individual Per Rule 24 (Part 2)	AA 002077 - AA 002326
21	XII	Nona Tobin's Motion to Intervene as an Individual Per Rule 24 (Part 3)	AA 002327 - AA 002338
22	XIV	Notice of Appeal	AA 002862 - AA 002864

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3	V	Notice of Entry of Findings of Fact, Conclusions of Law and Order on Cross-Defendant Sun City Anthem Community Association's Motion for Summary Judgment	AA 001045 - AA 001058
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5	III	Notice of Entry of Order Denying Motion for Summary Judgment	AA 000620 - AA 000625
6	II	Notice of Entry of Order Granting Applicant Nona Tobin's Motion to Intervene	AA 000285 - AA 000289
7	I	Notice of Entry of Order Granting in Part Nationstar Mortgage, LLC's Motion to Substitute Party, Intervene and Set Aside Default Judgment	AA 000131 - AA 000135
8	IV	Notice of Entry of Order Granting Thomas Lucas and Opportunity Homes, LLC's Motion for Summary Judgment	AA 000633 - AA 000643
9	V	Notice of Entry of Stipulation and Order for Dismissal Without Prejudice as to Claims Against Opportunity Homes, LLC and F. Bondurant, LLC	AA 000868 - AA 000878
10	X	Notice of Entry of Stipulation and Order for the Dismissal of Nationstar Mortgage, LLC's Claims Against Jimijack Irrevocable Trust with Prejudice	AA 001899 - AA 001905
11	V	Notice of Entry of Stipulation and Order Reforming Caption	AA 001015 - AA 001024
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15	III	Opportunity Homes, LLC's Reply to Nationstar Mortgage, LLC's Opposition to Motion for Summary Judgment	AA 000601 - AA 000614
16	III	Opposition to Sun City Anthem's Motion to Dismiss	AA 000535 - AA 000558
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20	I	Order Granting Motion to Consolidate and Denying Motion for Summary Judgment	AA 000144 - AA 000145
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1	IV	Order Granting Thomas Lucas and Opportunity Homes, LLC's Motion for Summary Judgment	AA 000626 - AA 000632
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3	I	Plaintiff, JimiJack Irrevocable Trust's, Opposition to Nona Tobin and Steve Hansen's Motion to Intervene	AA 000146 - AA 000150
4	XIV	Recorder's Transcript Bench Trial Day 2 06/06/19	AA 002926 - AA 002960
5	XIV	Recorder's Transcript of Hearing All Pending Motions 09/26/19	AA 002870 - AA 002884
6	XIV	Recorder's Transcript of Hearing Nona Tobin's Motion to Intervene into Consolidated Quiet Title Cases A-15-720032-C and Former Case A-16-730078-C 12/20/16	AA 002900 - AA 002909
7	XIV	Recorder's Transcript of Hearing Sun City Anthem Community Association's Motion to Dismiss Nona Tobin, an Individual and Trustee of the Gordon B. Hansen Trust's Cross-Claim 03/28/17	AA 002910 - AA 002925
8	XIV	Recorder's Transcript of Hearing: All Pending Motions April 23, 2019	AA 002608 - AA 002640
9	XIII	Recorder's Transcript of Hearing: All Pending Motions April 27, 2017	AA 002581 - AA 002607
10	XIII	Recorder's Transcript of Hearing: All Pending Motions April 27, 2017	AA 002581 - AA 002607
11	VIII	Reply to Cross-Defendant Sun City Anthem Community Association's Opposition to Tobin's Motion for Reconsideration (Part 1)	AA 001376 - AA 001576
12	VIII	Reply to Cross-Defendant Sun City Anthem Community Association's Opposition to Tobin's Motion for Reconsideration (Part 1)	AA 001376 - AA 001576
13	IX	Reply to Cross-Defendant Sun City Anthem Community Association's Opposition to Tobin's Motion for Reconsideration (Part 2)	AA 001577 - AA 001826
14	IX	Reply to Cross-Defendant Sun City Anthem Community Association's Opposition to Tobin's Motion for Reconsideration (Part 2)	AA 001577 - AA 001826
15	X	Reply to Cross-Defendant Sun City Anthem Community Association's Opposition to Tobin's Motion for Reconsideration (Part 3)	AA 001827 - AA001884
16	X	Reply to Cross-Defendant Sun City Anthem Community Association's Opposition to Tobin's Motion for Reconsideration (Part 3)	AA 001827 - AA001884
17	III	Reply to Sun City Anthem Community Association's Reply in Support of its Motion to Dismiss	AA 000559 - AA 000583
18	III	Reply to Sun City Anthem Community Association's Reply in Support of its Motion to Dismiss	AA 000559 - AA 000583
19	IV	Stipulation and Order for Dismissal Without Prejudice as to Claims Against Opportunity Homes, LLC and F. Bondurant LLC	AA 000862 - AA 000867
20	IV	Stipulation and Order for Dismissal Without Prejudice as to Claims Against Opportunity Homes, LLC and F. Bondurant LLC	AA 000862 - AA 000867
21	X	Stipulation and Order for the Dismissal of Nationstar Mortgage, LLC's Claims Against Jimijack Irrevocable Trust with Prejudice	AA 001896 - AA 001898
22	X	Stipulation and Order for the Dismissal of Nationstar Mortgage, LLC's Claims Against Jimijack Irrevocable Trust with Prejudice	AA 001896 - AA 001898
	V	Stipulation and Order Reforming Caption	AA 001009 - AA 001014
	V	Stipulation and Order Reforming Caption	AA 001009 - AA 001014
	III	Sun City Anthem Community Association's Motion to Dismiss Nona Tobin, an Individual and Trustee of the Gordon B. Hansen Trust's Cross-Claim	AA 000510 - AA 000518
	III	Sun City Anthem Community Association's Motion to Dismiss Nona Tobin, an Individual and Trustee of the Gordon B. Hansen Trust's Cross-Claim	AA 000510 - AA 000518
	III	Sun City Anthem Community Association's Reply in Support of its Motion to Dismiss	AA 000584 - AA 000591
	III	Sun City Anthem Community Association's Reply in Support of its Motion to Dismiss	AA 000584 - AA 000591

1	III	Thomas Lucas and Opportunity Homes, LLC's Reply to Nona Tobin's Opposition to Motion for Summary Judgment	AA 000592 - AA 000600
2	XIII	Transcript of Proceedings: All Pending Motions 01/10/19	AA 002657 - AA 002666
3	XIII	Transcript of Proceedings: All Pending Motions 03/26/19	AA 002667 - AA 002701
4	XIII	Transcript of Proceedings: All Pending Motions 05/25/17	AA 002641 - AA 002656
5	XIII	Transcript of Proceedings: All Pending Motions 05/29/19	AA 002751 - AA 002778
6	XIV	Transcript of Proceedings: Bench Trial Day 1 06/05/19	AA 002809 - AA 002836
7	XIV	Transcript of Proceedings: Calendar Call 06/03/19	AA 002779 - AA 002808
8	XIII	Transcript of Proceedings: Pretrial Conference 04/25/19	AA 002702 - AA 002725
9	XIII	Transcript of Proceedings: Status Check - Settlement Documents 05/21/19	AA 002726 - AA 002750

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Compliance View Screen [update]

Case	2014-659	Date Created	02/18/2014	Audit Entry Items Documents Notes Disciplines Participants Add Discipline	
Legacy	191-13-811-052	Date Received	02/13/2014		
Compliance Status	NOS CLOSED	How Received	LETTER		
Respondent ID	271957	Receiving Board	RED		
Respondent Address	ESTATE OF GORDON B HANSEN, THE <input checked="" type="radio"/> Public <input type="radio"/> Mail ESTATE OF GORDON B HANSEN, THE 2763 WHITE SAGE DR HENDERSON, NV 89052	Receiving Profession			
Complainant ID	123186	Receiving Department	OMB - NOTICE OF SALE (NOS) PROCESS		
Complainant	SUN CITY ANTHEM COMMUNITY ASSOCIATION INC	Received By	Bonnie Schmidt		
Comments:	R808634		Priority		SOUTH
		Alleged Issues	OMB ADR - NRS 38.310(1)(a), DELINQUENT ASSESSMENTS		
		Case Nature	Chapter 38		

- Resolution
- Action Items
- Participants

Resolution [update]

Field	Value	Field	Value
Department:	OMB - NOTICE OF SALE (NOS) PROCESS	Found Issues:	
Worker:	Bonnie Schmidt	Resolution:	* OMB NOS - CANCELLED (OWNER RETAINED)

Starting Effective Date: 04/08/2013  
 Ending Effective Date: 05/15/2014  
 Date Closed: 05/15/2014

Resolution Notes:

Action Items [add]

Type	Assigned To	Activity	Due	Effective	Completed	Order Signed	Created	User
NOS - 4 TRUSTEE SALE CANCELLED	OMB - NOTICE OF SALE (NOS) PROCESS, Anne Moore		05/15/2014	05/15/2014	05/15/2014		06/02/2014	Anne Moore
	Target: ESTATE OF GORDON B HANSEN, THE							
	Case Status: Status Changed To: NOS CLOSED							
	Comments: 89052							
NOS - 1 SEND NOTIFICATION LETTER (NOTICE REC'D)	OMB - NOTICE OF SALE (NOS) PROCESS, BONNIE SCHMIDT		03/07/2014	03/07/2014	02/18/2014		02/18/2014	BONNIE SCHMIDT
	Target: ESTATE OF GORDON B HANSEN, THE							
	Case Status: Status Changed To: PENDING NOS DATE OF SALE							
	Action Info: EFFECTIVE DATE OF NOS		02/11/2014					
	DEFAULT LIEN DATE ON NOS		04/08/2013					
	FORECLOSURE DATE ON NOS		03/07/2014					
	AMOUNT OF NOS		5,081.45					
	APN ON NOS		191-13-811-052					
	Comments: 89052							

# **EXHIBIT 8.2**

**2/12/14 NOS PUBLISHED**

**2/14/14, 2/21/14, 2/28/14**

# **EXHIBIT 2**

**AA 001578**





**Nevada Press Association**

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 89703  
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 Fax: 775-885-8233  
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**Public Notice Search Results**

3 Public Notices matched your query.  
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You searched for: county:Clark|191-13-811-052+"2763 White Sage"  
 Date Range: Between 1/1/2010 and 10/17/2018.

County	Date	Public Notice Preview	Publication
Clark	2014/02/28	<a href="#">Assessor Parcel Number: 191-13-811-052 File Number: R808634 Property Address: 2763 White Sage Dr Hen</a>	Nevada Legal News
Clark	2014/02/21	<a href="#">Assessor Parcel Number: 191-13-811-052 File Number: R808634 Property Address: 2763 White Sage Dr Hen</a>	Nevada Legal News
Clark	2014/02/14	<a href="#">Assessor Parcel Number: 191-13-811-052 File Number: R808634 Property Address: 2763 White Sage Dr Hen</a>	Nevada Legal News

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**EXHIBIT 8.4**

**2763 WHITE SAGE**

**ONLY PUBLISHED NOTICE**

**CANCELLED 2/12/14 NOS**

**EXHIBIT 8.3**

AA 001580

The newspapers of **Nevada** make public notices from their printed pages available electronically in a single database for the benefit of the public. This enhances the legislative intent of public notice - keeping a free and independent public informed about activities of their government and business activities that may affect them. Importantly, Public Notices now are in one place on the web ([www.PublicNoticeAds.com](http://www.PublicNoticeAds.com)), not scattered among thousands of government web pages.

**County:** Clark

**Printed In:** Nevada Legal News

**Printed On:** 2014/02/28

Assessor Parcel Number: 191-13-811-052 File Number: R808634 Property Address: 2763 White Sage Dr Henderson, NV 89052 NOTICE OF FORECLOSURE SALE UNDER THE LIEN FOR DELINQUENT ASSESSMENTS Red Rock Financial Services is a debt collector and is attempting to collect a debt. Any information obtained will be used for that purpose. WARNING! A SALE OF YOUR PROPERTY IS IMMINENT! UNLESS YOU PAY THE AMOUNT SPECIFIED IN THIS NOTICE BEFORE THE SALE DATE, YOU COULD LOSE YOUR HOME, EVEN IF THE AMOUNT IS IN DISPUTE. YOU MUST ACT BEFORE THE SALE DATE. IF YOU HAVE ANY QUESTIONS, PLEASE CALL RED ROCK FINANCIAL SERVICES AT (702) 932-6887 or (702) 215-8130. IF YOU NEED ASSISTANCE, PLEASE CALL THE FORECLOSURE SECTION OF THE OMBUDSMAN'S OFFICE, NEVADA REAL ESTATE DIVISION AT (877) 829-9907 IMMEDIATELY. Red Rock Financial Services officially assigned as agent by the Sun City Anthem Community Association under the Lien for Delinquent Assessments. YOU ARE IN DEFAULT UNDER THE LIEN FOR DELINQUENT ASSESSMENTS, recorded on 12/14/2012 in Book Number 20121214 as Instrument Number 0001338 reflecting GORDON B. HANSEN, TRUSTEE OF THE GORDON B. HANSEN TRUST, DATED AUGUST 22, 2008 as the owner(s) of record on said lien. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. If you need an explanation of the nature of the proceedings against you, you should contact an attorney. The Notice of Default and Election to Sell Pursuant to the Lien for Delinquent Assessments was recorded on 04/08/2013 in Book Number 20130408 as Instrument Number 0001087 of the Official Records in the Office of the Recorder. NOTICE IS HEREBY GIVEN: That on 03/07/2014, at 10:00 a.m. at the front entrance of the Nevada Legal News located at 930 South Fourth Street, Las Vegas, NV 89101, that the property commonly known as 2763 White Sage Dr, Henderson, NV 89052 and land legally described as SUN CITY ANTHEM UNIT #19 PHASE 2 PLAT BOOK 102 PAGE 80 LOT 85 BLOCK 4 of the Official Records in the Office of the County Recorder of Clark County, Nevada, will sell at public auction to the highest bidder, for cash payable at the time of sale in lawful money of the United States, by cash, a cashier's check drawn by a state or national bank, a cashier's check drawn by a state or federal credit union, state or federal savings and loan association or savings association authorized to do business in the State of Nevada, in the amount of \$5,081.45 as of 2/11/2014, which includes the total amount of the unpaid balance and reasonably estimated costs, expenses and advances at the time of the initial publication of this notice. Any subsequent Association assessments, late fees interest, expenses or advancements, if any, of the Association or its Agent, under the terms of the Lien for Delinquent Assessments shall continue to accrue until the date of the sale. The property heretofore described is being sold "as is". The sale will be made without covenant or warranty, expressed or implied regarding, but not limited to, title or possession, encumbrances, obligations to satisfy any secured or unsecured liens or against all right, title and interest of the owner, without equity or right of redemption to satisfy the indebtedness secured by said Lien, with interest thereon, as provided in the Declaration of Covenants, Conditions and Restrictions, recorded on 10/31/2000, in Book Number 20001031, as Instrument Number 02253 of the Official Records in the Office of the Recorder and any subsequent amendments or updates that may have been recorded. Dated: February 11, 2014 Prepared By Christie Marling, Red Rock Financial Services, on behalf of Sun City Anthem Community Association Reinstatement Information: (702) 483-2996 or Sale Information: (714) 573-7777 When Recorded Mail To: Red Rock Financial Services 4775 W. Teco Avenue, Suite 140 Las Vegas, NV 89118 (702) 483-2996 or (702) 932-6887 P1082780 2/14, 2/21, 02/28/2014

**Public Notice ID:**

**AA 001581** 1/1

# **EXHIBIT 8.4**

**OMB-NOS – 2532 GRANDVILLE**

**TWO NOS 7/6/12 & 11/26/13**

# **EXHIBIT 8.4**

AA 001582

Compliance View Screen [update]

Case	2012-1997	Date Created	07/10/2012	<b>Audit</b> Entry Items Documents Notes Disciplines Participants Add Discipline
Legacy Compliance	190-06-410-083	Date Received	07/09/2012	
Status	NOS - CLOSED SOLD TO THIRD PARTY	Date Reopened	12/04/2013	
Respondent ID	247073	How Received	LETTER	
Respondent	EUGENE SEEBACHER	Receiving Board	RED	
Address	<input checked="" type="radio"/> Public <input type="radio"/> Mail EUGENE SEEBACHER 2532 GRANDVILLE AVE HENDERSON, NV 89052	Receiving Profession	OMB - NOTICE OF SALE (NOS) PROCESS	
Complainant ID	123186	Receiving Department	Anne Moore	
Complainant	SUN CITY ANTHEM COMMUNITY ASSOCIATION INC	Received By	SOUTH	
Comments:	R62935	Priority	Alleged Issues	
			OMB NOS - NRS 116,31162, DELINQUENT ASSESSMENTS	
		Case Nature	Chapter 38	

- Resolution
- Action Items
- Participants

Resolution [update]

Field	Value	Field	Value
Department:	OMB - NOTICE OF SALE (NOS) PROCESS	Found Issues:	• OMB NOS - NRS 116.31162, DELINQUENT ASSESSMENTS
Worker:	Anne Moore	Resolution:	• OMB NOS - TRUSTEE DEED (PROPERTY FORECLOSED)

Starting Effective Date: 06/04/2010  
 Ending Effective Date: 01/02/2014  
 Date Closed: 01/02/2014

Resolution Notes:

Action Items [add]

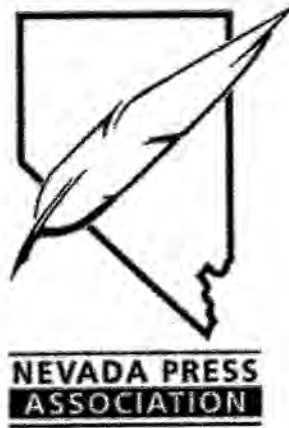
Type	Assigned To	Activity	Due	Effective	Completed	Order Signed	Created	User
NOS - 5 SOLD TO 3RD PARTY	OMB - NOTICE OF SALE (NOS) PROCESS, Anne Moore	01/02/2014	01/02/2014	01/02/2014	01/02/2014		01/09/2014	Anne Moore
	Target: EUGENE SEEBACHER Case Status: Status Changed To: NOS - CLOSED SOLD TO THIRD PARTY Comments: 89052							
NOS - 1 SEND NOTIFICATION LETTER (NOTICE REC'D)	OMB - NOTICE OF SALE (NOS) PROCESS, BONNIE SCHMIDT	01/02/2014	01/02/2014	12/04/2013	12/04/2013		12/04/2013	Anne Moore
	Target: EUGENE SEEBACHER Correspondence: Letter: OMB NOS - FORECLOSURE NOTIFICATION LETTER.rtf (Preview Letter) Envelope: envelope.rtf Case Status: Status Changed To: PENDING NOS DATE OF SALE Action Info: EFFECTIVE DATE OF NOS: 11/26/2013 DEFAULT LIEN DATE ON NOS: 06/04/2010 FORECLOSURE DATE ON NOS: 01/02/2014 AMOUNT OF NOS: 8,680.50 APN ON NOS: 190-06-410-083 SALE AMOUNT: 25,500.00 Comments: 89052							
NOS - 4 TRUSTEE SALE CANCELLED	OMB - NOTICE OF SALE (NOS) PROCESS, Anne Moore	08/03/2012	08/03/2012	08/03/2012	08/03/2012		08/20/2012	Anne Moore
	Target: EUGENE SEEBACHER Case Status: Status Changed To: NOS CLOSED							

Comments: 89052  
NOS - 1 SEND OMB - NOTICE OF SALE (NOS) 08/03/2012 08/03/2012 07/10/2012 07/10/2012 07/10/2012 Anne  
NOTIFICATION LETTER PROCESS, Anne Moore Moore  
(NOTICE REC'D)  
Target: EUGENE SEEBACHER  
Correspondence: Letter: OMB NOS - FORECLOSURE NOTIFICATION LETTER.rtf (Preview Letter)  
Envelope: envelope.rtf  
Case Status: Status Changed To: PENDING NOS DATE OF SALE  
Action Info: EFFECTIVE DATE OF 07/06/2012  
NOS  
DEFAULT LIEN DATE 06/04/2010  
ON NOS  
FORECLOSURE DATE 08/03/2012  
ON NOS  
AMOUNT OF NOS 5,801.31  
APN ON NOS 190-06-410-083  
Comments: 89052

## Nevada Press Association

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Date Range: Between 1/1/2010 and 10/17/2018.

County	Date	Public Notice Preview	Publication
Clark	2013/12/26	<u>Assessor Parcel Number: 190-06-410-083 File Number: R62935 Property Address: 2532 Grandville Ave , H</u>	Nevada Legal News
Clark	2013/12/19	<u>Assessor Parcel Number: 190-06-410-083 File Number: R62935 Property Address: 2532 Grandville Ave , H</u>	Nevada Legal News
Clark	2013/12/12	<u>Assessor Parcel Number: 190-06-410-083 File Number: R62935 Property Address: 2532 Grandville Ave , H</u>	Nevada Legal News
Clark	2012/07/27	<u>Assessor Parcel Number: 190-06-410-083 File Number: R62935 Property Address: 2532 Grandville Ave Hen</u>	Nevada Legal News
Clark	2012/07/20	<u>Assessor Parcel Number: 190-06-410-083 File Number: R62935 Property Address: 2532 Grandville Ave Hen</u>	Nevada Legal News
Clark	2012/07/13	<u>Assessor Parcel Number: 190-06-410-083 File Number: R62935 Property Address: 2532 Grandville Ave Hen</u>	Nevada Legal News

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**AA 001585**

**EXHIBIT 8.5**

**2532 GRANDVILLE**

**TWO NOS 7/6/12 & 11/26/13**

**EXHIBIT 8.5**

AA 001586



**EXHIBIT 8.6**

**2532 GRANDVILLE**

**PUBLISHED NOTICE #1**

**7/6/12 NOS**

**7/13/12, 7/20/12, 7/27/12**

**EXHIBIT 8.6**

AA 001587

1/2018

The newspapers of Nevada make public notices from their printed pages available electronically in a single database for the benefit of the public. This enhances the legislative intent of public notice - keeping a free and independent public informed about activities of their government and business activities that may affect them. Importantly, Public Notices now are in one place on the web ([www.PublicNoticeAds.com](http://www.PublicNoticeAds.com)), not scattered among thousands of government web pages.

**County:** Clark

**Printed In:** Nevada Legal News

**Printed On:** 2012/07/27

Assessor Parcel Number: 190-06-410-083 File Number: R62935 Property Address: 2532 Grandville Ave Henderson NV 89052 NOTICE OF FORECLOSURE SALE UNDER THE LIEN FOR DELINQUENT ASSESSMENTS Red Rock Financial Services is a debt collector and is attempting to collect a debt. Any information obtained will be used for that purpose. WARNING! A SALE OF YOUR PROPERTY IS IMMINENT! UNLESS YOU PAY THE AMOUNT SPECIFIED IN THIS NOTICE BEFORE THE SALE DATE, YOU COULD LOSE YOUR HOME, EVEN IF THE AMOUNT IS IN DISPUTE. YOU MUST ACT BEFORE THE SALE DATE. IF YOU HAVE ANY QUESTIONS, PLEASE CALL RED ROCK FINANCIAL SERVICES AT (702) 932-6887 or (702) 215-8130. IF YOU NEED ASSISTANCE, PLEASE CALL THE FORECLOSURE SECTION OF THE OMBUDSMAN'S OFFICE, NEVADA REAL ESTATE DIVISION AT (877) 829-9907 IMMEDIATELY. Red Rock Financial Services officially assigned as agent by the Sun City Anthem Community Association under the Lien for Delinquent Assessments. YOU ARE IN DEFAULT UNDER THE LIEN FOR DELINQUENT ASSESSMENTS, recorded on 04/16/2010, in Book Number 20100416, as Instrument Number 0002652 reflecting EUGENE G. SEEBACHER as the owner(s) of record on said lien. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT PUBLIC SALE. If you need an explanation of the nature of the proceedings against you, you should contact an attorney. The Notice of Default and Election to Sell Pursuant to the Lien for Delinquent Assessments was recorded on 06/04/2010, in Book Number 20100604, as Instrument Number 0001876 of the Official Records in the Office of the Recorder. Notice is hereby given: That on 8/3/2012, at 10:00AM at The front entrance to The Nevada Legal News located at 930 So. Fourth St., Las Vegas, NV 89101, That the property commonly known as 2532 Grandville Ave Henderson NV 89052 and land legally described as SUN CITY ANTHEM #3 PLAT BOOK 84 PAGE 67 LOT 281 BLOCK 8 of the Official Records in the Office of the County Recorder of Clark County, Nevada will sell at public auction to the highest bidder, for cash payable at the time of sale in lawful money of the United States, cash, a cashier's check drawn by a state or federal credit union, state or federal savings and loan association or savings association authorized to do business in the State of Nevada, in the amount of \$5,801.31 as of 7/6/2012, which includes the total amount of the unpaid balance and reasonably estimated costs, expenses and advances at the time of the initial publication of this notice. Any subsequent Association assessments, late fees interest, expenses or advancements, if any, of the Association or its Agent, under the terms of the Lien for Delinquent Assessments shall continue to accrue until the date of the sale. The property heretofore described is being sold "as is". The sale will be made without covenant or warranty, expressed or implied regarding, but not limited to, title or possession, encumbrances, obligations to satisfy any secured or unsecured liens or against all right, title and interest of the owner, without equity or right of redemption to satisfy the indebtedness secured by said Lien, with interest thereon, as provided in the Declaration of Covenants, Conditions and Restrictions, recorded on 10/31/2000, in Book Number 20001031, as Instrument Number 02253 of the Official Records in the Office of the Recorder and any subsequent amendments or updates that may have been recorded. Dated: 7/6/2012 Prepared By Kimberly Sibley, Red Rock Financial Services, on behalf of Sun City Anthem Community Association Reinstatement Information: (702) 215-8130 or Sale Information: (714) 573-1965 When Recorded Mail To: Red Rock Financial Services 7251 Amigo Street, Suite 100 Las Vegas, Nevada 89119 (702) 215-8130 or (702) 932-6887 P964635 7/13, 7/20, 07/27/2012

**Public Notice ID:**

**AA 001588**

**EXHIBIT 8.7**

**2532 GRANDVILLE**

**11/26/13 NOS**

**PUBLISHED NOTICE #2**

**12/12/13, 12/19/13, 12/26/13**

**EXHIBIT 8.7**

AA 001589

The newspapers of **Nevada** make public notices from their printed pages available electronically in a single database for the benefit of the public. This enhances the legislative intent of public notice - keeping a free and independent public informed about activities of their government and business activities that may affect them. Importantly, Public Notices now are in one place on the web ([www.PublicNoticeAds.com](http://www.PublicNoticeAds.com)), not scattered among thousands of government web pages.

**County:** Clark

**Printed In:** Nevada Legal News

**Printed On:** 2013/12/26

Assessor Parcel Number: 190-06-410-083 File Number: R62935 Property Address: 2532 Grandville Ave , Henderson, NV 89052 NOTICE OF FORECLOSURE SALE UNDER THE LIEN FOR DELINQUENT ASSESSMENTS Red Rock Financial Services is a debt collector and is attempting to collect a debt. Any information obtained will be used for that purpose. **WARNING! A SALE OF YOUR PROPERTY IS IMMINENT! UNLESS YOU PAY THE AMOUNT SPECIFIED IN THIS NOTICE BEFORE THE SALE DATE, YOU COULD LOSE YOUR HOME, EVEN IF THE AMOUNT IS IN DISPUTE. YOU MUST ACT BEFORE THE SALE DATE. IF YOU HAVE ANY QUESTIONS, PLEASE CALL RED ROCK FINANCIAL SERVICES AT (702) 932-6887 or (702) 215-8130. IF YOU NEED ASSISTANCE, PLEASE CALL THE FORECLOSURE SECTION OF THE OMBUDSMAN'S OFFICE, NEVADA REAL ESTATE DIVISION AT (877) 829-9907 IMMEDIATELY.** Red Rock Financial Services officially assigned as agent by the Sun City Anthem Community Association under the Lien for Delinquent Assessments. **YOU ARE IN DEFAULT UNDER THE LIEN FOR DELINQUENT ASSESSMENTS**, recorded on 4/16/2010 in Book Number 20100416 as Instrument Number 0002652 reflecting EUGENE G. SEEBACHER as the owner(s) of record on said lien. **UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE.** If you need an explanation of the nature of the proceedings against you, you should contact an attorney. The Notice of Default and Election to Sell Pursuant to the Lien for Delinquent Assessments was recorded on 06/04/2010 in Book Number 20100604 as Instrument Number 0001876 of the Official Records in the Office of the Recorder. **NOTICE IS HEREBY GIVEN:** That on 1/2/2014, at 10:00 AM at the front entrance to the Nevada Legal News located at 930 South Fourth Street, Las Vegas, NV 89101, that the property commonly known as 2532 Grandville Ave , Henderson, NV 89052 and land legally described as SUN CITY ANTHEM #3 PLAT BOOK 84 PAGE 67 LOT 281 BLOCK 8 of the Official Records in the Office of the County Recorder of Clark County, Nevada, will sell at public auction to the highest bidder, for cash payable at the time of sale in lawful money of

United States, by cash, a cashier's check drawn by a state or national bank, a cashier's check drawn by a state or federal credit union, state or federal savings and loan association or savings association authorized to do business in the State of Nevada, in the amount of \$8,680.50 as of 11/26/2013, which includes the total amount of the unpaid balance and reasonably estimated costs, expenses and advances at the time of the initial publication of this notice. Any subsequent Association assessments, late fees interest, expenses or advancements, if any, of the Association or its Agent, under the terms of the Lien for Delinquent Assessments shall continue to accrue until the date of the sale. The property heretofore described is being sold "as is". The sale will be made without covenant or warranty, expressed or implied regarding, but not limited to, title or possession, encumbrances, obligations to satisfy any secured or unsecured liens or against all right, title and interest of the owner, without equity or right of redemption to satisfy the indebtedness secured by said Lien, with interest thereon, as provided in the Declaration of Covenants, Conditions and Restrictions, recorded on 10/31/2000 in Book Number 20001031, as Instrument Number 02253 of the Official Records in the Office of the Recorder and any subsequent amendments or updates that may have been recorded. Dated: 11/26/2013 Prepared By Christie Marling, Red Rock Financial Services, on behalf of Sun City Anthem Community Association Reinstatement Information: (702) 483-2996 or Sale Information: (714) 573-7777 When Recorded Mail To: Red Rock Financial Services 4775 W. Teco Ave, Suite 140 Las Vegas, NV 89118 (702) 483-2996 or (702) 932-6887 P1072773 12/12, 12/19, 12/26/2013

**Public Notice ID:**

**AA 001590**

# **EXHIBIT 8.8**

**OMB-NOS 2986 OLIVIA HEIGHTS**

**TWO NOS 3/25/14 & 11/05/14**

**EXHIBIT 8.8**

AA 001591



**NEVADA PRESS  
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### Public Notice Search Results

6 Public Notices matched your query.  
Now Displaying Public Notice 1 through 6

You searched for: county:Clark|191-13-313-003+"2986 Olivia Heights Ave"+(Sun|City)  
Date Range: Between 1/1/2010 and 10/17/2018.

County	Date	Public Notice Preview	Publication
Clark	2014/12/02	<a href="#">Assessor Parcel Number: 191-13-313-003 File Number: R67471 Property Address: 2986 Olivia Heights Ave</a>	Nevada Legal News
Clark	2014/11/25	<a href="#">Assessor Parcel Number: 191-13-313-003 File Number: R67471 Property Address: 2986 Olivia Heights Ave</a>	Nevada Legal News
Clark	2014/11/18	<a href="#">Assessor Parcel Number: 191-13-313-003 File Number: R67471 Property Address: 2986 Olivia Heights Ave</a>	Nevada Legal News
Clark	2014/04/10	<a href="#">Assessor Parcel Number: 191-13-313-003 File Number: R67471 Property Address: 2986 Olivia Heights Ave</a>	Nevada Legal News
Clark	2014/04/03	<a href="#">Assessor Parcel Number: 191-13-313-003 File Number: R67471 Property Address: 2986 Olivia Heights Ave</a>	Nevada Legal News
Clark	2014/03/27	<a href="#">Assessor Parcel Number: 191-13-313-003 File Number: R67471 Property Address: 2986 Olivia Heights Ave</a>	Nevada Legal News

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**AA 001592**

# **EXHIBIT 8.9**

**2986 OLIVIA HEIGHTS**

**TWO NOS 3/25/14 & 11/05/14**

**EXHIBIT 8.9**

AA 001593



Compliance View Screen [update]

Case	2014-1204	Date Created	03/28/2014	Audit Entry Items Documents Notes Disciplines Participants Add Discipline
Legacy Compliance	191-13-313-003	Date Received	03/27/2014	
Status	PENDING NOS DATE OF SALE	How Received	LETTER	
Respondent ID	273399	Receiving Board	RED	
Respondent	CATHY BELL	Receiving Profession		
Address	<input checked="" type="radio"/> Public <input type="radio"/> Mail CATHY BELL 2986 OLIVIA HEIGHTS AVE HENDERSON, NV 89052	Receiving Department	OMB - NOTICE OF SALE (NOS) PROCESS	
Complainant ID	123186	Received By	Bonnie Schmidt	
Complainant	SUN CITY ANTHEM COMMUNITY ASSOCIATION INC	Priority	SOUTH	
Comments:	R67471		Alleged Issues	
			OMB ADR - NRS 38.310(1)(a), DELINQUENT ASSESSMENTS	
			Case Nature	
			Chapter 38	

- Action Items
- Resolution
- Participants

Action Items [add]

Type	Assigned To	Activity	Due	Effective	Completed	Order Signed	Created	User
NOS - 1 SEND NOTIFICATION LETTER (NOTICE REC'D)	OMB - NOTICE OF SALE (NOS) PROCESS, BONNIE SCHMIDT		12/09/2014	12/09/2014	12/01/2014		12/01/2014	BONNIE SCHMIDT
	Target: CATHY BELL							
	Case Status: Status Changed To:	PENDING NOS DATE OF SALE						
	Action Info: EFFECTIVE DATE OF NOS	11/06/2014						
	DEFAULT LIEN DATE ON NOS	09/20/2010						
	FORECLOSURE DATE ON NOS	12/09/2014						
	AMOUNT OF NOS	5,566.64						
	APN ON NOS	191-13-313-003						
	Comments: 89052							
NOS - 3 TRUSTEE SALE POSTPONED	OMB - NOTICE OF SALE (NOS) PROCESS, Anne Moore		10/10/2014	10/10/2014	06/10/2014		06/16/2014	Anne Moore
	Target: CATHY BELL							
	Case Status: Status Changed To:	PENDING NOS DISPOSITION						
	Comments: 89052							
NOS - 1 SEND NOTIFICATION LETTER (NOTICE REC'D)	OMB - NOTICE OF SALE (NOS) PROCESS, BONNIE SCHMIDT		04/17/2014	04/17/2014	03/28/2014		03/28/2014	BONNIE SCHMIDT
	Target: CATHY BELL							
	Case Status: Status Changed To:	PENDING NOS DATE OF SALE						
	Action Info: EFFECTIVE DATE OF NOS	03/25/2014						
	DEFAULT LIEN DATE ON NOS	09/20/2010						
	FORECLOSURE DATE ON NOS	04/17/2014						
	AMOUNT OF NOS	8,149.18						
	APN ON NOS	191-13-313-003						
	Comments: 89052							



**EXHIBIT 8.10**

**2986 OLIVIA HEIGHTS  
3/25/14 NOS**

**PUBLISHED NOTICE #1**

**3/27/14, 4/3/14, 4/10/14**

**EXHIBIT 8.10**

AA 001595

The newspapers of **Nevada** make public notices from their printed pages available electronically in a single database for the benefit of the public. This enhances the legislative intent of public notice - keeping a free and independent public informed about activities of their government and business activities that may affect them. Importantly, Public Notices now are in one place on the web ([www.PublicNoticeAds.com](http://www.PublicNoticeAds.com)), not scattered among thousands of government web pages.

**County:** Clark

**Printed In:** Nevada Legal News

**Printed On:** 2014/03/27

Assessor Parcel Number: 191-13-313-003 File Number: R67471 Property Address: 2986 Olivia Heights Ave Henderson, NV 89052 NOTICE OF FORECLOSURE SALE UNDER THE LIEN FOR DELINQUENT ASSESSMENTS Red Rock Financial Services is a debt collector and is attempting to collect a debt. Any information obtained will be used for that purpose. WARNING! A SALE OF YOUR PROPERTY IS IMMINENT! UNLESS YOU PAY THE AMOUNT SPECIFIED IN THIS NOTICE BEFORE THE SALE DATE, YOU COULD LOSE YOUR HOME, EVEN IF THE AMOUNT IS IN DISPUTE. YOU MUST ACT BEFORE THE SALE DATE. IF YOU HAVE ANY QUESTIONS, PLEASE CALL RED ROCK FINANCIAL SERVICES AT (702) 932-6887 or (702) 215-8130. IF YOU NEED ASSISTANCE, PLEASE CALL THE FORECLOSURE SECTION OF THE OMBUDSMAN'S OFFICE, NEVADA REAL ESTATE DIVISION AT (877) 829-9907 IMMEDIATELY. Red Rock Financial Services officially assigned as agent by the Sun City Anthem Community Association under the Lien for Delinquent Assessments. YOU ARE IN DEFAULT UNDER THE LIEN FOR DELINQUENT ASSESSMENTS, recorded on 07/01/2010 in Book Number 20100701 as Instrument Number 0001612 reflecting CATHY L. BELL AND/OR RICHARD A. BELL FAMILY TRUST as the owner(s) of record on said lien. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. If you need an explanation of the nature of the proceedings against you, you should contact an attorney. The Notice of Default and Election to Sell Pursuant to the Lien for Delinquent Assessments was recorded on 09/20/2010 in Book Number 20100920 as Instrument Number 0001455 of the Official Records in the Office of the Recorder. NOTICE IS HEREBY GIVEN: That on 04/17/2014, at 10:00 a.m. at the front entrance of the Nevada Legal News located at 930 South Fourth Street, Las Vegas, NV 89101, that the property commonly known as 2986 Olivia Heights Ave, Henderson, NV 89052 and land legally described as SUN CITY ANTHEM UNIT #17 PLAT BOOK 104 PAGE 20 LOT 343 BLOCK 2 of the Official Records in the Office of the County Recorder of Clark County, Nevada, will sell at public auction to the highest bidder, cash payable at the time of sale in lawful money of the United States, by cash, a cashier's check drawn by a state or national bank, a cashier's check drawn by a state or federal credit union, state or federal savings and loan association or savings association authorized to do business in the State of Nevada, in the amount of \$8,149.18 as of 3/25/2014, which includes the total amount of the unpaid balance and reasonably estimated costs, expenses and advances at the time of the initial publication of this notice. Any subsequent Association assessments, late fees interest, expenses or advancements, if any, of the Association or its Agent, under the terms of the Lien for Delinquent Assessments shall continue to accrue until the date of the sale. The property heretofore described is being sold "as is". The sale will be made without covenant or warranty, expressed or implied regarding, but not limited to, title or possession, encumbrances, obligations to satisfy any secured or unsecured liens or against all right, title and interest of the owner, without equity or right of redemption to satisfy the indebtedness secured by said Lien, with interest thereon, as provided in the Declaration of Covenants, Conditions and Restrictions, recorded on 10/31/2000, in Book Number 20001031, as Instrument Number 02253 of the Official Records in the Office of the Recorder and any subsequent amendments or updates that may have been recorded. Dated: March 25, 2014 Prepared By Christie Marling, Red Rock Financial Services, on behalf of Sun City Anthem Community Association Reinstatement Information: (702) 483-2996 or Sale Information: (714) 573-7777 When Recorded Mail To: Red Rock Financial Services 4775 W. Teco Ave, Suite 140 Las Vegas, Nevada 89118 (702) 483-2996 or (702) 932-6887 P1088283 3/27, 4/3, 04/10/2014

**Public Notice ID:**

**AA 001596**

**EXHIBIT 8.11**

**2986 OLIVIA HEIGHTS 11/5/14  
NOS**

**PUBLISHED NOTICE #2**

**11/18/14, 11/25/14, 12/2/14**

**EXHIBIT 8.11**

AA 001597

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**County:** Clark

**Printed In:** Nevada Legal News

**Printed On:** 2014/12/02

Assessor Parcel Number: 191-13-313-003 File Number: R67471 Property Address: 2986 Olivia Heights Ave Henderson, NV 89052 NOTICE OF FORECLOSURE SALE UNDER THE LIEN FOR DELINQUENT ASSESSMENTS Red Rock Financial Services is a debt collector and is attempting to collect a debt. Any information obtained will be used for that purpose. WARNING! A SALE OF YOUR PROPERTY IS IMMINENT! UNLESS YOU PAY THE AMOUNT SPECIFIED IN THIS NOTICE BEFORE THE SALE DATE, YOU COULD LOSE YOUR HOME, EVEN IF THE AMOUNT IS IN DISPUTE. YOU MUST ACT BEFORE THE SALE DATE. IF YOU HAVE ANY QUESTIONS, PLEASE CALL RED ROCK FINANCIAL SERVICES AT (702) 932-6887 or (702) 215-8130. IF YOU NEED ASSISTANCE, PLEASE CALL THE FORECLOSURE SECTION OF THE OMBUDSMAN'S OFFICE, NEVADA REAL ESTATE DIVISION AT (877) 829-9907 IMMEDIATELY. Red Rock Financial Services officially assigned as agent by the Sun City Anthem Community Association under the Lien for Delinquent Assessments. YOU ARE IN DEFAULT UNDER THE LIEN FOR DELINQUENT ASSESSMENTS, recorded on 07/01/2010 in Book Number 20100701 as Instrument Number 0001612 reflecting CATHY L. BELL AND/OR RICHARD A. BELL FAMILY TRUST as the owner(s) of record on said lien. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. If you need an explanation of the nature of the proceedings against you, you should contact an attorney. The Notice of Default and Election to Sell Pursuant to the Lien for Delinquent Assessments was recorded on 09/20/2010 in Book Number 20100920 as Instrument Number 0001455 of the Official Records in the Office of the Recorder. NOTICE IS HEREBY GIVEN: That on 12/09/2014, at 10:00 a.m. at the front entrance of the Nevada Legal News located at 930 South Fourth Street, Las Vegas, NV 89101, that the property commonly known as 2986 Olivia Heights Ave, Henderson, NV 89052 and land legally described as and land legally described as SUN CITY ANTHEM UNIT #17 PLAT BOOK 104 PAGE 20 LOT 343 BLOCK 2 of the Official Records in the Office of the County Recorder of Clark County, Nevada of the Official Records in the Office of the County Recorder of Clark County, Nevada, will sell at public auction to the highest bidder, for cash payable at the time of sale in lawful money of the United States, by cash, a cashier's check drawn by a state or national bank, a cashier's check drawn by a state or federal credit union, state or federal savings and loan association or savings association authorized to do business in the State of Nevada, in the amount of \$5,566.64 as of 11/5/2014, which includes the total amount of the unpaid balance and reasonably estimated costs, expenses and advances at the time of the initial publication of this notice. Any subsequent Association assessments, late fees interest, expenses or advancements, if any, of the Association or its Agent, under the terms of the Lien for Delinquent Assessments shall continue to accrue until the date of the sale. The property heretofore described is being sold "as is". The sale will be made without covenant or warranty, expressed or implied regarding, but not limited to, title or possession, encumbrances, obligations to satisfy any secured or unsecured liens or against all right, title and interest of the owner, without equity or right of redemption to satisfy the indebtedness secured by said Lien, with interest thereon, as provided in the Declaration of Covenants, Conditions and Restrictions, recorded on 10/31/2000, in Book Number 20001031, as Instrument Number 02253 of the Official Records in the Office of the Recorder and any subsequent amendments or updates that may have been recorded. Dated: 11/5/2014 Prepared By Christie Marling, Red Rock Financial Services, on behalf of Sun City Anthem Community Association Reinstatement Information: (702) 483-2996 or Sale Information: (714) 573-7777 When Recorded Mail To: Red Rock Financial Services 4775 W. Teco Ave, Suite 140 Las Vegas, NV 89118 (702) 483-2996 or (702) 932-6887 P1119738 11/18, 11/25, 12/02/2014

**Public Notice ID:**

**AA 001598**

1 MICHAEL R. MUSHKIN  
Nevada Bar No. 2421  
2 L. JOE COPPEDGE  
Nevada Bar No. 4954  
3 MUSHKIN CICA COPPEDGE  
4 4475 S. Pecos Road  
Las Vegas, NV 89121  
5 Telephone: 702-386-3999  
6 Facsimile: 702-454-3333  
Michael@mushlaw.com  
7 Joe@mushlaw.com

8 *Attorneys for Nona Tobin, an individual and*  
9 *as Trustee of the Gordon B. Hansen Trust*

10 **DISTRICT COURT**

11 **CLARK COUNTY, NEVADA**

12 JOEL A. STOKES and SANDRA F.  
13 STOKES, as trustee for the JIMI JACK  
14 IRREVOCABLE TRUST,

15 Plaintiff,

16 vs.

17 BANK OF AMERICA, N.A.

18 Defendant.

20 NATIONSTAR MORTGAGE LLC

21 Counter-claimant,

22 vs.

23 JIMI JACK IRREVOCABLE TRUST,

24 Counter-defendant.

26 \_\_\_\_\_  
27 NONA TOBIN, an Individual and Trustee of  
the GORDON B. HANSEN TRUST, Dated  
28 8/22/08,

Counter-claimant,

Case No.: A-15-720032-C

Consolidated with: A-16-730078-C

Department: XXXI

DECLARATION OF NONA TOBIN IN  
OPPOSITION TO NATIONSTAR'S  
MOTION FOR SUMMARY JUDGMENT

**DRAFTED  
NOT BEFORE  
CONSIDERED  
BY COURT**

AA 001599

1 vs.

2  
3 JOEL A. STOKES and SANDRA F.  
4 STOKES, as trustee for the JIMIACK  
5 IRREVOCABLE TRUST, SUN CITY  
6 ANTHEM COMMUNITY ASSOCIATION,  
7 INC., YUEN K. LEE, an Individual, d/b/a  
8 Manager, F.BONDURANT, LLC, and DOES  
9 1-10, AND ROE CORPORATIONS 1-10,  
10 inclusive,

11 Counter-defendants.

12  
13 **DECLARATION OF NONA TOBIN**

14 Nona Tobin, under penalty of perjury, states as follows:

15 I have personal knowledge of the facts stated herein, except for those facts stated to be  
16 based upon information and belief. If called to do so, I would truthfully and competently testify  
17 to the facts stated herein, except those facts stated to be based upon information and relief.

18 I am submitting the attached exhibits to dispute alleged facts in Nationstar's March 21,  
19 2019 Motion for Summary Judgment.

20 **Exhibits of recorded and filed documents that refute Nationstar's claims re Jimijack**

21 1. I prepared the affidavit, filed September 16, 2016, in support of Nona Tobin's and Steve  
22 Hansen's Motion to Intervene that was denied without prejudice (See Exhibit 1) which shows  
23 my intent to address the issue of voiding the sale before I asserted claims against Nationstar.

24 2. Exhibit 2 is the January 11, 2017 order, entered on January 12, 2017, granting Nona  
25 Tobin's Motion to Intervene.

26 3. Exhibit 3 is NSM 190, wherein notary CluAynne M. Corwin witnessed Yuen K. Lee's  
27 signature as if Thomas Lucas stood before her.

28 4. There is no record in the notary's journal of the deed in which, notary CluAynne M.

AA 001600

1 Corwin documented that she had witnessed Yuen K. Lee, execute a deed to transfer title on June  
2 8, 2015 to Plaintiff Jimijack.

3 5. Pursuant to NRS 111.345,. the quit claim deed, recorded on June 9, 2015 which  
4 purported to convey F. Bondurant LLC's interest to Plaintiff Jimjack is not admissible as  
5 evidence to support a claim of ownership.

6  
7 "If the party contesting the proof of any conveyance or instrument shall make it appear  
8 that any such proof was taken upon the oath of an incompetent witness, neither such  
9 conveyance or instrument, nor the record thereof, shall be received in evidence, until  
10 established by other competent proof."

11 6. I rebut the validity of the June 8, 2015 deed pursuant to NRS 111.340, which states

12 "Neither the certificate of the acknowledgment nor of the proof of any  
13 conveyance or instrument, nor the record, nor the transcript of the record, of  
14 such conveyance or instrument, shall be conclusive, but the same may be  
15 rebutted",

16 7. Exhibit 4 is Opportunity Homes, LLC/Thomas Lucas Disclaimer of Interest, filed into  
17 this case on March 8, 2013

18 8. Exhibit 5 is Steve Hansen's Disclaimer of Interest, recorded on March 28, 2017.

19 9. Exhibit 6 is Thomas Lucas/Opportunity Homes, LLC's Disclaimer of interest, filed into  
20 this case on March 8, 2017.

21 10. Exhibit 7 is Yuen K. Lee/F. Bondurant, LLC's Disclaimer of Interest, filed into this case  
22 on March 13, 2017.

23 11. Exhibit 8, the only valid deed on record by a party to this case who is seeking to quiet  
24 title in its favor, conveys title to Nona Tobin..

25 12. As Trustee, of the Gordon B. Hansen Trust, dated August 2, 2008, I transferred any and  
26 all of the Gordon B. Hansen Trust's interest in the property, to Nona Tobin, an individual, the  
27 copy of which in Exhibit 8 was retrieved from Nationstar's disclosure NSM 0208-0211.

28 //

//

1  
2 **Exhibits of recorded and filed documents that refute Nationstar's claims to own the DOT**

3 13. Exhibit 9 shows On December 1, 2014. Nationstar, alleging to be BANA's "attorney-in-  
4 fact", recorded an assignment of BANA's interest to Nationstar, effective on October 23, 2014  
5 although Nationstar's disclosures, NSM0001 through NSM0413 did not disclose any document  
6 that gave it legal authorization to act as BANA's attorney-in-fact. Nationstar merely refers to its  
7 December 1, 2014 assignment of BANA's interest to itself as "an assignment outside the chain  
8 of title."

9 14. Exhibit 10 is Nationstar's March 8, 2019 recorded Rescission of the disputed December  
10 1, 2014 self-assignment (from BANA to Nationstar), (NSM 0409-411), that stated  
11 "they nullify and invalidate the assignment to same extent and effect as though  
12 the assignment had never been issued and recorded."

13 15. Exhibit 11 (NSM0412-0413) disclosed that on March 28, 2019, Nationstar recorded a  
14 "Corporate Assignment of Deed of Trust", executed on February 25, 2019, by Nationstar, acting  
15 as Wells Fargo's "attorney-in-fact", assigned the deed of trust to Nationstar again.

16 16. Exhibit 12 is NSM 0270-0272, the only limited power of attorney disclosed by  
17 Nationstar, but which is inapplicable to the deeds of trust in this case.

18 17. The document in NSM 0270-0272 is irrelevant as it did not authorize Nationstar to  
19 execute any assignment of any deed of trust, executed by Gordon Hansen, as Wells Fargo's  
20 attorney-in-fact that are disputed in this case.

21 18. Nationstar's disclosures NSM0001 through NSM0413 did not disclose any document  
22 that gave Nationstar legal authorization to act as BANA's or Wells Fargo's attorney-in-fact for  
23 either corporate assignment, executed on October 23, 2014, and February 25, 2019.

24 19. The Wells Fargo limited power of attorney disclosed by Nationstar NSM 270-272 was  
25 "valid only for a period of six months from April 1, 2016 unless cancelled prior to said date",  
26 and was not in effect and would not legitimize either corporate assignment, executed on  
27 October 23, 2014, and February 25, 2019, by Nationstar claiming to be Wells Fargo's "attorney-  
28 in-fact".

20. Exhibit 13 is the recorded Wells Fargo SUBSTITUTION OF TRUSTEE AND FULL

**AA 001602**



1 RECONVEYANCE, not include in Nationstar's disclosures, executed on March 2, 2015 by  
2 Lisa Wilm, Wells Fargo Vice President Loan Documentation.

3 21. Exhibit 14 is a Substitution of Trustee, recorded on August 17, 2015, executed by  
4 Nationstar on August 6, 2015, acting as Wells Fargo's attorney in fact which Nationstar failed  
5 to include in its disclosures.

6 22. Exhibit 15 (NSM 258-260) is a COPY of the note which is not admissible proof that  
7 Nationstar holds the ORIGINAL note. In fact, absent holding the original note, Nationstar  
8 cannot claim it is the noteholder the any more than I could claim that some debtor owed me  
9 money if I held only a **copy** of that debtor's I.O.U. to a third party, particularly if that copy of  
10 the note was never endorsed to me.

11 23. I declare under penalty of perjury under the laws of the State of Nevada that the  
12 foregoing is true and correct

13  
14 Dated the 22nd day of March 2019,

15  
16 

17 \_\_\_\_\_  
18 Nona Tobin

19  
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# Exhibit I

# Exhibit I

AA 001604



CLERK OF THE COURT

1 AFFD  
NONA TOBIN  
2 STEVE HANSEN  
2664 Olivia Heights Ave.  
3 Henderson NV 89052  
(702) 465-2199  
4 *Applicants for Intervention*  
*In Proper Person*

DISTRICT COURT  
CLARK COUNTY, NEVADA

7 JOEL A. STOKES and SANDRA F. STOKES,  
as trustees of the JIMJACK IRREVOCABLE  
8 TRUST,

Case No.: A-15-720032-C

Dept. No.: XXXI

9 Plaintiffs,

10 vs.

AFFIDAVIT OF NONA TOBIN IN  
SUPPORT OF NONA TOBIN AND  
STEVE HANSEN'S MOTION TO  
INTERVENE

11 BANK OF AMERICA, N.A.; SUN CITY  
ANTHEM COMMUNITY ASSOCIATION,  
12 INC.; DOES 1 through X and ROE  
BUSINESS ENTITIES 1 through 10,  
13 inclusive,

14 Defendants.

15  
16 COMES NOW, NONA TOBIN and STEVE HANSEN (*Applicants*), in proper  
17 person, and hereby submit this Affidavit of Nona Tobin in support of their Motion to Intervene.

18 Dated this 22nd day of September, 2016.

19 /s/ Nona Tobin  
NONA TOBIN  
2664 Olivia Heights Ave.  
Henderson NV 89052  
(702) 465-2199  
21 *Applicants for Intervention,*  
*In Proper Person*

20 /s/ Steve Hansen  
STEVE HANSEN  
21417 Quail Springs Rd.  
Tehachapi, CA 93561  
(661) 513-6616  
22 *Applicants for Intervention,*  
*In Proper Person*

1 AFFIDAVIT OF NONA TOBIN IN SUPPORT OF NONA TOBIN AND STEVE  
2 HANSEN'S MOTION TO INTERVENE

3 STATE OF NEW MEXICO )  
4 ) ss:  
5 COUNTY OF TOAS )

6 1. I, NONA TOBIN, am one of two individuals who filed as pro se litigants a motion to  
7 intervene in case A730078, Nationstar Mortgage, LLC vs. Opportunity Homes, LLC.

8 2. Our interest in the case is as the sole beneficiaries of the Gordon B. Hansen Trust  
9 (*herein the Trust*) which was the equitable title holder of the subject property, 2763 White Sage  
10 Drive, Henderson, NV at the time title was transferred to Opportunity Homes by virtue of the  
11 disputed August 15, 2014 foreclosure sale for delinquent HOA assessments.

12 3. The Gordon B. Hansen Trust was the equitable title holder of the subject property at  
13 2763 White Sage Drive, Henderson, beginning August 27, 2008 when the property was  
14 assigned to the Trust by Mr. Hansen, who was sole owner, since July, 2004 when his then-wife  
15 quit claimed her interest to him pursuant to their divorce property settlement.

16 4. Our claim will be that the HOA sale should be voided and title returned to the Trust, and  
17 therefore, to us as the beneficiaries of the Trust.

18 5. I became the Successor Trustee of the Gordon B. Hansen Trust, dated August 22, 2008  
19 and amended on August 10, 2011, on January 14, 2012, when the Grantor Gordon. B Hansen  
20 died.

21 6. All evidence that will be presented to support the claims that will be made in our case  
22 will be based on my personal knowledge, my personal research of public records, documents in  
23 my possession, actions I took on behalf of the Trust over the past 4 and one half years,  
24 correspondence to and from me and the banks as well as the official certified records of the two

1 realtors that document over two and one-half years of dealing with bizarre behavior by the  
2 banks whose investors refused to close on offers as high as \$395,000 on a loan with a \$389,000  
3 balance and an offer for \$375,000 as late as two weeks before the HOA sale transferred title for  
4 \$63,100.

5 7. I am filing this affidavit to clarify: 1) how we as individuals relate to the Gordon B.  
6 Hansen Trust, the real party in interest, and 2) the authority I have as Trustee of the Trust that  
7 was the equitable title holder at the time of the disputed HOA sale.

8 8. There are two beneficiaries of the Trust and we are now the sole surviving members of  
9 the Trust: Nona Tobin and Steve Hansen, each with a 50% interest.

10 9. Steve Hanson, son of the Trust's Grantor, is a resident of California, works full time,  
11 and has not participated in any way in the actions related to the Trust or this case that will serve  
12 as the basis for our complaint.

13 10. Steve Hansen is named as a co-complainant at my request, but he will not be appearing  
14 in court as he has no personal knowledge of the facts and issues surrounding the case. He is  
15 named only to ensure that the court is aware that I am acting as the Trustee, a fiduciary with the  
16 authority to act on behalf of the Trust; I am not acting like an attorney.

17 11. During the past four and half years, I have spent literally hundreds of hours and signed  
18 hundreds of pages of documents in my capacity as Successor Trustee dealing with problems  
19 regarding this property, and I can say without a doubt, I know more about transactions related to  
20 this particular property than anyone.

21 12. All our claims will be based on what I know personally, documents I wrote, received as  
22 Executor, or have as part of the Realtors' certified history of two listing agreements, and my  
23 detailed analysis of the public record.

1 13. It is arguable that the local rule 7.42(b) which states a "corporation may not appear in  
2 proper person", would apply here and thus bar "Nona Tobin, as Trustee of the Gordon B.  
3 Hansen Trust" from appearing in proper person.

4 14. However, to avoid any possible appearance of usurping authority reserved for members  
5 of the Nevada bar, it was with an abundance of caution that I put the names of both  
6 beneficiaries, in pro per, as the parties applying to intervene.

7 15. The Trust is not a corporation, rather it is a Grantor Trust formed in Nevada under the  
8 provisions of NRS 163 re Creation of Trusts.

9 16. In addition to the powers granted to the Trustee explicitly in the Trust document, the  
10 powers listed in NRS 163.265 through NRS163.410 were incorporated by reference.

11 17. In pursuing this litigation to quiet title back to the Trust, I am exercising the power of a  
12 Trustee incorporated by reference in the Trust of NRS163.375 which states: "A fiduciary may  
13 compromise, adjust, arbitrate, sue on or defend, abandon or otherwise deal with and settle  
14 claims in favor of or against the estate or trust as the fiduciary deems advisable, and the  
15 fiduciary's decision shall be conclusive between the fiduciary and the beneficiaries of the estate  
16 or trust and the person against or for whom the claim is asserted, in the absence of fraud by such  
17 person, and, in the absence of fraud, bad faith or gross negligence of the fiduciary, shall be  
18 conclusive between the fiduciary and the beneficiaries of the estate or trust."

19 18. Our motion to intervene was in concert with Nationstar's, i.e., to have the court declare  
20 that the HOA sale invalid, although we do have other claims and additional rationale as to why  
21 the HOA sale should be voided, including fraud on the part of the HOA agent.

22 19. In that case Nationstar prayed, among other things, to have the court declare that the  
23 August 15, 2014 foreclosure sale was void for violations of due process, and further that the  
24

1 illegitimate HOA sale conveyed no interest in the subject property to Opportunity Homes as the  
2 high bidder.

3 20. Beyond that, our claim will state that the HOA sale was implemented in a manner that  
4 was statutorily noncompliant, violated our due process rights, was commercially unreasonable  
5 and was fraudulently conducted by Red Rock Financial Services usurping the authority of Sun  
6 City Anthem Community Association, Inc. (HOA) for their own unjust enrichment.

7 21. When our motion to intervene was filed on July 29, 2016, it was to intervene on case  
8 A730078, Nationstar v. Opportunity Homes, filed on January 12, 2016, which I was aware of  
9 because of the Lis Pendens against the property recorded by WFZ on January 13, 2016.

10 22. Our intervention into that case was to support Nationstar's claim that the HOA sale was  
11 invalid, for the same as well as different reasons, but also to pray that once the defective HOA  
12 sale was voided by the court, title should return to the equitable owner (the Trust) by placing all  
13 parties back as they were, i.e., to re-gain whatever title or security interests they actually had, on  
14 the day prior to the sale.

15 23. In our scenario, Nationstar would retain whatever security interest they had (and they  
16 legitimately could prove they had) in the first deed of trust on August 14, 2014 and no more.

17 24. Our prayer to the court would be to 1) void the sale, 2) give back title to us as the  
18 equitable titleholders prior to the fraudulent HOA sale, and 3) not allow Nationstar's claims to a  
19 security interest to prevail by bypassing the requirements of Nevada's 2011 anti-foreclosure  
20 fraud law, SB 284.

21 25. I believe Nationstar's claims are clearly contradicted by evidence I possess.  
22  
23  
24

1 26. NRS163.270 gives the Trustee powers related to buying and selling property, and I  
2 exercised this power between 2012 and 2014 first by signing an exclusive listing agreement  
3 with Proudfit Realty from the period of February, 2012 through July, 2013.

4 27. During the Proudfit listing, there were two contingent sales (one at full price) that are  
5 documented to have failed due to Bank of America's recalcitrant investor's resistance, and also  
6 documented is a refusal by Bank of America to accept my proffered deed in lieu (DIL).

7 28. I subsequently signed an exclusive agency agreement to sell the property with Berkshire  
8 Hathaway Home Services, Nevada Properties (BHHS), and the signed listing agreements  
9 extended from February, 2014 through October, 2014.

10 29. During the BHHS listing, the disputed HOA sale occurred. My BHHS agent Craig  
11 Leidy told me that he was not notified until the day before the sale by Thomas Lucas, a fellow  
12 BHHS Realtor that he was going to bid on Craig's listing. Craig Leidy also stated that he had  
13 requested notice and there had been four postponements previously where notice had been  
14 provided to him by Christine Marley of Red Rock Financial Services.

15 30. The improperly-noticed HOA sale also occurred after the HOA's agent notified the  
16 Nevada Real Estate Division Office of the Ombudsman (OMB) to cancel the Notice of Sale  
17 NRS 38.310 process because the "Owner was retained."

18 31. The Foreclosure deed was never submitted to the OMB as required by 2013 NRS  
19 116.31164(3)(b), thereby keeping the HOA sale out of the notice of the regulatory agency.

20 32. Title transferred on August 22, 2014 to Opportunity Homes which was actually the alter  
21 ego, Thomas Lucas, Realtor in the same BHHS office under Broker Forrest Barbee that was  
22 listing the property on my behalf at the time.



1 33. Based on the conflict of interest and insider information Thomas Lucas possessed, we  
2 will claim that neither Opportunity Homes nor Thomas Lucas was not a bona fide purchaser for  
3 value as would be required for a foreclosure sale to be legitimate.

4 34. During the time I had the property listed for sale, numerous actions occurred which are  
5 documented in the Reakor's records which directly contradict claims made by Nationstar as to  
6 their ownership of the beneficial interest in the first DOT, and it is important for an equitable  
7 solution to the competing title and security interests claims to this property that we be allowed  
8 to present our evidence.

9 35. After our MOI was filed, the A730078 case was joined with the A720032 case of which  
10 we had previously be unaware since Plaintiffs Joel and Sandra Stokes never recorded a Lis  
11 Pendens.

12 36. We have substantial additional claims against the Plaintiffs Joel and Sandra Stokes  
13 which include the fact that the sole document that conveyed interest in the subject property to  
14 the Plaintiffs was a Quit Claim deed that was fraudulently notarized by CluAynne M. Corwin, a  
15 notary public employed by Peter Mortenson, an attorney who shares the law office with  
16 Plaintiffs' attorney Joseph Y. Hong, at 10781 W. Twain Ave., Las Vegas.

17 37. I am attaching the aforementioned June 9, 2015 Quit Claim Deed because I noticed that  
18 in all the motions and claims that had been filed by the Plaintiffs or Nationstar's attorneys  
19 which attached virtually all other recorded documents, I did not see that anyone has shared this  
20 important document with the court.

21 38. This is a second route by which the title claims of the Plaintiffs should be dismissed, by  
22 virtue of the conveyance document not conforming to NRS 111.345, proof by a competent  
23 witness.

24

1 39. If the court invalidated the Plaintiff's interests due to the insufficiency of the  
2 conveyance instrument, it is absolutely necessary that we be permitted to intervene in the case  
3 to preserve our rights vis a vis Nationstar and F. Bondurant.

4 40. F. Bondurant is a counter defendant who we will claim is a sham LLC that held the title  
5 only for eight minutes on June 9, 2015 solely for the purpose of covertly and fraudulently  
6 conveying the property to the Plaintiffs.

7 41. The aforementioned Quit Claim Deed is an exhibit since neither of the attorneys thought  
8 it was important to bring to the court's attention earlier.

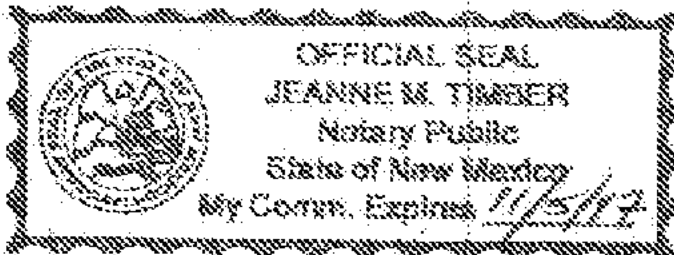
9 FURTHER, YOUR AFFLIANT SAYETH NAUGHT.

10 DATED this 23<sup>rd</sup> day of September, 2016.

11   
12 \_\_\_\_\_  
NONA TOBIN

13 Subscribed and Sworn to before me  
14 this 23 day of September, 2016.

15   
16 \_\_\_\_\_  
NOTARY PUBLIC



18 *County of T.M.S*

Inet #: 20150609-0001537  
Fees: \$18.00 N/C Fee: \$0.00  
RPTT: \$1377.00 Ex: #  
06/09/2015 12:58:36 PM  
Receipt #: 2452508  
Requestor:  
ROBERT GOLDSMITH  
Recorded By: ARO Pgs: 3  
DEBBIE CONWAY  
CLARK COUNTY RECORDER

APN: 191-13-811-052  
Recording requested by and mail  
documents and tax statements to:

③

Name: F. Bondurant, LLC.  
Address: 10781 West Twain Avenue  
City/State/Zip: Las Vegas, NV, 89135

---

### QUITCLAIM DEED

THIS QUITCLAIM DEED, Executed this 4<sup>th</sup> day of June 2015, by Opportunity Homes LLC (hereinafter "Grantor(s)"), whose address is 2657 Windmill Parkway, Suite 145, Henderson, Nevada 89074, to F. Bondurant, LLC. (hereinafter "Grantee(s)"), whose address is 10781 West Twain Avenue, Las Vegas, Nevada 89135.

WITNESSETH, That the said Grantor, for good consideration and for the sum of One Dollar USD (\$1.00) paid by the said Grantee, the receipt whereof is hereby acknowledged, does hereby remise, release and quitclaim unto the said Grantees forever, all the right, title, interest and claim which the said Grantor has in and to the following described parcel of land, and improvements and appurtenances thereto in the County of Clark, State of Nevada, to wit:

*Commonly known as:*

2763 White Sage Drive, Henderson, Nevada 89052

*More particularly described as:*

APN: 191-13-811-052

Lot Eighty-Five (85) in Block 4, of SUN CITY ANTHEM UNIT #19 PHASE 2, as shown by map thereof on file in Book 102 of Plats, Page 80, in the Office of the County Recorder of Clark County, Nevada.

IN WITNESS WHEREOF, The said first party has signed and sealed these presents the day and year first above written.

Signed, sealed and delivered in presence of:

Thomas Lucas  
Grantor

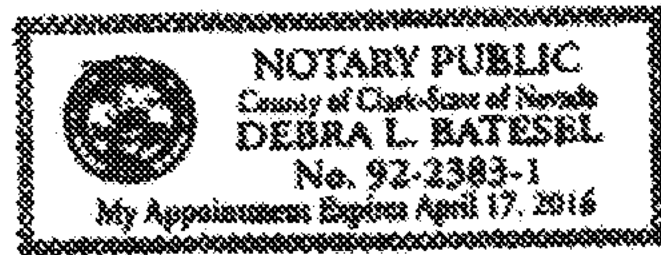
Thomas Lucas, Manager  
Opportunity Homes LLC

State of Nevada }  
County of Clark } ss

On this 7<sup>th</sup> day of June, 2015, before me, Debra L. Batesel, a notary public in and for the County of Clark, State of Nevada, did personally appear before me the person of Thomas Lucas, Manager of Opportunity Homes LLC, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to this Quitclaim Deed; and, acknowledged to me that he executed the same in his capacity, and that by his signature on this instrument did execute the same.

WITNESS my hand and official seal.

Signature: Debra L. Batesel



Inst #: 20150609-0001545

Fees: \$18.00 N/C Fee: \$0.00

RPTT: \$1377.00 Ex: #

06/09/2015 01:06:29 PM

Receipt #: 2452518

Requestor:

ROBERT GOLDSMITH

Recorded By: ARO Pgs: 3

DEBBIE CONWAY

CLARK COUNTY RECORDER

**APN:** 191-13-811-052

Recording requested by and mail documents and tax statements to:

**Name:** Joel A. Stokes and Sandra F. Stokes

**Address:** 5 Summit Walk Trail

**City/State/Zip:** Henderson, NV 89052

(3)

---

### QUITCLAIM DEED

THIS QUITCLAIM DEED, Executed this 8<sup>th</sup> day of June 2015, by F. Bondurant, LLC. (hereinafter "Grantor(s)"), whose address is 10781 West Twain Avenue, Las Vegas, NV 89135, to Joel A. Stokes and Sandra F. Stokes, as Trustees of the Jimijack Irrevocable Trust (hereinafter "Grantee(s)"), whose address is 5 Summit Walk Trail, Henderson, Nevada 89052.

WITNESSETH, That the said Grantor, for good consideration and for the sum of One Dollar USD (\$1.00) paid by the said Grantee, the receipt whereof is hereby acknowledged, does hereby remise, release and quitclaim unto the said Grantees forever, all the right, title, interest and claim which the said Grantor has in and to the following described parcel of land, and improvements and appurtenances thereto in the County of Clark, State of Nevada, to wit:

*Commonly known as:*

2763 White Sage Drive, Henderson, Nevada 89052

*More particularly described as:*

APN: 191-13-811-052

Lot Eighty-Five (85) in Block 4, of SUN CITY ANTHEM UNIT #19 PHASE 2, as shown by map thereof on file in Book 102 of Plats, Page 80, in the Office of the County Recorder of Clark County, Nevada.

IN WITNESS WHEREOF, The said first party has signed and sealed these presents the day and year first above written.

Signed, sealed and delivered in presence of:

yeun Lee  
Grantor  
yeun Lee Manager

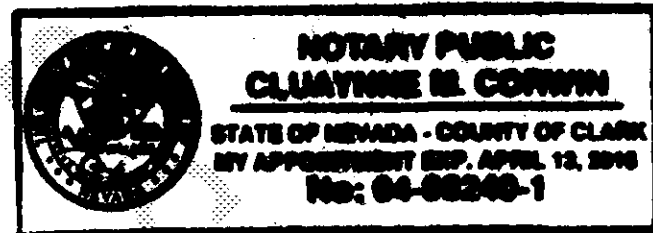
State of Nevada )

County of Clark )

) ss )

On this 8<sup>th</sup> day of June, 2015, before me, CluAynne M. Corwin, a notary public in and for the County of Clark, State of Nevada, did personally appear before me the person of Thomas Lucas, Manager of Opportunity Homes LLC, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to this Quitclaim Deed; and, acknowledged to me that he executed the same in his capacity, and that by his signature on this instrument did execute the same.

WITNESS my hand and official seal.



Signature: CluAynne M. Corwin

No 04-08240-1  
April 12, 2016

**STATE OF NEVADA  
DECLARATION OF VALUE**

1. Assessor Parcel Number(s)  
 a. 191-13-811-052  
 b. \_\_\_\_\_  
 c. \_\_\_\_\_  
 d. \_\_\_\_\_

2. Type of Property:  
 a.  Vacant Land      b.  Single Fam. Res.  
 c.  Condo/Twnhse    d.  2-4 Plex  
 e.  Apt. Bldg          f.  Comm'l/Ind'l  
 g.  Agricultural      h.  Mobile Home  
 Other

FOR RECORDERS OPTIONAL USE ONLY	
Book _____	Page: _____
Date of Recording: _____	
Notes: _____	

3.a. Total Value/Sales Price of Property \$ 270,000  
 b. Deed in Lieu of Foreclosure Only (value of property ( \_\_\_\_\_ )  
 c. Transfer Tax Value: \$ \_\_\_\_\_  
 d. Real Property Transfer Tax Due \$ 1377.00

**4. If Exemption Claimed:**

a. Transfer Tax Exemption per NRS 375.090, Section \_\_\_\_\_  
 b. Explain Reason for Exemption: \_\_\_\_\_

5. Partial Interest: Percentage being transferred: 100%

The undersigned declares and acknowledges, under penalty of perjury, pursuant to NRS 375.060 and NRS 375.110, that the information provided is correct to the best of their information and belief, and can be supported by documentation if called upon to substantiate the information provided herein. Furthermore, the parties agree that disallowance of any claimed exemption, or other determination of additional tax due, may result in a penalty of 10% of the tax due plus interest at 1% per month. Pursuant to NRS 375.030, the Buyer and Seller shall be jointly and severally liable for any additional amount owed.

Signature [Handwritten Signature] Capacity: Manager

Signature \_\_\_\_\_ Capacity: \_\_\_\_\_

**SELLER (GRANTOR) INFORMATION**

(REQUIRED)

Print Name: F. Bondurant LLC  
 Address: 10781 W. Twain  
 City: Las Vegas  
 State: Nevada Zip: 89135

**BUYER (GRANTEE) INFORMATION**

(REQUIRED)

Print Name: Joel A Stokes and Sandra Stokes  
 Address: 5 Summit Walk Trail  
 City: Henderson  
 State: Nevada Zip: 89052

Tim Jack Irrevocable Trust

**COMPANY/PERSON REQUESTING RECORDING (Required if not seller or buyer)**

Print Name: Robert Goldsmith  
 Address: 446 Beautiful Hill  
 City: Las Vegas

Escrow # \_\_\_\_\_  
 State: Nevada Zip: 89138

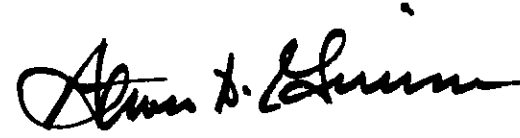
AS A PUBLIC RECORD THIS FORM MAY BE RECORDED/MICROFILMED

# Exhibit 2

# Exhibit 2

AA 001618





CLERK OF THE COURT

1 **ORDER**  
NONA TOBIN, Trustee  
2 Gordon B. Hansen Trust, Dated 8/22/08  
2664 Olivia Heights Avenue  
3 Henderson NV 89052  
Phone: (702) 465-2199  
4 nonatobin@gmail.com  
*Defendant-in-Intervention, Cross-Claimant, Counter-Claimant*  
5 *In Proper Person*

6  
7 **DISTRICT COURT**  
**CLARK COUNTY, NEVADA**

8 JOEL A. STOKES and SANDRA F. STOKES,  
as trustees of the JIMIACK IRREVOCABLE  
9 TRUST,

10 Plaintiffs,

11 vs.

12 BANK OF AMERICA, N.A.; SUN CITY  
ANTHEM COMMUNITY ASSOCIATION,  
13 INC.; DOES 1 through X and ROE  
BUSINESS ENTITIES 1 through 10, inclusive,

14 Defendants.

15  
16 NATIONSTAR MORTGAGE, LLC,

17 Counter-Claimant,

18 vs.

19 JIMIACK IRREVOCABLE TRUST;  
OPPORTUNITY HOMES, LLC, a Nevada  
20 limited liability company; F. BONDURANT,  
LLC, a Nevada limited liability company;  
21 DOES I X, ROE CORPORATIONS XI XX,  
inclusive,

22 Counter-Defendants  
23  
24

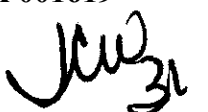
Case No.: A-15-720032-C

Dept. No.: XXXI

**ORDER GRANTING APPLICANT  
NONA TOBIN'S MOTION TO  
INTERVENE**

Hearing date: December 20, 2016

Hearing time: 9:00 a.m.



1 This matter came for hearing before the Court on December 20, 2016, at 9:00 AM.  
2 Applicant/Intervening Defendant/Counter-Claimant Nona Tobin, Trustee of the Gordon  
3 B. Hansen Trust, appeared in Proper Person while Plaintiffs/Counter-Defendants, Joel  
4 A. Stokes and Sandra F, Stokes, as Trustees of the Jimijack Irrevocable Trust, were represented  
5 by Joseph Y. Hong, Esq., of Hong & Hong, a Professional Law Corporation.

6 The motion to Intervene and Notice of Hearing was electronically served to all parties  
7 included on the Wiz-net E-file Master Service list for the consolidated cases. Plaintiff/Counter-  
8 Defendant Nationstar Mortgage, LLC, received e-service through their Counsel, Wright, Finlay  
9 & Zak, LLP, but no appearance at the hearing was made on behalf of Nationstar Mortgage,  
10 LLC.

11 The Court, having considered the pleadings and papers on file and heard the arguments  
12 of the parties present at the hearing, and for good cause appearing, hereby rules as follows:

13 **IT IS HEREBY ORDERED, ADJUDGED, AND DECREED** that Applicant  
14 Nona Tobin's Motion to Intervene into consolidated cases No. A-15-720032-C and  
15 A-16-730078-C, of which Case No. A-15-720032-C serves as the main case is GRANTED.

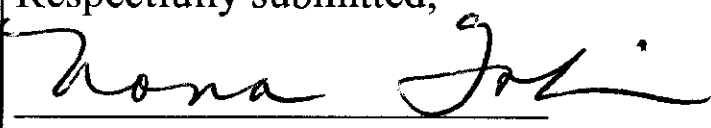
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**IT IS FURTHER ORDERED, ADJUDGED, AND DECREED** that Applicant Nona Tobin shall file her Counter-Claim(s) and Cross-Claim(s) ~~on or before January~~ <sup>within twenty (20) days</sup> ~~, 2017~~ <sup>hereof.</sup>  
Any Cross-Claim Ms. Tobin may file against Nationstar Mortgage, LLC, may be filed no later than twenty (20) days following a determination by this Court to void the disputed foreclosure sale for delinquent HOA assessments.

**IT IS SO ORDERED** this 10 day of Jan, 2017.

  
**JOANNA S. KISHNER**  
DISTRICT COURT JUDGE

Respectfully submitted,  
  
NONA TOBIN, Trustee  
Gordon B. Hansen Trust, Dated 8/22/08  
2664 Olivia Heights Avenue  
Henderson NV 89052  
Phone: (702) 465-2199  
*Defendant-in-Intervention/Counter-Claimant*  
*In Proper Person*

Approved as to form and content,  
HONG & HONG, A PROFESSIONAL  
LAW CORPORATION

\_\_\_\_\_  
Joseph Y. Hong, Esq.  
Nevada Bar No. 5995  
10781 W. Twain Avenue  
Las Vegas, NV 89135  
*Attorney for Plaintiff/Counter-Defendant,*  
*Joel A. and Sandra F. Stokes, as trustees*  
*of Jimijack Irrevocable Trust*

Approved as to form and content,  
WRIGHT, FINLAY & ZAK, LLP

\_\_\_\_\_  
Edgar C. Smith, Esq.  
Nevada Bar. No. 05506  
7785 West Sahara Ave., Suite 200  
Las Vegas, NV 89135  
*Attorney for Counter-Defendant,*  
*Nationstar Mortgage, LLC*

# Exhibit 3

# Exhibit 3

AA 001622

IN WITNESS WHEREOF, The said first party has signed and sealed these presents the day and year first above written.

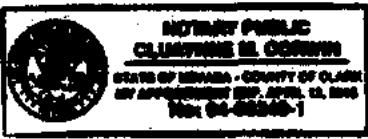
Signed, sealed and delivered in presence of:

*yeun Lee*  
Grantor *yeun Lee Manager*

State of Nevada                    )  
  ) ss  
County of Clark

On this *8<sup>th</sup>* day of *June*, 2015, before me, *Christy M. Cowan* a notary public in and for the County of Clark, State of Nevada, did personally appear before me the person of Thomas Lucas, Manager of Opportunity Homes LLC, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to this Quitclaim Deed; and, acknowledged to me that he executed the same in his capacity, and that by his signature on this instrument did execute the same.

WITNESS my hand and official seal.



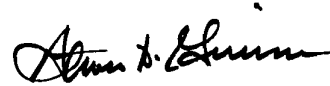
Signature: *Christy M. Cowan*

*No 04-08240-1*  
*April 12, 2016*

# Exhibit 4

# Exhibit 4

AA 001624



CLERK OF THE COURT



**DISI**

**JAKUB P. MEDRALA, ESQ.**

Nevada Bar No. 12822

**THE MEDRALA LAW FIRM, PROF. LLC**

1091 S. Cimarron Road, Suite A-1

Las Vegas, Nevada 89145

(702) 475-8884

(702) 938-8625 Facsimile

jmedrala@medralaw.com

*Attorney for Thomas Lucas and*

*Opportunity Homes, LLC*

**EIGHTH JUDICIAL DISTRICT COURT**

**CLARK COUNTY, NEVADA**

JOEL A. STOKES and SANDRA F. STOKES,  
as Trustees of the JIMI JACK IRREVOCABLE  
TRUST,

Plaintiffs,

vs.

BANK OF AMERICA, N.A.; SUN CITY  
ANTHEM COMMUNITY ASSOCIATION,  
INC.; DOES I Through X, and ROES 1  
Through 10, Inclusive,

Defendants.

CASE NO.: A-15-720032-C

DEPT. NO.: XXXI

**DISCLAIMER OF INTEREST**

NATIONSTAR MORTGAGE, LLC,

Counterclaimant,

vs.

JIMI JACK IRREVOCABLE TRUST;  
OPPORTUNITY HOMES, LLC, a Nevada  
Limited Liability Company; F. BONDURANT,  
LLC, a Nevada Limited Liability Company;  
DOES I Through X, and ROES XI Through  
XX, Inclusive,

Counterdefendants,

NONA TOBIN, an Individual and Trustee of  
the GORDON B. HANSEN TRUST, dated  
8/22/25,

Crossclaimant,

vs.

THOMAS LUCAS, and SUN CITY ANTHEM  
COMMUNITY ASSOCIATION, INC.; DOES  
I Through X, and ROES I Through X,  
Inclusive,

Crossdefendants.

**AA 001625**

1 PLEASE TAKE NOTICE that THOMAS LUCAS and OPPORTUNITY HOMES, LLC  
2 do not hold any interest in real property commonly known as 2763 White Sage Drive,  
3 Henderson, NV 89052, APN 191-13-811-052 (“the Property”); therefore, they disclaim any  
4 interest in the Property.

5 DATED this 8th day of March, 2017.

6 Respectfully Submitted by:  
7 **The Medrala Law FIRM, Prof. LLC**

8 /s/ Jakub P. Medrala

9 JAKUB P. MEDRALA, ESQ.  
10 Nevada Bar No. 12822  
11 1091 S. Cimarron Road, Suite A-1  
12 Las Vegas, Nevada 89145  
13 jmedrala@medralaw.com  
14 *Attorney for Thomas Lucas and*  
15 *Opportunity Homes, LLC*

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AA 001626



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CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that on March 8, 2017, I served a true and correct copy of the foregoing DISCLAIMER OF INTEREST via the E-Service Master List for the above-referenced matter in the Eighth Judicial District Court's e-filing system in accordance with the electronic service requirements of Administrative Order 14-2 and the Nevada Electronic Filing and Conversion Rules, and, if necessary, by depositing a copy of the same into the U.S. Postal Service at Las Vegas, Nevada, prepaid first-class postage affixed thereto, addressed to the following:

Edgar C. Smith, Esq.  
esmith@wrightlegal.net  
**WRIGHT, FINLAY & ZAK, LLP**  
7785 W. Sahara Ave., Suite 200  
Las Vegas, Nevada 89117  
*Attorney for Nationstar Mortgage, LLC*

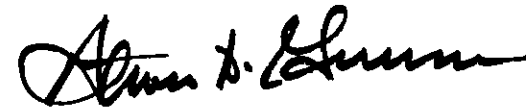
Nona Tobin  
2664 Olivia Heights Avenue  
Henderson, Nevada 89052  
nonatobin@gmail.com

/s/ Jakub P. Medrala  
By: .....  
An employee of  
The Medrala Law Firm, PLLC

# Exhibit 5

# Exhibit 5

AA 001628



CLERK OF THE COURT

1 DISI  
NONA TOBIN, Trustee  
2 Gordon B. Hansen Trust, Dated 8/22/08  
2664 Olivia Heights Avenue  
3 Henderson NV 89052  
Phone: (702) 465-2199  
4 nonatobin@gmail.com  
Defendant-in-Intervention/Cross-Claimant,  
5 In Proper Person

**DISTRICT COURT  
CLARK COUNTY, NEVADA**

7 JOEL A. STOKES and SANDRA F. STOKES,  
8 as trustees of the JIMI JACK IRREVOCABLE  
TRUST,

9 Plaintiffs,

10 vs.

11 BANK OF AMERICA, N.A.; SUN CITY  
12 ANTHEM COMMUNITY ASSOCIATION,  
INC.; DOES 1 through X and ROE  
13 BUSINESS ENTITIES 1 through 10, inclusive,

14 Defendants.

15 NATIONSTAR MORTGAGE, LLC,

16 Counter-Claimant,

17 Vs.

18 JIMI JACK IRREVOCABLE TRUST;  
19 OPPORTUNITY HOMES, LLC, a Nevada  
limited liability company; F. BONDURANT,  
20 LLC, a Nevada limited liability company;  
DOES I through X, inclusive; and ROE  
21 CORPORATIONS XI THROUGH XX,  
inclusive,

22 Counter-Defendants

23  
24 NONA TOBIN, an individual, Trustee of the

Case No.: A-15-720032-C

Dept. No.: XXXI

**DISCLAIMER OF INTEREST**

1 GORDON B. HANSEN TRUST, dated  
8/22/08

2 Cross-Claimant,

3 vs.

4 SUN CITY ANTHEM COMMUNITY  
5 ASSOCIATION, INC., DOES 1-10, and ROE  
6 CORPORATIONS 1-10, inclusive,

7 Cross-Defendants.  
8

9 PLEASE TAKE NOTICE that Steve Hansen does not hold any interest in  
10 real property commonly known as 2763 White Sage Drive, Henderson, NV 89052, APN 191-  
11 13-811-052 ("the Property"); therefore, he disclaims any interest in the Property.

12 Exhibit 1 includes the declaration of Steve Hansen. Per NRS 53.045, this  
13 unsworn declaration is being submitted in lieu of a sworn affidavit as it is a declaration made  
14 under penalty of perjury under the law of the State of Nevada.

15 Dated this 28<sup>th</sup> day of March, 2017.



16 NONA TOBIN, Trustee  
17 Gordon B. Hansen Trust, Dated 8/22/08  
2664 Olivia Heights Avenue  
18 Henderson NV 89052  
Phone: (702) 465-2199  
nonatobin@gmail.com  
19 *Defendant-in-Intervention, Cross-Claimant*  
*In Proper Person*

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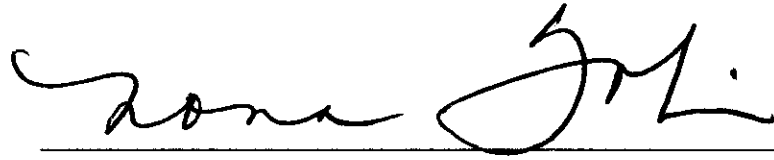
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**CERTIFICATE OF SERVICE**

I, Nona Tobin, hereby certify that on this 28<sup>th</sup> day of March, 2017, I served copies of the foregoing Disclaimer of Interest on all parties in the Wiznet electronic service notification system.



\_\_\_\_\_  
Nona Tobin, Defendant-in-Intervention,  
Cross-Claimant, In Proper Person

State of California

County of Kern

Declaration of Steve Hansen

My full name is Steven Eric Hansen. I am the son of the late Gordon B. Hansen, Trustor of the Gordon B. Hansen Trust, dated August 22, 2008, as amended once on August 10, 2011.

The Gordon B. Hansen Trust was the owner of a residence at 2763 White Sage Drive, Henderson, NV 89052, APN 191-13-811-052, from August 27, 2008, and when my father died on January 14, 2012, and when there was a foreclosure sale on August 15, 2014.

I declare that I have no interest in this White Sage property and no responsibility for any debts or expenses related to it. Further, I no longer claim any interest in, nor expect any benefit from, the Gordon B. Hansen Trust as all assets due to me have already been distributed and received by me.

Per NRS 53.045, this unsworn declaration is being submitted in lieu of a sworn affidavit. I declare under penalty of perjury under the law of the State of Nevada that the foregoing is true and correct.

DATED this 27<sup>th</sup> day of March, 2017

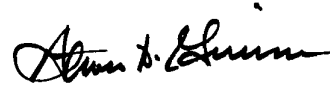


Steve Hansen  
21417 Quail Springs Rd.  
Tehachapi, CA 93561  
(661) 513-6616

# Exhibit 6

# Exhibit 6

AA 001633



CLERK OF THE COURT



**DISI**

**JAKUB P. MEDRALA, ESQ.**

Nevada Bar No. 12822

**THE MEDRALA LAW FIRM, PROF. LLC**

1091 S. Cimarron Road, Suite A-1

Las Vegas, Nevada 89145

(702) 475-8884

(702) 938-8625 Facsimile

jmedrala@medralaw.com

*Attorney for Thomas Lucas and*

*Opportunity Homes, LLC*

**EIGHTH JUDICIAL DISTRICT COURT**

**CLARK COUNTY, NEVADA**

JOEL A. STOKES and SANDRA F. STOKES,  
as Trustees of the JIMI JACK IRREVOCABLE  
TRUST,

Plaintiffs,

vs.

BANK OF AMERICA, N.A.; SUN CITY  
ANTHEM COMMUNITY ASSOCIATION,  
INC.; DOES I Through X, and ROES 1  
Through 10, Inclusive,

Defendants.

CASE NO.: A-15-720032-C

DEPT. NO.: XXXI

**DISCLAIMER OF INTEREST**

NATIONSTAR MORTGAGE, LLC,

Counterclaimant,

vs.

JIMI JACK IRREVOCABLE TRUST;  
OPPORTUNITY HOMES, LLC, a Nevada  
Limited Liability Company; F. BONDURANT,  
LLC, a Nevada Limited Liability Company;  
DOES I Through X, and ROES XI Through  
XX, Inclusive,

Counterdefendants,

NONA TOBIN, an Individual and Trustee of  
the GORDON B. HANSEN TRUST, dated  
8/22/25,

Crossclaimant,

vs.

THOMAS LUCAS, and SUN CITY ANTHEM  
COMMUNITY ASSOCIATION, INC.; DOES  
I Through X, and ROES I Through X,  
Inclusive,

Crossdefendants.

**AA 001634**



1 PLEASE TAKE NOTICE that THOMAS LUCAS and OPPORTUNITY HOMES, LLC  
2 do not hold any interest in real property commonly known as 2763 White Sage Drive,  
3 Henderson, NV 89052, APN 191-13-811-052 (“the Property”); therefore, they disclaim any  
4 interest in the Property.

5 DATED this 8th day of March, 2017.

6 Respectfully Submitted by:  
7 **The Medrala Law FIRM, Prof. LLC**

8 /s/ Jakub P. Medrala

9 JAKUB P. MEDRALA, ESQ.  
10 Nevada Bar No. 12822  
11 1091 S. Cimarron Road, Suite A-1  
12 Las Vegas, Nevada 89145  
13 jmedrala@medralaw.com  
14 *Attorney for Thomas Lucas and*  
15 *Opportunity Homes, LLC*

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AA 001635

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CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that on March 8, 2017, I served a true and correct copy of the foregoing DISCLAIMER OF INTEREST via the E-Service Master List for the above-referenced matter in the Eighth Judicial District Court’s e-filing system in accordance with the electronic service requirements of Administrative Order 14-2 and the Nevada Electronic Filing and Conversion Rules, and, if necessary, by depositing a copy of the same into the U.S. Postal Service at Las Vegas, Nevada, prepaid first-class postage affixed thereto, addressed to the following:

Edgar C. Smith, Esq.  
esmith@wrightlegal.net  
**WRIGHT, FINLAY & ZAK, LLP**  
7785 W. Sahara Ave., Suite 200  
Las Vegas, Nevada 89117  
*Attorney for Nationstar Mortgage, LLC*

Nona Tobin  
2664 Olivia Heights Avenue  
Henderson, Nevada 89052  
nonatobin@gmail.com

/s/ Jakub P. Medrala  
By: .....  
An employee of  
The Medrala Law Firm, PLLC

# Exhibit 7

# Exhibit 7

AA 001637

ORIGINAL

CLERK OF THE COURT

1 DISI  
JOSEPH Y. HONG, ESQ.  
2 Nevada Bar No. 5995  
HONG & HONG, A PROFESSIONAL LAW CORPORATION  
3 10781 W. Twain Ave.  
Las Vegas, Nevada 89135  
4 Tel: (702) 870-1777  
Fax: (702) 870-0500  
5 Email: Yosuphonglaw@gmail.com

6 Attorney for Plaintiff/Counterdefendant

7  
8 DISTRICT COURT

9 CLARK COUNTY, NEVADA

10 JOEL A. STOKES and SANDRA F. )  
STOKES, as trustees of the JIMIACK )  
IRREVOCABLE TRUST, )  
11 )  
Plaintiff, )  
12 vs. )  
BANK OF AMERICA, N.A., )  
13 et al., )  
14 Defendants. )  
15 )  
16 And related Claims. )  
17 )

CASE NO. A720032  
DEPT. NO. XXXI

DISCLAIMER OF INTEREST

18 PLEASE TAKE NOTICE that YUEN K. LEE and F. BONDURANT, LLC. do not hold any  
19 interest in real property commonly known as 2763 White Sage Drive, Henderson, Nevada 89052,  
20 APN 191-13-811-052 (hereinafter "Subject Property"); therefore, they disclaim any interest in the  
21 Subject Property.

22 DATED this 13<sup>th</sup> day of March, 2017.

23  
24 JOSEPH Y. HONG, ESQ.  
Nevada Bar No. 5995  
10781 W. Twain Ave.  
25 Las Vegas, Nevada 89135  
Attorney for Yuen K. Lee and  
26 F. Bondurant, LLC.

1 **CERTIFICATE OF ELECTRONIC SERVICE**

2 Pursuant to NRCP 5(a), I certify that I am an employee of Joseph Y. Hong, Esq., and  
3 that on this 13<sup>th</sup> day of March, 2017, I served a true and correct copy of the foregoing  
4 **DISCLAIMER OF INTEREST** by electronic transmission through the Eighth Judicial  
5 District Court EFP system pursuant to NEFR 9 to counsel of record, as follows:

6 **Leach Johnson Song & Gruchow**

7 <b>Contact</b>	8 <b>Email</b>
9 Patty Gutierrez	<a href="mailto:pgutierrez@leachjohnson.com">pgutierrez@leachjohnson.com</a>
10 Terri Hansen	<a href="mailto:thansen@leachjohnson.com">thansen@leachjohnson.com</a>

11 **Leach Johnson Song Gruchow**

12 <b>Contact</b>	13 <b>Email</b>
14 Robin Callaway	<a href="mailto:rcallaway@leachjohnson.com">rcallaway@leachjohnson.com</a>

15 **Leach Johnson Song Gruchow**

16 <b>Contact</b>	17 <b>Email</b>
18 Ryan Reed	<a href="mailto:rreed@leachjohnson.com">rreed@leachjohnson.com</a>
19 Sean Anderson	<a href="mailto:sanderson@leachjohnson.com">sanderson@leachjohnson.com</a>

20 **Lipson, Neilson, Cole, Seltzer & Garin, P.C.**

21 <b>Contact</b>	22 <b>Email</b>
23 Darnell Lynch	<a href="mailto:dlynch@lipsonneilson.com">dlynch@lipsonneilson.com</a>
24 David Ochoa	<a href="mailto:dochoa@lipsonneilson.com">dochoa@lipsonneilson.com</a>
25 Kaleb Anderson	<a href="mailto:kanderson@lipsonneilson.com">kanderson@lipsonneilson.com</a>
26 Renee Rittenhouse	<a href="mailto:rrittenhouse@lipsonneilson.com">rrittenhouse@lipsonneilson.com</a>
27 Susana Nutt	<a href="mailto:snutt@lipsonneilson.com">snutt@lipsonneilson.com</a>

28 **Pro Se**

29 <b>Contact</b>	30 <b>Email</b>
31 Nona Tobin	<a href="mailto:nonatobin@gmail.com">nonatobin@gmail.com</a>

1 **The Medrala Law Firm, PLLC**

2 **Contact**

**Email**

3 Jakub P Medrala

[jmedrala@medralaw.com](mailto:jmedrala@medralaw.com)

4 Office

[admin@medralaw.com](mailto:admin@medralaw.com)

5 Shuchi Patel

[spatel@medralaw.com](mailto:spatel@medralaw.com)

6 **Wright, Finlay & Zak, LLP**

7 **Contact**

**Email**

8 Jason Craig

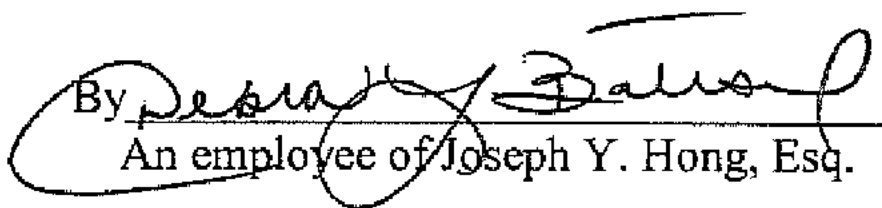
[jcraig@wrightlegal.net](mailto:jcraig@wrightlegal.net)

9 Michael Kelley

[mkelley@wrightlegal.net](mailto:mkelley@wrightlegal.net)

10 NVEfile

[nvefile@wrightlegal.net](mailto:nvefile@wrightlegal.net)

11  
12  
13 By   
14 An employee of Joseph Y. Hong, Esq.

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**IAFD**  
JOSEPH Y. HONG, ESQ.  
State Bar No. 005995  
**HONG & HONG**  
A Professional Law Corporation  
10781 West Twain Avenue  
Las Vegas, Nevada 89135  
Telephone: (702) 870-1777  
Facsimile No.: (702) 870-0500  
Email Address: yosuphonglaw@gmail.com  
Attorney for Counter Defendant and Cross Defendant  
*F. BONDURANT, LLC and YUEN K. LEE*

**DISTRICT COURT**  
**CLARK COUNTY, NEVADA**

JOEL A. STOKES and SANDRA F. STOKES, as )  
trustees of the JIMI JACK IRREVOCABLE )  
TRUST, )  
 )  
Plaintiff, )  
 )  
vs. )  
 )  
BANK OF AMERICA, N.A., et al., )  
 )  
Defendants. )  
 )  
And related Claims. )

CASE NO. : A720032  
DEPT. NO. : XXXI  
**INITIAL APPEARANCE**  
**FEE DISCLOSURE**

Pursuant to NRS Chapter 19, as amended by Senate Bill 106, filing fees are submitted  
for the parties appearing in the above-entitled action as indicated below:

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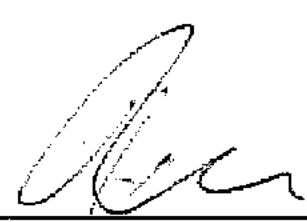
**HONG & HONG**  
A Professional Law Corporation  
10781 West Twain Avenue  
Las Vegas, Nevada 89135  
(702) 870-1777

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F. BONDURANT, LLC, Counter Defendant           \$223.00  
YUEN K. LEE, Cross Defendant                   \$ 30.00  
**TOTAL REMITTED:                                   \$253.00**

DATED this 13<sup>th</sup> day of March, 2017.

HONG & HONG  
A Professional Law Corporation



---

JOSEPH Y. HONG, ESQ.  
State Bar No. 005995  
10781 West Twain Avenue  
Las Vegas, Nevada 89135  
Attorney for Counter Defendant and  
Cross Defendant  
*F. BONDURANT, LLC and YUEN K. LEE*



# Exhibit 8

# Exhibit 8

AA 001643

47

**Assessor's Parcel Number:**  
191-13-811-052

**Prepared By:**  
NONA TOBIN  
2664 Olivia Heights Ave  
Henderson, Nevada 89052

Inst #: 20170328-0001452  
Fees: \$19.00 N/C Fee: \$0.00  
RPTT: \$0.00 Ex: #007  
03/28/2017 11:51:02 AM  
Receipt #: 3042834  
Requestor:  
NONA TOBIN  
Recorded By: MAYSM Pgs: 4  
DEBBIE CONWAY  
CLARK COUNTY RECORDER

**After Recording Return To:**  
NONA TOBIN  
2664 Olivia Heights Ave.  
Henderson, Nevada 89052

SPACE ABOVE THIS LINE FOR RECORDER'S USE

**QUITCLAIM DEED**

On March 27, 2017 THE GRANTOR(S),

- Gordon B. Hansen Trust, dated August 22, 2008, as amended August 10, 2011,  
Nona Tobin, Trustee,

for and in consideration of: \$0.00 and/or other good and valuable consideration conveys, releases and quitclaims to the GRANTEE(S):

- Nona Tobin, an Individual, a single person, residing at 2664 Olivia Heights Ave,  
Henderson, Nevada County, Nevada 89052

the following described real estate, situated in HENDERSON, in the County of Clark,  
State of Nevada:

Legal Description: was obtained from the Clark County Recorder's Office.

SUN CITY ANTHEM UNIT #19 PHASE 2 PLAT BOOK 102 PAGE 80 LOT 85 BLOCK 4

Grantor does hereby convey, release and quitclaim all of the Grantor's rights, title, and interest in and to the above described property and premises to the Grantee(s), and to the Grantee(s) heirs and assigns forever, so that neither Grantor(s) nor Grantor's heirs, legal representatives or assigns shall have, claim or demand any right or title to the property, premises, or appurtenances,

AA 001644

or any part thereof.

Close of the trust and assign interest to the sole beneficiary.

Mail Tax Statements To:  
NONA TOBIN  
2664 Olivia Heights Ave  
Henderson, Nevada 89052

**(SIGNATURE PAGE FOLLOWS]**

**AA 001645**

**Grantor Signatures:**

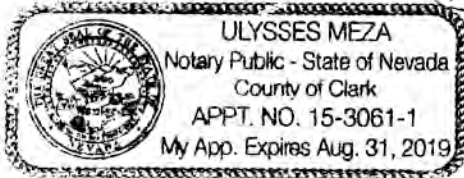
DATED: 3/27/17

Nona Tobin, Trustee

Nona Tobin, Trustee on behalf of Gordon B. Hansen Trust, dated August 22, 2008, as amended August 10, 2011

STATE OF NEVADA, COUNTY OF CLARK, ss:

This instrument was acknowledged before me on this 27<sup>th</sup> day of MARCH, 2017 by Nona Tobin on behalf of Gordon B. Hansen Trust, dated August 22, 2008, as amended August 10, 2011.



[Signature]  
Notary Public Ulysses Meza

Notary Public  
Title (and Rank)

My commission expires 08-31-2019

**STATE OF NEVADA  
DECLARATION OF VALUE**

1. Assessor Parcel Number(s)  
 a. 191-13-811-052  
 b. \_\_\_\_\_  
 c. \_\_\_\_\_  
 d. \_\_\_\_\_

2. Type of Property:  
 a.  Vacant Land      b.  Single Fam. Res.  
 c.  Condo/Twnhse    d.  2-4 Plex  
 e.  Apt. Bldg          f.  Comm'l/Ind'l  
 g.  Agricultural      h.  Mobile Home  
 Other

FOR RECORDERS OPTIONAL USE ONLY	
Book _____	Page: _____
Date of Recording: _____	
Notes: _____	

3.a. Total Value/Sales Price of Property \$ \_\_\_\_\_  
 b. Deed in Lieu of Foreclosure Only (value of property) ( \_\_\_\_\_ )  
 c. Transfer Tax Value: \$ \_\_\_\_\_  
 d. Real Property Transfer Tax Due \$ - 0 -

**4. If Exemption Claimed:**

a. Transfer Tax Exemption per NRS 375.090, Section 7  
 b. Explain Reason for Exemption: out of trust, close trust  
without consideration

5. Partial Interest: Percentage being transferred: \_\_\_\_\_ %

The undersigned declares and acknowledges, under penalty of perjury, pursuant to NRS 375.060 and NRS 375.110, that the information provided is correct to the best of their information and belief, and can be supported by documentation if called upon to substantiate the information provided herein. Furthermore, the parties agree that disallowance of any claimed exemption, or other determination of additional tax due, may result in a penalty of 10% of the tax due plus interest at 1% per month. Pursuant to NRS 375.030, the Buyer and Seller shall be jointly and severally liable for any additional amount owed.

Signature Nona Tobin Capacity: Trustee  
 Signature Nona Tobin Capacity: \_\_\_\_\_

**SELLER (GRANTOR) INFORMATION**

**BUYER (GRANTEE) INFORMATION**

*Gordon B. Hansen (REQUIRED) by*  
 Print Name: NONA TOBIN, Trustee  
 Address: 2664 Olivia Heights  
 City: Henderson  
 State: NV Zip: 89052

(REQUIRED)  
 Print Name: NONA TOBIN  
 Address: 2664 Olivia Heights  
 City: Henderson  
 State: NV Zip: 89052

**COMPANY/PERSON REQUESTING RECORDING (Required if not seller or buyer)**

Print Name: \_\_\_\_\_ Escrow # \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

AS A PUBLIC RECORD THIS FORM MAY BE RECORDED/MICROFILMED

AA 001647

# Exhibit 9

# Exhibit 9

AA 001648

2

Inet #: 20141201-0000518

Fee: \$18.00

N/C Fee: \$0.00

12/01/2014 09:00:43 AM

Receipt #: 2236133

Requestor:

NATIONSTAR MORTGAGE

Recorded By: SAO Pgs: 2

DEBBIE CONWAY

CLARK COUNTY RECORDER

Assessor's/Tax ID No. 191-13-811-052

Recording Requested By:

Nationstar Mortgage

When Recorded Return To:

DOCUMENT ADMINISTRATION

Nationstar Mortgage

2617 COLLEGE PARK

SCOTTSBLUFF, NE 69361



**CORPORATE ASSIGNMENT OF DEED OF TRUST**

Clark, Nevada

SELLER'S SERVICING #:0618315261 "HANSEN"

THE UNDERSIGNED DOES HEREBY AFFIRM THAT THIS DOCUMENT SUBMITTED FOR RECORDING DOES NOT CONTAIN PERSONAL INFORMATION ABOUT ANY PERSON.

Date of Assignment: October 23rd, 2014

Assignor: BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP, BY NATIONSTAR MORTGAGE LLC ITS ATTORNEY-IN-FACT at 350 HIGHLAND DRIVE, LEWISVILLE, TX 75067

Assignee: NATIONSTAR MORTGAGE LLC at 350 HIGHLAND DRIVE, LEWISVILLE, TX 75067

Executed By: GORDON B. HANSEN, AN UNMARRIED MAN. To: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR WESTERN THRIFT & LOAN

Date of Deed of Trust: 07/15/2004 Recorded: 07/22/2004 in Book: 20040722 as Instrument No.: 0003507 In the County of Clark, State of Nevada.

Assessor's/Tax ID No. 191-13-811-052

Property Address: 2763 WHITE SAGE DR, HENDERSON, NV 89052

KNOW ALL MEN BY THESE PRESENTS, that for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the said Assignor hereby assigns unto the above-named Assignee, the said Deed of Trust having an original principal sum of \$436,000.00 with interest, secured thereby, and the full benefit of all the powers and of all the covenants and provisos therein contained, and the said Assignor hereby grants and conveys unto the said Assignee, the Assignor's interest under the Deed of Trust.

TO HAVE AND TO HOLD the said Deed of Trust, and the said property unto the said \*VSR\*VSRNATN\*10/23/2014 03:08:21 PM\* NATTO1NATNA000000000000000521839\* NVCLARK\* 0618315261 NVCLARK\_TRUST\_ASSIGN\_ASSN \* \*CKNATN\*

AA 001649

CORPORATE ASSIGNMENT OF DEED OF TRUST Page 2 of 2

Assignee forever, subject to the terms contained in said Deed of Trust. IN WITNESS WHEREOF, the assignor has executed these presents the day and year first above written:

BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP, BY NATIONSTAR MORTGAGE LLC ITS ATTORNEY-IN-FACT

On 10/29/14

By: Nisha Dietrich  
Nisha Dietrich  
Assistant Secretary

STATE OF Nebraska  
COUNTY OF Scotts Bluff

On 10-24-2014, before me, Traci J Garton,  
a Notary Public in and for Scotts Bluff in the State of Nebraska, personally appeared Nisha Dietrich, Assistant Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

Traci J Garton  
Traci J Garton  
Notary Expires: 10/25/2016



(This area for notarial seal)

Mail Tax Statements To: GORDON HANSEN, 2763 WHITE SAGE DR, HENDERSON, NV 89052

\*VSR\*VSRNATN\*10/23/2014 03:08:21 PM\* NATT01NATNA00000000000000521839\*  
NVCLARK\* 0618315261 NVCLARK\_TRUST\_ASSIGN\_ASSN \* \*CKNATN\*

AA 001650



# Exhibit 10

# Exhibit 10

AA 001651

Inst #: 20190308-0002789  
Fees: \$40.00  
03/08/2019 02:12:46 PM  
Receipt #: 3651599  
Requestor:  
NATIONSTAR MORTGAGE LLC  
Recorded By: DECHO Pgs: 3  
DEBBIE CONWAY  
CLARK COUNTY RECORDER  
Src: PRIORITY MAIL  
Ofc: MAIN OFFICE

Prepared By and Return To:  
Nationstar Mortgage LLC  
Attention: Assignments  
4000 Horizon Way  
Irving, TX 75063

APN #: 191-13-811-052

Space above for Recorder's use

Loan No: [REDACTED] 5261

### RESCISSION OF ASSIGNMENT OF DEED OF TRUST

Through inadvertence and mistake the undersigned executed an Assignment of Deed of Trust referenced below in the official records of said county. The undersigned, being duly sworn and state under oath that they hereby INVALIDATE and NULLIFY the assignment to the same extent and effect as though the assignment had never been issued and recorded.

Filed of Record: 12/01/2014 In Book/Liber/Volume N/A, Page N/A,  
Document/Instrument No: 20141201-0000518 in the Recording District of CLARK, NEVADA

Assignor: BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS  
SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP

Assignee: NATIONSTAR MORTGAGE LLC

The Assignment of Deed of Trust refers to the following described Deed of Trust:  
Borrower(s): GORDON B. HANSEN, AN UNMARRIED MAN

Lender: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR  
WESTERN THRIFT & LOAN

Filed of Record: 07/22/2004 in Book/Liber/Volume N/A, Page N/A, Instrument No: 20040722-0003507 in the  
Recording District of CLARK, NEVADA

Legal Description: SEE EXHIBIT "A" ATTACHED

Property more commonly described as: 2763 WHITE SAGE DR, HENDERSON, NV 89052

AA 001652

IN WITNESS WHEREOF, the undersigned by its duly elected officers and pursuant to proper authority of its board of directors has duly executed, sealed, acknowledged and delivered this assignment.

Date: FEB 25 2019 FEB 25 2019

**BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP, BY NATIONSTAR MORTGAGE LLC, ITS ATTORNEY-IN-FACT**

By: Mohamed Hameed  
Title: Vice President

Witness Name: OMAR JASSEM


A NOTARY PUBLIC OR OTHER OFFICER COMPLETING THIS CERTIFICATE VERIFIES ONLY THE IDENTITY OF THE INDIVIDUAL WHO SIGNED THE DOCUMENT TO WHICH THIS CERTIFICATE IS ATTACHED, AND NOT THE TRUTHFULNESS, ACCURACY, OR VALIDITY OF THAT DOCUMENT

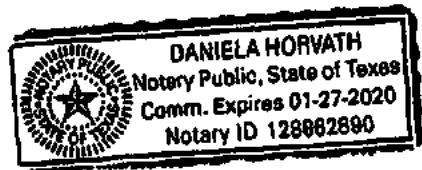
State of Texas  
County of Dallas

**FEB 25 2019**

**Daniela Horvath**

On \_\_\_\_\_, before me, \_\_\_\_\_, a Notary Public, personally appeared Mohamed Hameed, Vice President of/for **BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP, BY NATIONSTAR MORTGAGE LLC, ITS ATTORNEY-IN-FACT**, personally known to me, or who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of the State of Texas that the foregoing paragraph is true and correct. I further certify Mohamed Hameed, signed, sealed, attested and delivered this document as a voluntary act in my presence.

Witness my hand and official seal.  
  
(Notary Name): Daniela Horvath  
My commission expires: JAN 27 2020



AA 001653

**LEGAL DESCRIPTION:**

**LOT EIGHTY-FIVE (85) IN BLOCK FOUR (4) OF FINAL MAP OF SUN CITY ANTHEM UNIT NO. 19 PHASE 2, AS SHOWN BY MAP THEREOF ON FILE IN BOOK 102 OF PLATS, PAGE 80, IN THE OFFICE OF THE COUNTY RECORDED, CLARK COUNTY, NEVADA.**

**APN #: 191-13-811-052**

**AA 001654**

# Exhibit 11

# Exhibit 11

AA 001655

Inst #: 20190308-0002790  
Fees: \$40.00  
03/08/2019 02:12:48 PM  
Receipt #: 3851599  
Requestor:  
NATIONSTAR MORTGAGE LLC  
Recorded By: DECHO Pgs: 2  
DEBBIE CONWAY  
CLARK COUNTY RECORDER  
Src: PRIORITY MAIL  
Ofc: MAIN OFFICE

Assessor's/Tax ID No. 191-13-811-052

Recording Requested By:  
NATIONSTAR MORTGAGE DBA MR. COOPER

When Recorded Return To:  
DOCUMENT ADMINISTRATION  
NATIONSTAR MORTGAGE DBA MR. COOPER  
8950 CYPRESS WATERS BLVD  
COPPELL, TX 75019

1010 1700 2000 2100 2200 2300 2400 2500 2600 2700 2800 2900 3000

**CORPORATE ASSIGNMENT OF DEED OF TRUST**

Clark, Nevada  
SELLER'S SERVICING #: [REDACTED] 5261 "HANSEN"

THE UNDERSIGNED DOES HEREBY AFFIRM THAT THIS DOCUMENT SUBMITTED FOR RECORDING DOES NOT CONTAIN PERSONAL INFORMATION ABOUT ANY PERSON.

Date of Assignment: February 25th, 2019  
Assignor: WELLS FARGO BANK, NATIONAL ASSOCIATION, AS SUCCESSOR TO WACHOVIA BANK, NATIONAL ASSOCIATION F/K/A FIRST UNION NATIONAL BANK BY NATIONSTAR MORTGAGE LLC ITS ATTORNEY-IN-FACT at 8950 CYPRESS WATERS BLVD, COPPELL, TX 75019  
Assignee: NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER at 8950 CYPRESS WATERS BLVD., COPPELL, TX 75019

Executed By: GORDON B. HANSEN, AN UNMARRIED MAN. To: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR WESTERN THRIFT & LOAN  
Date of Deed of Trust: 07/15/2004 Recorded: 07/22/2004 in Book: N/A Page: N/A as Instrument No.: 20040722-0003507 In the County of Clark, State of Nevada.

Property Address: 2763 WHITE SAGE DR, HENDERSON, NV 89052

KNOW ALL MEN BY THESE PRESENTS, that for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the said Assignor hereby assigns unto the above-named Assignee, the said Deed of Trust having an original principal sum of \$436,000.00 with interest, secured thereby, and the full benefit of all the powers and of all the covenants and provisos therein contained, and the said Assignor hereby grants and conveys unto the said Assignee, the Assignor's interest under the Deed of Trust.

TO HAVE AND TO HOLD the said Deed of Trust, and the said property unto the said Assignee forever, subject to the terms contained in said Deed of Trust. IN WITNESS WHEREOF, the assignor has executed these presents the day and year first above written:  
"VSR"VSRNATN"02/25/2019 10:04:59 AM" NATT01NATNA00000000000000521839"  
NVCLARK\* NVCLARK\_TRUST\_ASSIGN\_ASSN \* AM9\*AM9NATT\*

AA 001656

CORPORATE ASSIGNMENT OF DEED OF TRUST Page 2 of 2

WELLS FARGO BANK, NATIONAL ASSOCIATION, AS SUCCESSOR TO WACHOVIA BANK, NATIONAL ASSOCIATION F/K/A FIRST UNION NATIONAL BANK BY NATIONSTAR MORTGAGE LLC ITS ATTORNEY-IN-FACT  
On February 25th, 2019

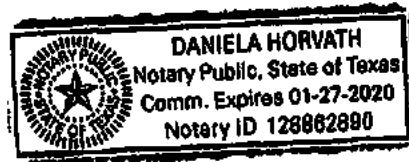
By:   
MOHAMED HAMEED, Vice-President

STATE OF Texas  
COUNTY OF Dallas

On February 25th, 2019, before me, DANIELA HORVATH, a Notary Public in and for Dallas in the State of Texas, personally appeared MOHAMED HAMEED, Vice-President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

  
DANIELA HORVATH  
Notary Expires: 01/27/2020 #128862890



(This area for notarial seal)

Mail Tax Statements To: GORDON HANSEN, 2763 WHITE SAGE DR, HENDERSON, NV 89052

\*VSR\*VSRNATN\*02/25/2019 10:05:00 AM\* NATT01NATNA00000000000000521839\*  
NVCLARK\* NVCLARK\_TRUST\_ASSIGN\_ASSN \* AM9\*AM9NATT\*

AA 001657

# Exhibit 12

# Exhibit 12

AA 001658



RECORDING REQUESTED BY

When Recorded Mail To:  
**AFTER RECORDING RETURN TO**  
ATTN: POA  
4000 Horizon Way  
Irving, TX 75063

---

Space Above This Line Reserved for Recorder's Use

**LIMITED POWER OF ATTORNEY**

**KNOW ALL PERSONS BY THESE PRESENTS:**

THAT, WELLS FARGO BANK, N.A., including as successor to the entities listed on Schedule I attached hereto ("Wells Fargo"), by these presents does hereby make, constitute and appoint Nationstar Mortgage LLC ("Nationstar"), Wells Fargo's true and lawful attorney-in-fact, and hereby grants it authority and power to take, through its duly authorized officers, the Actions (as such term is defined herein) in Wells Fargo's name, place and stead. This limited power of attorney ("Limited Power of Attorney") is given in connection with, and relates solely to that certain Servicing Rights Release and Transfer Agreement dated as of December 28, 2015, between Wells Fargo and Nationstar, under the terms of which Wells Fargo transferred servicing for certain mortgage loans (such loans, the "Loans") to Nationstar. Each of the Loans comprises a promissory note evidencing a right to payment and performance secured by a security interest or other lien on real property evidenced by one or more mortgages, deeds of trust, deeds to secure debt or other forms of security instruments (each, a "Mortgage"). The parties agree that this Limited Power of Attorney is coupled with an interest.

As used above, the term "Actions" shall mean and be limited to the following acts, in each case only with respect to one or another of the Loans and only as mandated or permitted by federal, state or local laws or other legal requirements or restrictions:

1. Execute or file assignments of mortgages, or of any beneficial interest in a Mortgage;
2. Execute or file reconveyances, deeds of reconveyance or releases or satisfactions of mortgage or similar instruments releasing the lien of a Mortgage;
3. Correct or otherwise remedy any errors or deficiencies contained in any transfer or reconveyance documents provided or prepared by Wells Fargo or a prior transferor, including, but not limited to note endorsements, but specifically ***excluding affidavits or other sworn statements***;
4. Endorse all checks, drafts and/or other negotiable instruments made payable to Wells Fargo as payments by borrowers in connection with the Loans;
5. Execute or file quitclaim deeds or, only where necessary and appropriate, special warranty deeds or other deeds causing the transfer of title in respect of property acquired through a foreclosure or deed-in-lieu of foreclosure ("REO Property");
6. Execute and deliver documentation with respect to the marketing and sale of REO Property, including, without limitation: listing agreements; purchase and sale agreements; escrow instructions; closing disclosures; and any other document necessary to effect the transfer of REO Property;

AA 001659

7. Execute or file any documents necessary and appropriate to substitute the creditor or foreclosing party in a bankruptcy or foreclosure proceeding in respect of any of the Loans; and
8. Execute or file assignments of foreclosure bid or assignments of judgment.

With respect to the Actions, Wells Fargo gives to said attorney-in-fact full power and authority to execute such instruments and to do and perform all and every act and thing requisite, necessary and proper to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully, to all intents and purposes, as the undersigned might or could do, and hereby does ratify and confirm all that said attorney-in-fact shall lawfully do or cause to be done by authority hereof.

Nationstar hereby agrees to indemnify and hold Wells Fargo harmless from and against any and all liabilities, obligations, losses, damages, penalties, actions, judgments, suits, costs, expenses or disbursements of any kind or nature whatsoever incurred by reason or result of the misuse of this Limited Power of Attorney by Nationstar. The foregoing indemnity shall survive the termination of this Limited Power of Attorney.

This Limited Power of Attorney is entered into and shall be governed by the laws of the State of New York without regard to conflicts of law principles of such state and is valid only for a period of six (6) months from April 1, 2016 unless cancelled prior to said date.

IN WITNESS WHEREOF, Wells Fargo Bank, N.A. has caused these presents to be signed and acknowledged in its name and behalf by Jacalyn Priestley, its duly elected and authorized Vice President, and by Lannie Montag its duly elected and authorized Vice President, on this 1<sup>st</sup> day of April, 2016.

NO CORPORATE SEAL

WELLS FARGO BANK, N.A.

Debbie Hunt  
Witness: Debbie Hunt

By: Jacalyn Priestley  
Name: Jacalyn Priestley  
Title: Vice President

Mike Underwood  
Witness: Mike Underwood

By: Lannie Montag  
Name: Lannie Montag  
Title: Vice President

Susanel Brown  
Attest: [Notary] Susan Brown

CORPORATE ACKNOWLEDGMENT

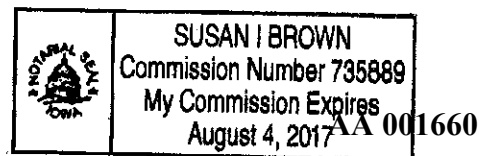
State of Iowa  
County of Dallas

On this 1<sup>st</sup> day of April, 2016, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Jacalyn Priestley and Lannie Montag, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument as Vice President and Vice President and acknowledged to me that such national banking association executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS my hand and official seal.

Signature: Susanel Brown

My commission expires: 8/4/17



SCHEDULE I

Wells Fargo Bank, N.A, successor by merger to Wells Fargo Home Mortgage, Inc.

Wells Fargo Bank, N.A., successor by merger to Wachovia Mortgage Corporation

Wells Fargo Bank, N.A., successor by merger to Wachovia Bank, N.A.

Wells Fargo Bank, N.A., successor by merger to SouthTrust Mortgage Corporation

Wells Fargo Bank, N.A., successor by merger to Wells Fargo Home Mortgage, Inc., f/k/a Norwest Mortgage, Inc.

Wells Fargo Bank, N.A. doing business as America's Servicing Company (ASC)

Wells Fargo Bank, N.A. doing business as America's Mortgage Outsource Program

Wells Fargo Bank, N.A. successor by consolidation to Wells Fargo Bank Texas, N.A.

Wells Fargo Home Mortgage, a division of Wells Fargo Bank, N.A.

Wells Fargo Bank, N.A., successor by merger to Wells Fargo Home Mortgage, Inc., successor by merger to CrossLand Mortgage Corp.

Wells Fargo Bank, N.A., successor by merger to Wachovia Bank, N.A., successor by merger to First Union National Bank

Wells Fargo Bank, N.A., successor by merger to Wachovia Mortgage Corporation  
f/k/a First Union Mortgage Corporation

Wells Fargo Bank, N.A., successor by merger to Wachovia Bank, N.A., successor by merger to First Union National Bank, successor by merger to First Union Bank of Connecticut,  
successor by merger to Centerbank Mortgage Company

Wells Fargo Bank, N.A., successor by merger to Wachovia Bank, N.A., successor by merger to SouthTrust Bank

# Exhibit 13

# Exhibit 13

AA 001662

3

Inst #: 20150312-0002285

Fees: \$22.00

N/C Fee: \$0.00

03/12/2015 12:11:44 PM

Receipt #: 2345255

Requestor:

WELLS FARGO BANK NA

Recorded By: CYV Pgs: 3

DEBBIE CONWAY

CLARK COUNTY RECORDER

Assessor's/Tax ID No. 191-13-811-052

Recording Requested By:  
WELLS FARGO BANK, N.A.

When Recorded Return To:  
LIEN RELEASE DEPT  
WELLS FARGO BANK, N.A.  
HOME EQUITY SERVICING OPS  
P.O. BOX 31557  
BILLINGS, MT 59107



**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

WF HOME EQUITY #:83765053779811998 "HANSEN" Lender ID:0 Clark, Nevada  
THE UNDERSIGNED DOES HEREBY AFFIRM THAT THIS DOCUMENT SUBMITTED  
FOR RECORDING DOES NOT CONTAIN PERSONAL INFORMATION ABOUT ANY  
PERSON.

WELLS FARGO BANK, N.A. is the present Beneficiary of that certain Deed of Trust Dated:  
04/16/2007 , made by GORDON B HANSEN AN UNMARRIED MAN as Trustor, with  
AMERICAN SECURITIES COMPANY OF NEVADA as Trustee, for the benefit of WELLS  
FARGO BANK, N.A. as Original Beneficiary, which said Deed of Trust was recorded 05/10/2007  
in the Office of the County Recorder of Clark State of Nevada, in Book: N/A Page: N/A as  
Instrument No.: 20070510-0001127 wherein said present Beneficiary hereby substitutes WELLS  
FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING ASSOCIATION as  
Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 2763 WHITE SAGE DR, HENDERSON, NV 89052

IN WITNESS WHEREOF, WELLS FARGO BANK, N.A. 2324 OVERLAND AVE,  
MAC# B6955-014, BILLINGS, MT 59102-6401 as present Beneficiary and WELLS FARGO  
FINANCIAL NATIONAL BANK, A NATIONAL BANKING ASSOCIATION 2324  
OVERLAND AVE, MAC# B6955-014, BILLINGS, MT 59102-6401 as Substituted Trustee,  
have caused this instrument to be executed, each in its respective interest;

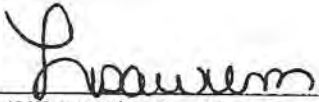
\*LJW\*LJWWFMH\*03/02/2015 03:11:03 PM\* WPMC07WFMH0000000000000000285633\*  
NVCLARK\* 83765053779811998 NVCLARK\_TRUST\_SUB \*\*TMGWFMH\*

AA 001663

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

WELLS FARGO BANK, N.A.

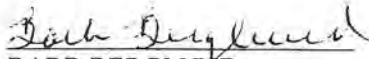
On March 2nd, 2015

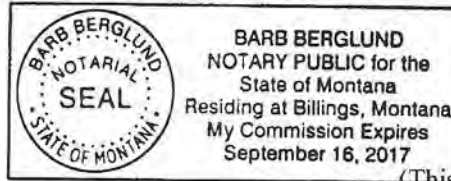
By:   
LISA WILM, Vice President Loan  
Documentation

STATE OF Montana  
COUNTY OF Yellowstone

On March 2nd, 2015, before me, BARB BERGLUND, a Notary Public, personally appeared LISA WILM, Vice President Loan Documentation, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

  
BARB BERGLUND  
Notary Expires: 09/16/2017



(This area for notarial seal)

WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING ASSOCIATION hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the request of said present Beneficiary and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

By WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING ASSOCIATION as Trustee  
On March 2nd, 2015

  
LISA WILM, VICE PRESIDENT LOAN DOCUMENTATION

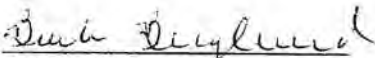
\*LJW\*LJWWFMH\*03/02/2015 03:11:04 PM\* WFMC07WFMH0000000000000000285633\*  
NVCLARK\* 83765053779811998 NVCLARK\_TRUST\_SUB \*\*TMGWFMH\*

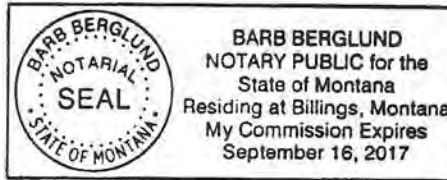
AA 001664

STATE OF Montana  
COUNTY OF Yellowstone

On March 2nd, 2015, before me, BARB BERGLUND, a Notary Public, personally appeared LISA WILM, VICE PRESIDENT LOAN DOCUMENTATION, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

  
BARB BERGLUND  
Notary Expires: 09/16/2017



(This area for notarial seal)

Mail Tax Statements To: GORDON B HANSEN, 2664 OLIVIA HEIGHTS AVE,  
HENDERSON, NV 890527039

\*LJW\*LJWWFMH\*03/02/2015 03:11:04 PM\* WFMCO7WFMH0000000000000000285633\*  
NVCLARK\* 83765053779811998 NVCLARK\_TRUST\_SUB \*\*TMGWFMH\*

AA 001665

# Exhibit 14

# Exhibit 14

AA 001666



Inst #: 20150817-0001056  
Fees: \$18.00  
N/C Fee: \$0.00  
08/17/2015 09:48:58 AM  
Receipt #: 2527959  
Requestor:  
SPL INC.  
Recorded By: GWC Pgs: 2  
**DEBBIE CONWAY**  
CLARK COUNTY RECORDER

Recording Requested By:  
Title 365

When Recorded Mail To:  
First American Trustee Servicing Solutions, LLC  
1500 Solana Blvd, Bldg 6, 1st Floor  
Westlake, TX 76262

APN: 191-13-811-052

TS No.: NV1500270670  
TSG No.: 730-1508685-70  
Borrower: GORDON B HANSEN

### SUBSTITUTION OF TRUSTEE

WHEREAS,  
GORDON B. HANSEN, AN UNMARRIED MAN

was the original Trustor, JOAN H. ANDERSON was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR WESTERN THRIFT & LOAN was the original Beneficiary under that certain Deed of Trust Dated 07/15/2004 and recorded on 07/22/2004 as Instrument No. 20040722-0003507, of Official Records of CLARK County, Nevada; and

WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust, and

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in place and instead of said original Trustee, or Successor Trustee, thereunder, in the manner in said Deed of Trust provided,

NOW, THEREFORE, the undersigned hereby substitute, First American Trustee Servicing Solutions, LLC whose address is: 1500 Solana Blvd, Bldg 6, 1st Floor, Westlake, TX 76262, as Trustee under said Deed of Trust.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

AA 001667

SUBSTITUTION OF TRUSTEE - PAGE 2

NEVADA

TS No.: NV1500270670  
TSG No.: 730-1508685-70

WELLS FARGO BANK, NATIONAL ASSOCIATION, AS  
SUCCESSOR TO WACHOVIA BANK, NATIONAL  
ASSOCIATION FKA FIRST UNION NATIONAL BANK BY  
NATIONSTAR MORTGAGE LLC AS ITS ATTORNEY-IN-  
FACT

Rebecca C Wallace 8-6-15

Date: 8-6-15

Rebecca C Wallace - Assistant Secretary

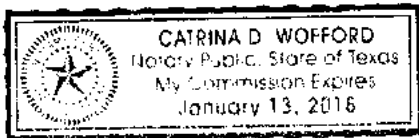
State Of: Texas

County Of: Denton

Before me, Catrina D. Wofford on this day personally appeared  
Rebecca C Wallace, known to me to be the person whose name is subscribed to the  
foregoing instrument and acknowledged to me that this person executed the same for the  
purposes and consideration therein expressed.

Given under my hand and seal of office this 6<sup>th</sup> day of August, A.D., 2015.

Catrina D. Wofford (Notary Seal)



AA 001668

# Exhibit 15

# Exhibit 15

AA 001669

VI WBCD LOAN # [REDACTED] 5232  
MIN: [REDACTED]

**NOTE**

**JULY 15, 2004**  
[Date]

**HENDERSON,**  
[City]

**NEVADA**  
[State]

**2763 White Sage Dr, Henderson, NV 89052**  
[Property Address]

**1. BORROWER'S PROMISE TO PAY**

In return for a loan that I have received, I promise to pay U.S. **\$436,000.00** (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is **WESTERN THRIFT & LOAN, A FEDERALLY CHARTERED SAVINGS BANK**.

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

**2. INTEREST**

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of **6.250%**.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

**3. PAYMENTS**

**(A) Time and Place of Payments**

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the **1ST** day of each month beginning on **SEPTEMBER 1, 2004**.

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on **AUGUST 1, 2034**, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at

**1101 W MOANA  
SUITE 2  
RENO, NV 89509**

or at a different place if required by the Note Holder.

**(B) Amount of Monthly Payments**

My monthly payment will be in the amount of U.S. **\$2,684.53**.

**4. BORROWER'S RIGHT TO PREPAY**

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

**5. LOAN CHARGES**

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

**6. BORROWER'S FAILURE TO PAY AS REQUIRED**

**(A) Late Charge for Overdue Payments**

If the Note Holder has not received the full amount of any monthly payment by the end of **15** calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be **5.000%** of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

**(B) Default**

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

**(C) Notice of Default**

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

**(D) No Waiver By Note Holder**

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

Initials: *[Signature]*

VI. WESTERN THRIFT & LOAN # 500185232

**(E) Payment of Note Holder's Costs and Expenses**

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

**7. GIVING OF NOTICES**

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

**8. OBLIGATIONS OF PERSONS UNDER THIS NOTE**

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

**9. WAIVERS**

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

**10. UNIFORM SECURED NOTE**

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

*Gordon Hansen* (Seal)  
GORDON HANSEN



PAY TO THE ORDER OF  
FLAGSTAR BANK, FSB  
WITHOUT RECOURSE

WESTERN THRIFT & LOAN

BY:   
PRINT NAME  
ITS



[Sign Original Only]

**PAY TO THE ORDER OF**  
Flagstar Bank, FSB

**WITHOUT RECOURSE**

*Western Thrift + Loan*  
By: *Lashunna Dinkins*  
Lashunna Dinkins  
Loan Operations Associate

**PAY TO THE ORDER OF**

**WITHOUT RECOURSE**  
COUNTRYWIDE HOME LOANS, INC

BY: *David A. Spector*  
David A. Spector  
Managing Director

**PAY TO THE ORDER OF**  
Countrywide Home Loans, Inc.

**WITHOUT RECOURSE**  
FLAGSTAR BANK, FSB

By: *Melinda McNeal*  
Melinda McNeal, Vice President

By: *Debra J. Beauvais*  
Debra J. Beauvais, Assistant Vice President



2763 White Sage Dr Henderson, NV 89052



5232

AA 001672

# EXHIBIT B

# EXHIBIT B

AA 001673

**STATE OF NEVADA  
OFFICE OF THE ATTORNEY GENERAL**

100 N. CARSON ST., CARSON CITY, NV 89701 – TEL# 775-684-1100 – FAX# 775-684-1108  
555 E. WASHINGTON AVE., STE 3900, LAS VEGAS, NV 89101 – TEL# 702-486-3420 – FAX# 702-486-3768



**COMPLAINT FORM**

*The information you provide on this form may be used to help us investigate violations of state laws. **Please be sure to complete all required fields.** The length of this process can vary depending on the circumstances and information you provide. The Attorney General's office may contact you if additional information is needed. Supplemental materials can be attached to Section 6 of this complaint form, and if additional supplemental materials are acquired after submitting this form, please email them to [AGCOMPLAINT@ag.nv.gov](mailto:AGCOMPLAINT@ag.nv.gov) with COMPLAINT in the subject line.*

**\*\*\*ONLY COMPLAINTS THAT ARE SIGNED WILL BE PROCESSED\*\*\***

HAVE YOU PREVIOUSLY FILED A COMPLAINT WITH OUR OFFICE?  YES  NO  
If so, what are the approximate dates of previously filed complaint(s)? N/A

**SECTION 1: COMPLAINANT INFORMATION**

LAST NAME: TOBIN		FIRST NAME: NONA		M.I. NMI	
ORGANIZATION: 1948					
ADDRESS: 2664 OLIVIA HEIGHTS AVE		CITY: HENDERSON	STATE: NV	ZIP: 89052	
PHONE/MOBILE: 7024652199			EMAIL: nonatobin@gmail.com		
AGE GROUP	<input type="checkbox"/> UNDER 21	<input type="checkbox"/> 21-39	<input type="checkbox"/> 40-65	<input type="checkbox"/> OVER 65	
PRIMARY LANGUAGE: English					

**SECTION 2: TYPE OF COMPLAINT**

<input type="checkbox"/> GENERAL INVESTIGATIONS	<input type="checkbox"/> MISSING CHILDREN	<input type="checkbox"/> TICKET SALES
<input type="checkbox"/> HIGH TECH CRIME	<input checked="" type="checkbox"/> MORTGAGE FRAUD	<input type="checkbox"/> WORKERS COMP FRAUD
<input type="checkbox"/> INSURANCE FRAUD	<input type="checkbox"/> OPEN MEETING LAW	<input type="checkbox"/> OTHER
<input type="checkbox"/> MEDICAID FRAUD	<input type="checkbox"/> PUBLIC INTEGRITY	<input type="checkbox"/>



SECTION 3: MY COMPLAINT IS AGAINST

<input checked="" type="checkbox"/> INDIVIDUAL <input type="checkbox"/> BUSINESS / GOVERNMENT AGENCY / REPRESENTATIVE		
NAME OF PERSON / BUSINESS / AGENCY: Nationstar Mortgage LLC, represented by Melanie Morgan/Ariel Stern, Ackerman LLP		
ADDRESS: 1635 Village Center Circle, suite 200	CITY: Las Vegas	STATE: NV 89134
TELEPHONE NUMBER: 702-634-5000	EMAIL: melanie.morgan@akerman.com	
WEBSITE: UNK		
DATE ALLEGED VIOLATION OCCURRED: 4/4/12 to the present		
WAS A CONTRACT SIGNED? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO		
HAVE YOU CONTACTED ANOTHER AGENCY FOR ASSISTANCE? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO IF SO, WHICH AGENCY: Clark Co. District Attorney received only an email.		
HAVE YOU CONTACTED AN ATTORNEY? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO IF SO, PROVIDE ATTORNEY'S CONTACT INFORMATION: Joe Coppedge, Mushkin, Cica, Coppedge, 702-386-3999, Joe@Mushlaw.com		
IS COURT ACTION PENDING? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO		
DID YOU MAKE ANY PAYMENTS TO THE INDIVIDUAL OR BUSINESS? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO		
HOW MUCH WERE YOU ASKED TO PAY? \$450,107 on 12/1/13 when NS began as servicer	HOW MUCH DID YOU ACTUALLY PAY? -0-	
DATE OF PAYMENT: N/A	PAYMENT METHOD: Other	

Continue to Section 4 to describe complaint.

Facebook: [/NVAttorneyGeneral](#) Twitter: [@NevadaAG](#) YouTube: [NevadaAG](#)

SECTION 4: DESCRIBE YOUR COMPLAINT:

➤ (to add attachments, see Section 5)

The civil action is A-15-720032-C. Three parties are competing for quiet title following a disputed 8/15/14 HOA foreclosure sale. I became the Trustee of the Gordon B. Hansen Trust, former owner of the property, when Gordon Hansen died on 1/14/12. Nationstar, the respondent in this AG complaint is lying to the court in its claims to own the beneficial interest of the Western Thrift & Loan deed of trust executed by Gordon Hansen on 7/15/04, and they are trying to get quiet title through this HOA foreclosure action by claiming I don't have standing to introduce evidence of Nationstar's fraud unless the court first invalidates the HOA sale. This is an underhanded legal trick. If I don't have standing until I prove the HOA sale was statutorily-noncompliant, then Nationstar does not have standing because its claims to own the underlying note are provably false.

Attached is a draft MSJ I prepared which has not been reviewed by counsel, but which outlines the procedural history and incorporates links to court documents and some of the evidence I have that Nationstar's claims are based on false affidavits recorded by Nationstar and the predecessor servicing bank, Bank of America (BANA).

There will be a hearing on March 26 at 9:30 in dept 31, 8th district court, when Judge Kishner, will consider Sun City Anthem's motion for summary judgment against me and Nationstar's joinder to the SCA MSJ, and my opposition to both. I do not know if my attorney will file a counter-motion for summary judgment although I am begging him to file the one attached herein that I proposed.

The problem I am trying to prevent is Judge Kishner ruling that the HOA sale was valid but did not extinguish the deed of trust in which case Nationstar will unjustly profit from getting ownership of the deed of trust, by duplicity, filing false affidavits, fraudulent concealment, and otherwise without having proved that it actually owns the beneficial interest of the DOT or has possession of the original note.

In my view, were Nationstar's fraud to succeed, Nationstar has caused me damages equal to the current value of the property, 2763 White Sage, (APN 191-13-811-052), approximately \$500,000. Further, any future Nationstar foreclosure involving a credit bid, even if I am bumped out of the quiet title case, would be tantamount to a theft of \$389,000, the unpaid balance of the DOT.

I will forward to AGComplaint@ag.nv.gov an email sent earlier today to AGInfo@ag.nv.gov since it explains that the mortgage servicing fraud perpetrated by Nstionstar and BANA against me in this case is systemic in nature. My case is not a class action and cannot address this pervasive pattern.

The AG needs to be aware that the fraud that I uncovered over the past four years has

[EMAIL AGCOMPLAINT@ag.nv.gov to submit any additional information](mailto:EMAIL_AGCOMPLAINT@ag.nv.gov)

## SECTION 5: EVIDENCE

List and attach photocopies of any relevant documents, agreements, correspondence or receipts that support your complaint. Copy both sides of any canceled checks that pertain to this complaint.



## SECTION 6: WITNESSES

List any other known witnesses or victims. Please provide names, addresses, phone numbers, email address and website information.

N/A

## SECTION 7: SIGN AND DATE THIS FORM

(The Attorney General's Office will not process any unsigned, incomplete or illegible complaint forms)

I understand that the Attorney General is **not my private attorney**, but rather represents the public by enforcing laws prohibiting fraudulent, deceptive or unfair business practices. I understand that the Attorney General does **not** represent private citizens seeking refunds or other legal remedies. I am filing this complaint to notify the Attorney General's Office of the activities of a particular business or individual. I understand that the information contained in this complaint may be used to establish violations of Nevada law in both private and public enforcement actions. In order to resolve your complaint, we may send a copy of this form to the person or firm about whom you are complaining. I authorize the Attorney General's Office to send my complaint and supporting documents to the individual or business identified in this complaint. I also understand that the Attorney General may need to refer my complaint to a more appropriate agency.

I certify under penalty of perjury that the information provided on this form is true and correct to the best of my knowledge.

**\*\*\*\*ONLY COMPLAINTS THAT ARE SIGNED WILL BE PROCESSED\*\*\*\***

SIGNATURE: *Nona Tobin*  
Nona Tobin (Mar 14, 2019)

PRINTNAME: Nona Tobin

DATE: Mar 14, 2019

Facebook: [/NVAttorneyGeneral](#) Twitter: [@NevadaAG](#) YouTube: [NevadaAG](#)

➤ SECTION 8: OPTIONAL INFORMATION

➤ GENDER

MALE	FEMALE <input checked="" type="checkbox"/>	OTHER
------	--	-------

➤ ETHNICITY

WHITE/CAUCASIAN	<input checked="" type="checkbox"/>	BLACK/AFRICAN AMERICAN	<input type="checkbox"/>	HISPANIC LATINO	<input type="checkbox"/>
NATIVE AMERICAN/ALASKAN NATIVE	<input type="checkbox"/>	ASIAN/PACIFIC ISLANDER	<input type="checkbox"/>	OTHER:	

➤ HOW DID YOU HEAR ABOUT OUR COMPLAINT FORM (CHOOSE ONE):

CALLED/VISITED CARSON CITY OFFICE	<input type="radio"/>	SEARCH ENGINE	<input type="radio"/>
CALLED/VISITED LAS VEGAS OFFICE	<input type="radio"/>	ATTORNEY GENERAL WEBSITE	<input checked="" type="radio"/>
CALLED/VISITED RENO OFFICE	<input type="radio"/>	ATTORNEY GENERAL SOCIAL MEDIA SITE	<input type="radio"/>
ATTENDED AG PRESENTATION	<input type="radio"/>	MEDIA/NEWSPAPER/RADIO/TV	<input type="radio"/>
NV AGENCY OFFICIAL/ELECTED OFFICIAL	<input type="radio"/>	OTHER <b>response from AGInfo@ag.nv.gov</b>	

➤ MARK ALL THAT APPLY:

INCOME BELOW FEDERAL POVERTY GUIDELINE	<input type="checkbox"/>	MILITARY SERVICEMEMBER	<input type="checkbox"/>
DISASTER VICTIM	<input type="checkbox"/>	VETERAN	<input type="checkbox"/>
PERSON WITH DISABILITY	<input type="checkbox"/>	IMMEDIATE FAMILY OF SERVICEMEMBER/VETERAN	<input type="checkbox"/>
MEDICAID RECIPIENT	<input type="checkbox"/>	OTHER: <b>70 years old</b>	<input checked="" type="checkbox"/>

EMAIL [AGCOMPLAINT@ag.nv.gov](mailto:AGCOMPLAINT@ag.nv.gov) to submit any additional information

Facebook: [/NVAttorneyGeneral](#) Twitter: [@NevadaAG](#) YouTube: [NevadaAG](#)

ADDITIONAL COMMENTS: *What are you hoping the Attorney General's office can do for you?*

Review the complaint immediately.

Have an investigator attend the 3/26/19 hearing, dept. 31 at 9:30 AM

introduce him or herself to the Nationstar attorney present.

Make an appointment with that attorney to review the evidence against Nationstar

that I have attached or that I will provide today to AGComplaint@ag.nv.gov.

Get the answers to the interrogatories and requests for documents that Nationstar's attorneys have withheld.

(RFDs, ROGGs and responses will be provided by email since I can't figure out how to add more attachments to this online form.)

Contact BHHS and compel them to provide the entries into the Equator system that were not provided, but for which a subpoena was issued.

(These entries show that Nationstar blocked multiple legitimate arms-length sales and refused to name the beneficiary (investor) that refused to approve the sales)

Make an investigative report prior to May 1 (so as not to delay the scheduled May 28 trial date) that includes the determination of whether Nationstar's claims to own the DOT can be proven and whether the false affidavits recorded to claim ownership of the \$389,000 note rose to the level of criminality.

Once the investigation of this case is concluded and it can serve as an investigative model, review the evidence (that I can provide the investigator in person at a later date) of the sample of other HOA foreclosures to determine:

Is there sufficient cause to pursue further investigation into how these HOA foreclosures occurred?

Were properties targeted primarily when there was deception over the ownership of the security interest? When the owner (debtor) died?

*EMAIL [AGCOMPLAINT@ag.nv.gov](mailto:AGCOMPLAINT@ag.nv.gov) to submit any additional information*



Nona Tobin &lt;nonatobin@gmail.com&gt;

## Fwd: We can learn a lot from this Spanish trail HOA case

1 message

Nona Tobin &lt;nonatobin@gmail.com&gt;

Thu, Mar 14, 2019 at 12:37 AM

To: Kathy Matson <kdmatson2@mac.com>, darcy.spears@ktnv.com, "Bauman, Kean" <kean.bauman@ktnv.com>, DAInfo@clarkcountyda.com, AGINFO@ag.nv.gov, info@pvtgov.org, Dan Roberts <dan@thevegasvoice.net>, Joe Coppedge <joe@mushlaw.com>, vjoecks@reviewjournal.com, jgerman@reviewjournal.com, ahassan@reviewjournal.com, bjoseph@reviewjournal.com, akane@reviewjournal.com, Anthem Today <Rana@thevegasvoice.net>, "Butterworth, Todd" <Todd.Butterworth@sen.state.nv.us>, Keith.Pickard@sen.state.nv.us, Melissa.Hardy@asm.state.nv.us, shea.backus@asm.state.nv.us, Joyce.Woodhouse@sen.state.nv.us, Glen.Leavitt@asm.state.nv.us, Teresa.BenitezThompson@asm.state.nv.us, Terry Wheaton <twheaton@red.nv.gov>, TERALYN THOMPSON <TLTHOMPSON@red.nv.gov>, Brittany.Miller@asm.state.nv.us, "Ryan, Andrew" <andrew.ryan@asm.state.nv.us>, Nellie\_Moran@cortezmasto.senate.gov

Bcc:



I am requesting your help to get some investigative assistance, and meaningful access to Nevada's formal complaint procedures, to address this problem of HOA debt collectors and banks ripping us all off.

Specifically, the two issues I am raising I also raised in a letter to the R-J "[HOAs, foreclosures, and property rights](#)" published on 9/18/16.

1. HOA debt collectors use abusive debt collection practices to foreclose for trivial delinquent assessments, and then unlawfully retain the proceeds of the sales.
2. Banks lie to the court in HOA foreclosure litigation for quiet title so they can foreclose on deeds of trust/mortgages that they don't actually own

### **Can you assist in ensuring that these possibly criminal complaints are addressed by the proper enforcement authorities?**

The NV Real Estate Division and CICC Ombudsman should ensure that HOA foreclosures are compliant with state law, but they have failed. Enforcement officials have been cowed, co-opted, or corrupted into being completely ineffective at any enforcement of NRS116, NRS116A, or NAC116, or NAC 116A.

Link to outline of the corruption "[HOA debt collectors wield an unlawful level of power](#)"

### **This systemic problem can't be effectively incorporated in my individual civil action, but must be addressed statewide.**

This email describes a pattern of unjust enrichment and fraudulent concealment that (I have been told) cannot be addressed in the quiet title litigation I have over my late fiance's house (also described herein) because my case is not a class action.

### **This fraud is larger than last big HOA corruption case where more than 40 were indicted and four died suspiciously.**

This problem involves so much more money than the last [HOA corruption scam](#) by Benzar and Nancy Quon manipulating HOA board elections and channeling construction defect cases to themselves that it should not be ignored by authorities.

### **I need to know how to get the appropriate enforcement agency staff to talk to me personally and to prioritize reviewing the investigative research already done.**

AA 001680

The scale of this fraud is astounding, but it is so big because it is one way banks are trying to dodge accountability for creating worthless securities that exist in the aftermath of the 2008 collapse of the mortgage securities market.

**A lingering consequence of the market crash**

Taxpayers bailed out the banks after the crash. The TARP program made banks virtually whole despite their misdeeds. None of the investment banker perpetrators went to jail for bringing down the world economy.

**A new twist**

The specific situation here is a new twist on the mortgage servicing fraud, robo-signing problem that led to Nevada's [2011 anti-foreclosure fraud law AB 284](#) and the [2012 National Mortgage Settlement](#). Here, the unindicted co-conspirators that destroyed the entire housing market a decade ago are trying to cut their losses by getting title to HOA-foreclosed houses even though they don't actually own the mortgages.

**A bank pretends a debt is owed to it. Actually, the debtor's IOU is to a different bank, perhaps now defunct, and there is no paper trail to the bank making the false claims.**

It is very common for houses foreclosed by HOAs - in Nevada and nationwide - to have mortgages/deeds of trust that were securitized out of existence - broken up into synthetic derivatives, collateral debt swaps and tranching instruments, so esoteric and exotic that the ownership of the note is nearly impossible to accurately ascertain.

**Any unscrupulous bank can step into the void and anoint itself the owner of a debt that belongs to someone else or belongs to no one. And step in, they do!****Banks' attorneys' legal sleight of hand - razzle, dazzle 'em!**

The banks, and their extremely high paid and competent, albeit ethically-challenged attorneys, have figured out one way to foreclose when they had no legal right to do so and have no legal way of proving who owns the mortgage. Getting quiet title after an HOA foreclosure is one way they pull this magic trick off.

**Banks reat owner protections as optional, not mandatory**

They (meaning either the banks or the banks' attorneys on their own initiative, hard to say given all the smoke and mirrors) record false affidavits against the title (banned by AB284 in 2011) claiming that the owner of the home owes it a debt. Further, the bank's Constitutional protections are abridged if the bank loses the owner's home as security for a debt owed to someone, but the owner's property rights and protections against seizure without due process can be abridged with impunity.

**Silence means compliance - or acquiescence**

Then, probably no one challenges the banks' claim (the owner that lost the house for a trivial debt is usually either dead or devastated by debt).

The bank then is free to sue the purchaser at the HOA for quiet title. The bank blithely lies to the court, claiming falsely that it holds the debtor's IOU, i.e., the original note where the debtor promised to pay back the mortgage to the originating lender.

**Rabbit out of the hat**

The court will probably buy the bank's story because the documents produced seem very official and incomprehensible.

Brilliant, unscrupulous bank! The fraud is not obvious to the naked eye. A [forensic examination](#) is needed to discern it. Further, nobody is around to contradict the bank that's pretending to be owed a debt. The bank can then foreclose on the property with impunity without ever having to prove that the debt was ever really owed to it.

**Meanwhile...nobody knows what escheat means**

The HOA debt collectors are rewarded by nobody noticing that they unlawfully keep nearly all of many HOA sale proceeds for years.

No worries.

The bank can't make a claim for the proceeds if the HOA sale extinguishes the security instrument.

And, it's really easy for the debt collector block owners who attempt to make a claim for a portion of the proceeds -- as has been amply demonstrated both in my case and in the Spanish Trail case in the forwarded email below.

**The scam works for HOA foreclosures between 2011-2015 before the 2015 law changes.****Who wins when an HOA forecloses on a minuscule debt - speculators, debt collectors, and fraudulent banks and attorneys**

Speculators-in-the-know have bought almost all of Nevada's HOA foreclosures. These clever guys have gotten huge windfalls by buying HOA liens for pennies on the dollar virtually without competition from bona fide, arms-length purchasers. The vulture investor rents the properties they got free and clear for years while the wrongful foreclosure is litigated.

**AA 001681**

**Why doesn't the HOA get the profits? Or the HOA membership at large?**

Note: the HOA debt collectors unlawfully get approval for these sales from the HOA Boards in secret meetings so the HOA homeowners can't buy houses in their own HOA by paying a few bucks to cover delinquent dues. These great deals are reserved for speculators. All SCA foreclosures have gone to parties who own multiple HOA foreclosures from two to over 600 house. For example, two Sun City Anthem properties sold in 2014 for under \$8,000, and 11 of 12 SCA foreclosures that year sold for under \$100,000. I estimate this averages at less than one-third market value.

### **Due process for the owner takes a back seat to the HOA debt collectors drive to high-profit foreclosure.**

Real estate speculators bought HOA liens for delinquent assessments in the thousands after the market crash when the banks wouldn't protect the properties from deterioration causing whole neighborhoods to be blighted. These cognoscenti bought often, sometimes in bulk, [either directly from the HOA debt collector](#) or at some poorly noticed "public" foreclosure sale.

Link to one [2012 speculator's description of how he did it](#).

Link to [UNLV Lied Institute for Real Estate 2017 study](#), commissioned by Nevada Association of Realtors, documenting 611 HOA foreclosures and the super-priority lien, that shows a cost to the Nevada real estate market exceeding over \$1 billion between 2011-2015.

### **Failure to distribute the proceeds of MANY HOA foreclosures is big bucks for a few financially-conflicted/ethically challenged HOA debt collectors.**

HOA debt collectors win by putting virtually ALL the proceeds of the sales in their attorney trust funds (except the actual delinquent assessments plus interest and late fees (chump change) that go to the HOA.

### **In my case, RRFS kept \$57,282 in "excess" proceeds and paid the HOA \$2,701.04 as payment in full. What a deal!**

Seems like a disproportionate sanction to me, but probably it's in the bottom quartile of all the David Copperfield RRFS has conjured up to rip off HOA homeowners further after stealing their houses.

### **See forwarded email of RRFS holding \$1.1 million on one HOA sale. I think the HOA got less than 1% of that windfall.**

In this Spanish Trails case RRFS has been holding a whopping \$1.1 million+ since 2014. One question is "Will the 90-year-old former owner get a fair shake in court to claim those proceeds or will the debt collectors and the banks (and maybe the judge) postpone until the bank wins by default?"

### **What the law says the forecloser has to do with the sale proceeds**

NRS 116.31164(3)(c) (2013) requires that the funds be distributed in a certain order - to pay reasonable foreclosure costs, pay the HOA delinquent assessments, then pay off liens, last, pay the owner. The owner only gets something if the sale extinguished the mortgage.

The debt collector's attorney is not supposed to retain indefinitely the "excess" proceeds. The attorney is supposed to file a complaint in district court called interpleader and SHALL distribute the funds in the manner defined by NRS, but they just pretended to do it.

### **What happens in real life is the debt collectors just keep the money because they haven't gotten caught.**

It's almost a state-sanctioned form of embezzlement.

This windfall is potentially in the tens of millions, and there is a pretty small crew of individuals that do this - HOA debt collectors with NRS 649 licenses and attorneys who don't need a license and so are even less regulated.

**If there is no litigation, no one makes a claim for the proceeds.** There is no accounting of the sale proceeds by the HOA. In fact, the HOA has no record even that a property was foreclosed using the HOA's power of sale or how much the house was sold for or any accounting. The attorneys and debt collectors tell the HOA -WRONGLY - that it is not the HOA's money so they effectively block any independent accounting of the proceeds.

I haven't found any interpleader filed for the court to distribute the proceeds of any of the [Sun City Anthem foreclosures](#) conducted in SCA's name by any of SCA debt collectors, but it's hard to be sure since they withhold, conceal or misrepresent any records they do have.

**If there is litigation, like in this Spanish Trail case, it goes on for years**, and 99% of the time the homeowner who lost the house is not in the case. The court fight is usually just between the bank and the buyer at the sale. The attorneys try to keep the HOA out of it except for the HOA homeowners to pay the litigation costs.

### **A stunning example of why attorney trust funds can't be trusted**

Chapter 7 as an easy way to fraudulently abscond with all the proceeds from many HOA sales held indefinitely in attorney trust funds

AA 001682



The proceeds of these sales can just disappear in a morass of sham LLCs that Nevada is so good at producing while so poor at regulating.

### **SCA hired Alessi & Koenig, LLC after RRFS was fired.**

David Alessi was not licensed to practice law in Nevada but passed himself off as an licensed attorney anyway so A&K didn't have an NRS 649 debt collection license.

### **That was the least of their problems**

A&K dissolved the LLC, [hid its assets](#), filed [chapter 7 bankruptcy](#) and morphed into HOA Lawyers Group. Alessi only admitted in the bankruptcy proceedings as retaining \$2.9 million after having conducted at least 800 HOA "public" auctions out of their offices between 2011-2015, 500 of which per David Alessi's deposition, had named A&K as a party to wrongful foreclosure litigation. They had one [racketeering, bid rigging judgment](#) (Melinda Ellis) against them that they skipped on.

### **Generally, NV HOA Boards are ill-advised by financially conflicted agents who tell the BODs to do the wrong thing. SCA just pays more for it.**

Link to the [notice about this scam](#) I sent on 1/25/17 that the SCA Board ignored. My reward came when the current SCA attorney/debt collector ordered me to [recuse myself from all SCA collection matters](#) after I was elected to the Board and prohibited me from accessing any SCA records without his approval.

### **The banks are far from blameless. Do not give them a free pass.**

The banks are usually cheating as well because they are saying that they own the mortgage when they actually don't own it any more than I do.

Since it is unlawful for an HOA to foreclose after a bank had issued a notice of default (NRS 116.31162(6)), the prime pickings for HOA foreclosures were frequently ones that the bank did not foreclose on for 2-3 years of non-payment. These houses were ripe of HOA foreclosure primarily when the banks couldn't prove they owned the mortgage after Nevada passed AB 284, its anti-foreclosure fraud law in 2011. So the banks in these HOA foreclosure litigations unfairly get a second bite of the apple

### **Catch-22 so the owner always loses and the bank wins**

In my case, the homeowner died.

The HOA sold the house to a Realtor in the listing office after the bank blocked four legitimate sales of the property. The bank now claims the HOA sale was valid to get rid of my (the estate's) property rights, but that the HOA sale was not valid to extinguish the deed of trust the bank is lying about owning.

Obviously, the highest priority to fraudulent banks is to get mortgages on their books that had been securitized out of existence. The proceeds of the HOA sale are second priority.

### **Two bites of the apple**

So the banks in these HOA foreclosure litigations have a chance to get quiet title just by beating the speculator in court so they can foreclose without meeting the stringent stands of AB 284. Obviously it is much more worth it to those kinds of fraudulent banks to get mortgages on their books that had been securitized out of existence than to worry about the proceeds of the HOA sale.

### **Bottom line: who gets screwed? Easy --- The HOAs and the homeowners lose 100% of the time.**

The HOAs get nothing from a sale but the few assessment dollars they certainly could have gotten easier if they had taken title by deed in lieu or had offered the property up to their own HOA owners.

### **How can it be good business judgment to pay collection costs that are orders of magnitude larger than the minuscule debts collected?**

Instead of the HOA (or some of its owners) getting the windfall of a house with no mortgage, the homeowners get a big, fat legal bill to pay for the fight between the HOA sale purchaser and the bank for wrongful foreclosure. In SCA's dozen 2014 foreclosures owners have paid, several hundred thousand bucks in attorney fees, settlements, insurance deductibles, and other costs have accrued to collect because SCA has totally abdicated to the debt collectors and .

### **How the scam is working even now to screw me out of Bruce's house**

The homeowner, in this case, me, got screwed by losing the house at a [surprise sale](#) for a trivial delinquency, 8th amendment anyone?

### **What idiot would lose a \$400,000 house for a \$2,000 debt?**

I, for one, would easily have corrected a \$2,000 delinquency had I thought, in a million years, that the bank - the same bank, mind you, that claimed \$389,000 was owed to it -- wouldn't stop the HOA from selling the house for \$63,100 when a \$358,800 offer from a bona fide purchaser was on the table.

AA 001683

**Oh well...current status of my one little stolen house case  
There will be a hearing on March 26 on motions for summary judgment. The trial is set for May 28, 2019.**

Here is a [link to a counter-motion](#) I drafted yesterday that I am sure my attorney will choose not to file after because my draft is focused on the bank's duplicity and not exclusively on the (considerable) statutory deficiencies of the HOA sale per se.

However, it shows how the banks' attorneys are trying to use the HOA foreclosure quiet title proceeding to unfairly gain title to a property when its claim to be owed around \$400,000 is provably false.

**Abusive collection practices tip the scales against owners, especially dead owners**

In this case, the debt collector should have stopped the HOA sale when the bank tendered nine months of assessments, the super-priority, but instead, it carried on in secret meetings (of which there are no agendas and no minutes) to get the SCA Board to approve an unnecessary sale without telling me. The debt collectors unlawfully refused the banks' tender of the super-priority amount twice, and each one should have stopped the HOA sale, but the debt collector never told the Board what it did.

**Why don't more owners sue after losing their expensive house for a trivial debt?**

It's simply a low percentage game.

It has cost me over \$30,000 in attorney fees already and trial isn't until May in this four-year long case. My attorney has been very generous with reducing fees and looking at my work, but most attorneys won't represent a homeowner because the chance of recovery is so small and the banks' resources so formidable.

**Spanish Trail case - no distribution of \$1.1M yet for 90-year-old who lost his house in 2014, but who cares? He'll be dead soon anyway.**

Here's the minutes of the [February 5 hearing](#) in the Spanish Trail case that was continued to March 5. Link to the March 1 minutes of the [hearing that inexplicably occurred on March 1](#) and not March 5.

**How this tome started: Forwarded email about Spanish Trail case shows how easy it is to steal when nobody is looking.**

The email I am forwarding was my attempt to articulate the nuances of this scam to my attorney which he probably didn't read. I don't think he charges me for reading my long descriptions of the systemic deficits and scams because he is already not billing me for all the time it takes just to deal with trying to get quiet title to Bruce's house,

**Bank attorney boilerplate strategy doesn't mean their fees are less**

For the benefit of any potential investigator, the email below demonstrates the exact same legal sleight of hand used in the Spanish Trail case will be used to try to crush me later this month.

**Thank you in advance for any assistance you can provide...and for reading this far!**

**Nona Tobin  
(702) 465-2199**

*Never doubt that a small group of thoughtful, committed citizens can change the world; indeed, it's the only thing that ever has. -Margaret Mead*

----- Forwarded message -----

From: **Nona Tobin** <[nonatobin@gmail.com](mailto:nonatobin@gmail.com)>  
Date: Mon, Feb 25, 2019 at 9:13 AM  
Subject: We can learn a lot from this Spanish trail HOA case  
To: Joe Coppedge <[joe@mushlaw.com](mailto:joe@mushlaw.com)>

1. **Volunteer SCA Board violated their own CC&RS and sanctioned this owner by authorizing foreclosure in secret on the advice of counsel.**
2. **HOA managers/debt collectors/attorneys usurp the HOA power to foreclose for their own unjust enrichment.**
3. **Once the foreclosure is over, the attorney tells the HOA Board it's not the association's problem; it's between the buyer and the bank.**

**AA 001684**

**All proceeds of HOA sales must be accounted for by SCA, but the SCA Board has been told that once the account goes to the debt collector it's not their problem.**

### **Attorneys Koch & Scow have held the sale proceeds for four years in both this Spanish Trail case and 2763 without filing for interpleader**

....probably collecting the interest, not filing interpleader, and keeping what nobody notices.

This is much more money, RRFS kept \$1,168,865 in excess proceeds after the 11/10/14 sale.

It looks just like the RRFS trust fund check to the court for \$57,282 excess proceeds check from excess proceeds after the 8/15/14 sale that Koch & Scow never filed for interpleader. When I attempted to make a claim for those funds in September 2014, I was rebuffed.

### **the 2/5/19 Spanish trail hearing is about proceeds from 11/10/14 sale**

#### **The owner, not in the case, gets the proceeds if the sale extinguished the loan**

Here are the [minutes of a 2/5/19 hearing](#) where attorney Akin (not on efile list) was waiting for outcome so his 90-year-old client (former owner?) could see about the excess proceeds. Continued to 3/5/19. Will Ackerman attorney even go to interpleader or will she let the old owner have it?

### **Ackerman got Spanish trail sale to be valid, but sale did not extinguish loan**

#### [Order granting MSJ to the bank 12/5/18](#)

But the court finds that the HOA could only foreclose on the sub-priority portion of the lien

This is what Ackerman is trying to do in the 2763 case, only representing a different bank.

### **Ackerman may be a front for bank fraud like attorneys for the mob**

Ackerman got quiet title for Thornberg, the bank who I suspect is fraudulent and claims to have gotten the beneficial ownership from MERS. This is like 2763 DOT. I say this because in 10/1/11, Nevada legislature passed AB 284 which made it a felony for banks to use robo-signers to execute notarized false assignments of mortgages. In this case, the owner defaulted in 2011 on the DOT and the HOA filed a NODES in late-2011, why didn't the bank foreclose for over three years until the HOA sold it in late-2014?

#### [Bank MSJ: Foreclosure only sub-priority piece is valid](#)

The Ackerman MSJ is what they will be arguing about 2763. Bank made super-priority tender. It was refused. Sale did not extinguish the loan because HOA only foreclosed on sub-priority portion. Argues that it doesn't matter if Saticoy is a bona fide purchaser. Shadow Wood applies as sale was commercially unreasonable and unfair.

### **Banks were the proximate cause of the delinquency by blocking sales and refusing title by deed in lieu**

The fact that both banks tendered the super-priority amount is supported by the RRFS/SCA disclosures, and it is a strong reason well briefed by Ackerman for protecting the DOT, so we have to show that because BANA and Nationstar were provably engaged in mortgage fraud, they were complicit in preventing the estate from paying the assessments by BANA's refusing to close two escrows out of which the HUD-1s show the assessments would have been paid, and by Nationstar's refusing to close two escrows from bona fide CASH purchasers at market value and not responding to the \$375,000 offer I signed on 8/1/14.

#### [HOA OPPC to bank MSJ](#)

John Leach was SCA's attorney until 2017 when Clarkson took over. His OPPC shows the same attitude SCA has showed to me.

- The HOA doesn't belong in the case.
- RRFS did everything right
- The fight is rightly just between the bank and purchaser in possession
- The owner is just a loser, not the HOA's problem

### **The SCA Board violated its duty to the homeowners by abdicating to self-serving agents**

Here's where our case has to differentiate itself. We have to hold the HOA Board accountable for letting the debt collector/manager/attorney use the HOA power to foreclose to screw the HOA and ALL the owners. Doing collections and foreclosures in secret keeps the chance of compliance low, keeps neighbors from helping a neighbor in trouble, or an out of state executor that doesn't get proper notice from knowing what to do. Not publishing that a house is going to be foreclosed to the owners prevents any owner from bidding.

The Board can't wash its hands. It's wrong for them to blindly listen only to RRFS without having to listen to the owner. FSR/RRFS set the owner up to get the property into foreclosure for way more ways to make money than just charging usurious fees.

### **Undisputed facts about how SCA Board did as they were told but it was wrong**

The volunteer Directors have been tricked by self-serving agents into doing what the agents say they HAVE TO DO.

**AA 001685**

In this case, the Board was handling collections and foreclosures such that it made money for the agents, but were actually against the law or SCA governing docs: Here is a [link to emails](#) where the former Board President told me how

the Board handled foreclosures in 2014 - **all in closed BOD meetings under RRFS control.**

1. Give complete control over collections to the manager/debt collector of accounting with no checks and balances or any need to ever hear from the owner affected.
2. Keep everything strictly confidential and
3. trust that the manager and debt collector are doing it right
4. Allow the manager to report after an account was sent to collections and never check what fees were charged or what the circumstances might be, like the owner died and it was in escrow
5. assume that since the debt collector said they gave a notice and no owner ever filed an appeal, that everything is fine
6. Make all decisions in executive session without specifying the name of the party or the proposed sanction
7. Do not publish the quarterly delinquency report required by the bylaws even though that's how delinquent taxes are publicly reported
8. Adopt a fee schedule but do not give it to the homeowner who is subjected to them and don't audit anything that RRFS charges to see if it's right
9. Listen only to the debt collector and never tell the owner when decisions are being made to sanction them
10. Do not put specifically on the agenda or give the owner any requested minutes from BOD meetings in executive session where actions about the owner were decided:
  - when the debt collector said that the owner requested a waiver of \$459 and the owner was not permitted to be present why the debt collector said that the BOD could only waive assessments, late fees and interest, but could not waive the collection fees
  - when a pay plan was offered, considered or rejected
  - when it decided to post the property for sale, or
  - when the BOD was asked to postpone or cancel the sale, or
  - was told what the date of the sale was to be, or
  - was told that the foreclosure occurred · the BOD discussed the owner's delinquency and possible sanctions,
11. when the BOD was told of the possible alternatives to aggressive collections, such as a deed in lieu, wait to collect out of escrow without charging or unnecessary collection charges, small claims, accept the bank's tender of the super-priority and restart the clock on what the owner owes,
12. Adopt a policy and procedure that defines how the governing documents will be enforced providing specific due process steps, but carve out an exception for predatory collections and foreclosure, the harshest of all penalties, and do that in secret, don't tell the owner that you did it, make any appeal without litigation impossible and then treat the owner like a criminal if she tries to get the stolen house back.

### **Legal theory for the Board's authority and why it can't be delegated or agents be unsupervised.**

The Association exists to protect the owners' common good.

The Association is not the Board; it is the membership at large.

The Board has the sole power to act.

Agents can advise, not direct.

Board's fiduciary duty is act solely and exclusively for the association's, i.e., all owners' benefit.

The Board owes no duty to its agents.

The agents have no rights, only duties, to the Association, i.e., agents have fiduciary duty to protect the due process rights of the owners.

**Our case is unique** in arguing violations of due process guaranteed by [NRS 116.310313](#) and [NRS 116.31085](#), [SCA CC&Rs 7.4](#).

**This is not the way the agents act and it's not the way they have trained the Board to act, but it's the way the law and the governing documents say it is.**

1. The BOD has authority to maintain the common areas and other services funded by assessments.
2. The Board has the authority to determine the amount of the assessments needed to cover the maintenance and protection of the common areas.
3. The HOA is a mutual benefit, non-profit entity which exists solely for the purpose of maintaining the property values and quality of life in the community.
4. The directors, attorneys and managing agents are all fiduciaries by law and they must act in good faith in a manner which is solely and exclusively in the best interest of the association and use good business judgment.
5. The Board has the sole responsibility for adopting an annual budget to fund maintaining the common areas and programs and activities to support the community life.
6. [SCA bylaws 3.18a,b,e,f,g,i /3.20](#) prohibit the Board from delegating and abdicating control over any of SCA's money: budgeting, levying and collecting assessments, setting up the bank accounts where the money collected

AA 001686

goes, controlling the signatories, setting up the use rules and restrictions and enforcing them

7. The Board is the sole authority on the enforcement of the governing documents.
8. While managing agents and attorneys can advise and implement, the Board alone is the decider.
9. NRS 116 and NRS 116A (for managing agents) has provisions which specifically define the authority and limits constraining the Board before it can sanction owners for alleged violations
10. See the [Table of Authorities](#).

**Nona Tobin**  
**(702) 465-2199**

*Never doubt that a small group of thoughtful, committed citizens can change the world; indeed, it's the only thing that ever has. -Margaret Mead*

**AA 001687**

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8 *Attorneys for Nona Tobin, an individual and*  
9 *as Trustee of the Gordon B. Hansen Trust*

10 **DISTRICT COURT**  
11 **CLARK COUNTY, NEVADA**

12 JOEL A. STOKES and SANDRA F.  
13 STOKES, as trustee for the JIMI JACK  
14 IRREVOCABLE TRUST,

15 Plaintiff,

16 vs.

BANK OF AMERICA, N.A

17 Defendant.

Case No.: A-15-720032-C

Consolidated with: A-16-730078-C

Department: XXXI

TOBIN COUNTER MOTION FOR  
SUMMARY JUDGMENT

19 NATIONSTAR MORTGAGE LLC

20 Counter-claimant,

21 vs.

22 JIMI JACK IRREVOCABLE TRUST,

23 Counter-defendant.

24  
25 \_\_\_\_\_  
26 NONA TOBIN, an Individual and Trustee of  
27 the GORDON B. HANSEN TRUST, Dated  
8/22/08,

28 Counter-claimant,

**TOBIN DRAFT – NOT  
FILED BY COUNSEL  
OR PLACED BEFORE  
THE COURT**

AA 001688



1 vs.

2 JOEL A. STOKES and SANDRA F.  
3 STOKES, as trustee for the JIMIACK  
4 IRREVOCABLE TRUST, SUN CITY  
5 ANTHEM COMMUNITY ASSOCIATION,  
6 INC., YUEN K. LEE, an Individual, d/b/a  
7 Manager, F.BONDURANT, LLC, and DOES  
8 1-10, AND ROE CORPORATIONS 1-10,  
9 inclusive,

Counter-defendants.

9 **I. Introduction**

10 This is a quiet title action resulting from a disputed HOA sale for delinquent assessments  
11 conducted by Sun City Anthem's agents, Red Rock Financial Services, on August 15, 2014.

12 Three of the parties are seeking to quiet title in their favor:

- 13 • Plaintiff Jimijack - the party in possession
- 14 • Counter-claimant Tobin - the owner at the time of the sale
- 15 • Nationstar - claims to be the noteholder of the Deed of Trust

16 **II. Recent motions and oppositions before the court**

17 1. On February 5, 2019, Sun City Anthem filed a [Motion for Summary Judgment](#) against  
18 Tobin claiming that the HOA sale complied with statutory notice requirements and that Tobin  
19 was barred from re-gaining title due to equitable principles of unclean hands and failure to  
20 dispute the charges.

21 2. On February 12, 2019 Nationstar filed a limited [Joinder to the SCA motion](#), claiming the  
22 HOA sale was valid, but that the sale did not extinguish the deed of trust.

23 3. On March 5, 2019 Tobin filed an [opposition to the SCA MSJ](#) claiming that the sale was  
24 not statutorily compliant, and it was unfair, involved deceit and SCA failed to provide due  
25 process defined by, and guaranteed, by the SCA governing documents and NRS 116.

26 4. Tobin also opposed the Nationstar Joinder as

- 27 a. its claim was not based on any actual knowledge or evidence,
- 28 b. presumes wrongly that Nationstar's claim to own the beneficial interest in the DOT

AA 001689

1 is undisputed,

2 c. Nationstar's, and its predecessor BANA's, mortgage servicing abuses unreasonably  
3 prevented four arms-length sales to bona fide purchasers and were the proximate  
4 cause of the HOA foreclosure due to assessments not being paid out of escrow as  
5 Tobin had instructed.

6 **III. Counter Motion for Summary Judgment against all parties**

7 **A. Against Sun City Anthem – the sale was invalid and void**

8 5. Tobin moves for summary judgment as there are no disputed material facts nor any  
9 credible or admissible evidence offered to contradict Tobin's claims that:

10 6. SCA did not comply with all applicable statutes or its own governing documents

11 7. SCA did not provide the specific due process mandated by law and delineated in SCA  
12 CC&Rs, bylaws, and policy.

13 8. SCA allowed its agents to unjustly profit at Tobin's expense and to the detriment of the  
14 Association as a whole.

15 9. The conduct of the sale was unfair, oppressive and involved deceit and fraudulent  
16 concealment.

17 **B. Against Jimijack who lacks any admissible evidence of ownership**

18 10. Plaintiff's sole claim to ownership, an [inadmissible quit claim deed](#), recorded June 9,  
19 2015, is fraught with notary violations that rendered it void.

20 11. Plaintiff's claims are contradicted by the [HOA's official ownership records](#).

21 12. Tobin's August 27, 2008 [Grant Sale Bargain Deed](#) and [March 28, 2017 quit claim](#) deeds  
22 have priority over Jimijack's invalid deed.

23 **C. Against Yuen K. Lee/F. Bondurant, LLC that disclaimed interest**

24 13. Yuen K. Lee executed the fraudulent deed alleged conveying title to Jimijack.

25 14. F. Bondurant LLC [title claim](#) that it received its interest from Opportunity Homes LLC,  
26 alleged [purchaser at the August 15, 2014 HOA sale](#), are contradicted by HOA ownership  
27 records.

28 15. Thomas Lucas/Opportunity Homes LLC, recorded a [Disclaimer of Interest](#) on March 8,



1 2013.

2 16. Yuen K. Lee/F. Bondurant LLC filed a [Disclaimer of Interest](#) on March 13, 2013 and are  
3 not seeking to quiet title in its favor.

4 **D. Against Nationstar and BANA**

5 17. BANA's and Nationstar's mortgage servicing abuses were a proximate cause of the  
6 HOA sale that was commercially unreasonable as it was sold for \$63,100 to a non- bona fide  
7 purchaser without notice to Tobin while there was a \$358,800 arms-length offer pending.

8 18. Nationstar's claim to own the beneficial interest to the deed of trust is provably false.

9 **IV. Tobin deserves summary judgment because the HOA sale was invalid,**  
10 **statutorily non-compliant, and unfair**

11 19. SCA does not claim to have provided Tobin any of the due process delineated in NRS  
12 116.31085.

13 20. NRS 116.31031, SCA CC&RS 7.4, and SCA bylaws 3.26 and 3.20/3.18 (i) are applicable  
14 whenever the SCA Board enforces the governing documents or proposes to impose a sanction  
15 against an owner for **any** alleged violation of the governing documents.  
16

17 21. These provisions delineated the notice and other due process requirements that limit the  
18 SCA Board's authority and prohibit the Board's unilateral position of sanctions without the  
19 Board following specific steps.  
20

21 22. SCA disclosure (SCA000635) claims that SCA only issued a "Notice for Hearing and  
22 Sanction for Delinquent Account" with a subject line "Suspension of Membership Privileges for  
23 Delinquent Account".  
24

25 23. SCA does not claim to have issued any other required notices related to the alleged  
26 violation of delinquent assessments required by these provisions.  
27  
28

1 24. SCA presented no evidence or argument that there was an exception to these notice  
2 requirements when the proposed sanctions for the alleged violation of delinquent assessments  
3 were more serious than the suspension of membership privileges.

4  
5 25. [SCA withheld requested records](#) of the compliance actions taken regarding this property  
6 on September 16, 2016 to the present, telling Tobin she had to get a court order.

7 26. The due process requirements articulated in SCA Board policy “[Resolution Establishing](#)  
8 [the Policy and Procedures for Enforcement of the Governing Documents](#) “, adopted on  
9 November 11, 2017, updated in August 2018 for clarity, include:

10  
11 **1. Notice of violation**

- 12 a. Must include notice of what violation allegedly occurred,  
13 b. what provision of the governing documents was allegedly violated  
14 c. Identify the provision allegedly violated  
15 d. Description of the factual basis for the violation  
16 e. Identify a proposed action to cure the alleged violation  
17 f. Notice that failure to cure could result in a Notice of Violation Hearing which  
18 could result in the imposition of fines, sanctions and/or enforcement actions

19 **2. Notice of Violation Hearing – must be certified and provide these specific notices**

- 20 a. What rule was allegedly violated  
21 b. The alleged facts  
22 c. What the owner can do to correct the violation  
23 d. How long the owner has to correct to avoid the Board imposing the next  
24 enforcement step;  
25 e. How many days the owner gets to correct the alleged violation  
26 f. If the owner doesn’t fix it, the Board must identify  
27 a. “any and all fines that may be imposed”  
28 b. (sanctions) “shall be commensurate with the severity of the violation”  
g. The date, time, and location of the hearing and that the owner may request to  
reschedule  
h. Covenants Committee, or Board, **shall hold a private hearing** on an alleged  
violation of the governing documents **unless** the person who may be sanctioned  
for the alleged violation requests in writing that an open hearing be conducted by  
the Board of Directors;

**3. Notice of Violation Hearing Procedures:**

- a. Owner gets all the due process required by [NRS 116.31085](#)

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- b. Is entitled to attend all portions of the hearing related to the alleged violation, including, without limitation, the presentation of evidence and the testimony of witnesses;
- c. Is entitled to due process, as set forth in the standards adopted by regulation by the Commission, which must include, without limitation, the right to counsel, the right to present witnesses and the right to present information relating to any conflict of interest of any member of the hearing panel;

- 4. **Notice of Sanction (Hearing Determination Letter)**: by certified mail, within 5 days, to property and owner address of record and must include these notices
  - a. What was decided at the hearing;
  - b. what **enforcement actions** will be imposed
  - c. how much time the owner has appeal and how to do it
  - d. any enforcement action will be suspended during appeal

5. **Notice of Appeal hearing procedures**

6. **Appeal Hearing Determination Letter**

27. SCA disclosures and pleadings do not claim or show evidence that SCA followed these steps or provided Tobin any of this due process when confiscating her property for sale. See exhibit for [emails with Jim Long](#) and [request for compliance records](#)

28. SCA Board’s abdication to RRFS does not relieve the Board’s duty to treat homeowner’s fairly and to provide all the owner protections in the law when imposing sanctions for alleged violations.

29. SCA bylaws 3.20/3.18 (b), adopted pursuant to NRS 116.3106(c), prohibits the delegation of the Board duties to levy and collect assessments. See [exhibit](#)

30. SCA did, in fact, over delegate to the point of abdication, or in SCA attorney Ochoa’s words, “outsourced”, the assessment collection function to RRFS, and to such an extent that SCA retained no control over the funds collected, allowing its agents to be unjustly enriched through abusive collection practices the Board was led to believe were mandatory by law. See [emails with Jim Long](#), former SCA Board member at the time of the sale, emails above.

1 31. SCA has not claimed that it complied with any of these notice requirements or due  
2 process provisions when progressively more serious sanctions, up to, and including foreclosure,  
3 were proposed, and imposed, against Tobin for the alleged violation of the delinquent  
4 assessments.

5  
6 32. SCA merely claimed that RRFS told the Board that RRFS had complied with all the legal  
7 requirements, and the Board believed RRFS without hearing from the owner.

8 33. The SCA Board acted according to RRFS's direction and, as instructed, kept all its  
9 actions confidential, i.e., secret, even from the accused and sanctioned homeowner.

10 34. SCA did not claim that it complied with **all** the specific statutes required for a valid  
11 foreclosure, it merely cherry-picked certain notices that were allegedly given and ignored the  
12 identified violations.

13  
14 35. The Ombudsman's official record of SCA's Lien date, Notice of Default, Notice of Sale  
15 and Resolution, reports that the following specific actions or omissions were in violation of the  
16 NRS 116.31162-NRS 116.31164 Notice of Sale process. See exhibit for [Ombudsman](#)  
17 [compliance screen](#)

- 18  
19 a. The 2/12/14 Notice of Sale was cancelled on 5/15/14.  
20 b. The 5/15/14 Trustee sale was cancelled.  
21 c. There was no notice of sale in effect when the 8/15/14 sale took place.  
22 d. SCA did not provide any notice to the Ombudsman that the sale had occurred.  
23 e. SCA did not submit a foreclosure deed within 30 days after the sale (or ever) as  
24 required by NRS 116.31164(3)(b)(2013).  
25

26 36. SCA does not claim that it provided the schedule of fees, proposed repayment plan or the  
27 right to appeal to the Board required by NRS 116.31162 (4), only that an alleged defective  
28

1 [Notice of Intent to Lien](#), dated September 17, 2012 for which no proof of service and no prior  
2 notice of violation were given, should suffice.

3 37. SCA disclosures confirm that RRFS unilaterally rejected a tender from BANA of \$825,  
4 nine months of assessments then delinquent, on or about May 9, 2013.

5 38. RRFS did not credit the Property account with \$825 of paid assessments as required by  
6 [NRS 116A.640\(9\)](#).

7 39. RRFS did not inform the Board or Tobin of its unilateral decision to continue the  
8 unnecessary and unauthorized accumulation of “fines” misnamed as collection fees.

9 40. SCA disclosures revealed that, on May 28, 2014, RRFS unilaterally rejected it when  
10 [Nationstar offered \\$1,100](#), an amount equivalent to one year of assessments.

11 41. SCA disclosures show that RRFS did not inform the SCA Board of an offer in excess of  
12 the super-priority amount as coming from Nationstar.

13 42. RRFS inaccurately characterized it as a request from the owner for a waiver of fees. See  
14 exhibit of [RRFS-generated and unsigned waiver request](#), dated June 9, 2014.

15 43. SCA Board took a “hands-off” approach to RRFS and was not even aware that RRFS  
16 failed to distribute any of the \$63,100 from the August 15, 2014 sale, except for \$2,701.04,  
17 credited to SCA as payment in full, in the manner proscribed by NRS 116.31162(3)(c) (2013).

18 **B. Undisputed facts regarding the inadmissibility of Jimijack’s claim to ownership**

19 44. The 6/8/15 quit claim deed, recorded on June 9, 2015, is the only recorded claim that  
20 Jimijack has of ownership.

21 45. The quit claim deed, executed by Yuen K. Lee, is void for notary violations as the  
22 notary, CluAynne M. Corwin, claimed Thomas Lucas stood before her.

23 46. There is no entry in the Corwin notary journal that she witnessed Yuen K. Lee’s signature  
24

1 or there was ever a compliant notarial act necessary for the valid conveyance of the property to  
2 Jimijack on June 8, 2015.

3 47. The [Resident Transaction Report](#), Sun City Anthem official record of ownership and  
4 payment of assessments and fees for each property, shows that Jimijack took possession of the  
5 property on September 25, 2014, and paid a new owner set up fee.

7 48. The Resident Transaction Report, shows there have only been two owners of the  
8 Property, Gordon Hansen and Jimijack.

9 49. There is no HOA record that Thomas Lucas or Opportunity Homes, LLC, the  
10 alleged purchaser at the disputed August 15, 2014, HOA foreclosure sale, was ever an owner of  
11 the property. See exhibit for [August 22, 2014 foreclosure deed](#).

13 50. Thomas Lucas filed and recorded a [Disclaimer of Interest](#) in the property.

14 51. The [Resident Transaction Report](#) has no entry that the shows the property was  
15 foreclosed on or sold by Sun City Anthem on August 15, 2014.

17 52. There is no HOA record that Yuen K. Lee or F. Bondurant LLC ever owned the  
18 property or paid any fees required when title changes. See [Resident Transaction Report](#)

19 53. On March 13, 2017, a Yuen K. Lee and F. Bondurant LLC recorded a [Disclaimer](#)  
20 [of Interest](#).

21 **C. Tobin is the only party seeking to quiet title that has a valid deed.**

22 54. Nona [Tobin's March 28, 2017 deed](#) has priority over Jimijack's inadmissible June 9,  
24 2015 deed, and all other parties with deeds have disclaimed interest.

25 55. On August 27, 2008, title to the property was transferred into the Gordon B. Hansen  
26 Trust by the [Grant, Sale Bargain Deed](#).

27 56. On March 28, 2017. Nona Tobin, trustee of the Gordon B. Hansen Trust, recorded a  
28

1            [Disclaimer of Interest](#) of Steve Hansen, leaving her the sole beneficiary of the Gordon B.  
2            Hansen Trust.

3            57. On March 28, 2017 Nona Tobin, trustee of the Gordon B. Hansen Trust, recorded [a quit](#)  
4            [claim deed](#) transferring the interest of the Gordon B. Hansen Trust, dated August 22,  
5            2008, to Nona Tobin, an individual.

7            **D. Title cannot be quieted to Nationstar as it obstructed legitimate sales**

8            58.        Nationstar's, and its predecessor BANA's, mortgage servicing abuses including,  
9            but not limited to, taking possession without foreclosure, refusing to take title when a deed in  
10            lieu was offered without giving Tobin written documentation of the disqualifying cloud to title  
11            BANA identified, refusing to disclose the identity of the beneficiary when Tobin requested it,  
12            and causing fraudulently executed and notarized claim against title to be recorded.

14            59.        Nationstar's, and its predecessor BANA's, mortgage servicing abuses blocked  
15            Tobin's ability to avoid a foreclosure by the HOA.

17            60.        BANA and Nationstar were the proximate cause of the total amount of all  
18            assessments, late fees, interest and collection costs demanded by RRFS being paid out of  
19            escrow by unreasonably refusing to approve legitimate arms-length sales at fair market value.

20            61.        Nationstar, and its predecessor BANA, resulted in unreasonable rejections of  
21            multiple purchase offers from bona fide purchasers in arms-length transactions between August  
22            8, 2012 and August 4, 2014 ranging from \$310,000 to \$395,000.

24            62.        Nationstar allowed the property to be sold for the commercially unreasonable  
25            price of \$63,100 to a non-bona fide purchaser without notice to Tobin while an arms-length  
26            \$358,800 purchase offer was pending.

27            63.        Nationstar's joinder to SCA MSJ unfairly asks the court to declare that the sale  
28

1 was valid to extinguish all Tobin's property interest despite SCA failing to provide Tobin the  
2 due process owed to her, but that the sale could not extinguish the first deed of trust, as if a  
3 lender had legal protections against loss of property rights without due process that exceeded  
4 the rights of an owner.  
5

6 **D. Title cannot be quieted to Nationstar as its recorded claims to title are false**

7 64. BANA is not making any claim for quiet title as [BANA's default order](#) was entered on  
8 October 16, 2015.

9 65. BANA's April 4, 2012, original [assignment of the deed of trust](#), is void as

10  
11 66. it was executed without authority as the last notice of change of ownership was given to  
12 Gordon Hansen on April 16, 2010 that [ownership transferred to Wells Fargo](#) resulting from a  
13 merger with Wachovia and the April 12, 2012 assignment failed to substitute the trustee as  
14 required.

15 67. The April 12, 2012 instrument was non-compliant with [California notary laws](#) as there is  
16 no notary record that the assignment was executed or witnessed properly,  
17

18 68. The alleged assignment was contradicted by **all** BANA's subsequent actions, including  
19 the [October 30, 2012 notice](#) of standing to foreclose given to the Estate of Gordon Hansen that  
20 Wells Fargo was the noteholder.

21 69. See exhibit for [other documentation](#) that BANA did not notify Hansen's estate who the  
22 beneficiary was after the false affidavit was recorded on April 12, 2012, when it verbally  
23 "closed the file" on Tobin's Deed in Lieu offer, or when servicing, but not ownership, was  
24 transferred to Nationstar, effective December 1, 2013.  
25

26 70. Nationstar NSM0266-7 does not identify the beneficiary when Nationstar became the  
27 servicing bank, but it wrongly identifies the First Union National Bank as Trustee. (Note that  
28



1 per [NRS 107.028\(2\)](#) the beneficiary can't be the trustee to exercise the power of sale.)

2 71. Nevada's 2011 anti-foreclosure fraud law AB 284, prohibited this type of robo-signing  
3 of false affidavits against title.

4 72. AB 284 (2011) also increased penalties for recording false affidavits by amending NRS  
5 205.372 and NRS 205.395.

6 73. NSM 167-168 is the first alleged assignment of the DOT, executed by Youda Crain,  
7 BANA employee, to servicing bank BANA, recorded on April 12, 2012.

8 74. There is [no notary record](#) of the April 4, 2012 assignment as the notary, Teresa D.  
9 Williams, CA notary #1919662, did not turn in her notary journal to San Bernardino County  
10 Clerk when her commission expired on 12/31/14, moved, and left no forwarding address.

11 75. In addition to CA govt code 8206.5 and 8213.5 [violations by the notary](#), BANA could  
12 have been guilty of violating [NRS 205.372](#), had BANA relied on this false affidavit, recorded  
13 without the required substitution of trustee, to falsely claim BANA was the noteholder or had  
14 the authority to foreclose on the deed of trust.

15 76. Nationstar is knowingly relying on BANA's false April 12, 2012 recorded affidavit and  
16 has doubled down with more false affidavits.

17 77. On September 9, 2014, BANA itself apparently attempted to correct the public record,  
18 by recording the [assignment of BANA's interest](#), if any, to Wells Fargo, that left BANA with  
19 zero interest in the DOT, effective August 21, 2014, which was perhaps coincidentally, the day  
20 before the disputed HOA sale foreclosure deed was recorded.

21 78. [NSM 180-181](#) is a false affidavit in which Nationstar, acting without authorization as  
22 BANA's alleged "attorney-in-fact", assigned BANA's interest to Nationstar, effective on  
23 October 23, 2014, recorded on December 1, 2014.

1 79. Nationstar's bogus affidavit has no power to convey the beneficial interest of the DOT  
2 to itself for multiple reasons, including, but not limited to,

- 3 a. BANA did not have any interest to convey as its April 4, 2012 assignment was void  
4 for notarial violations and violations of AB 284 (2011).
- 5 b. The real BANA had recorded on September 9, 2014, that it assigned its interest, if  
6 any, to Wells Fargo effective August 21, 2014;
- 7 c. There was no valid substitution of named trustee John H. Anderson.
- 8 d. Nationstar did not have any power of attorney from BANA in its disclosures.
- 9 e. Nationstar disclosed in [NSM 404-406](#) an **unrecorded** rescission of the October 23,  
10 2014 assignment "as though the assignment had never been issued and recorded".

11  
12  
13 80. [NSM 407-408](#) would probably earn Nationstar a couple of felonies pursuant to NRS  
14 205.395 and NRS 205.372 if Nationstar attempted to rely on this to exercise the power of  
15 sale in a foreclosure. It is my opinion that Nationstar's attorneys are duplicitously  
16 attempting to get Nationstar quiet title by default in these HOA sale proceedings to evade  
17 detection that these are felonious false affidavits.

18  
19 81. [NSM 407-408](#) is an executed, but as yet unrecorded, corporate assignment of Wells  
20 Fargo's beneficial interest in the DOT, if any, to Nationstar, effective February 25, 2019,  
21 executed by Nationstar acting without authorization as Wells Fargo's "attorney-in-fact".

22  
23 Fargo's name, place and stead. This limited power of attorney ("Limited Power of Attorney") is given in  
24 connection with, and relates solely to that certain Servicing Rights Release and Transfer Agreement  
dated as of December 28, 2015, between Wells Fargo and Nationstar, under the terms of which Wells  
25 Fargo transferred servicing for certain mortgage loans (such loans, the "Loans") to Nationstar. Each  
of the Loans comprises a promissory note evidencing a right to payment and performance secured

26 82. The Wells Fargo limited power of attorney disclosed by Nationstar in [NSM 270-272](#) is  
27 inapplicable and was executed for a different purpose, to wit

1 84. The Wells Fargo limited power of attorney disclosed by Nationstar [NSM 270-272](#) was  
2 “valid only for a period of six months from April 1, 2016 unless cancelled prior to said date”,  
3 and was not in effect and would not legitimize either corporate assignment, fraudulently  
4 executed on October 23, 2014, and February 25, 2019, by Nationstar as Wells Fargo’s “attorney-  
5 in-fact”.

7 85. Nationstar did not disclose the recorded Wells Fargo [SUBSTITUTION OF TRUSTEE](#)  
8 [AND FULL RECONVEYANCE](#), of the second DOT, executed on March 2, 2015 by Lisa Wilm,  
9 Wells Fargo Vice President Loan Documentation.

11 86. This omission has the effect of concealing from the court a correctly executed, notarized,  
12 and recorded reconveyance by Wells Fargo itself that would clearly demonstrates how  
13 Nationstar’s claims against title are fraudulent.

14 87. Nationstar’s duplicitous disclosures actually prove Nationstar is not the noteholder rather  
15 than it is.

17 88. [NSM 258-260](#) is a COPY of the note which is not admissible proof that Nationstar holds  
18 the ORIGINAL note. In fact, absent holding the original note, Nationstar cannot claim it owns  
19 the beneficial interest in the deed of trust any more than Tobin could claim that someone owed  
20 her money if she held a **copy** of the debtor’s I.O.U. to BANA, particularly if that note was  
21 endorsed to a third party.

## 23 V. Legal Standard

24 89. See exhibit for the [table of authorities](#) that are applicable to Sun City Anthem and  
25 which were violated and rendered the HOA sale void.

26 90. See exhibit for the relevant [statutes for validity of instruments](#) in NRS Chapter 111  
27 Estates In Property; Conveyancing and Recording and in NRS Chapter 240 Notaries  
28 Public which rendered Jimijack’s deed void.

AA 001701

1 91. See exhibit \_\_\_\_\_ for the [2011 legislative digest of AB 284](#) changes to Nevada law that  
2 render BANA's false affidavit and Nationstar's subsequent recorded claims to title void.

3 92. See exhibit \_\_\_\_ for an [amicus curie](#) from a certified mortgage fraud examiner that  
4 describes the forensic examination required to discern mortgage fraud that occurred in the  
5 aftermath of the collapse of the mortgage-backed securities market.

## 6 **VI. Conclusion**

7  
8 93. Tobin deserves that her motion and declaratory relief of regaining title be granted.

9 a. SCA did not conduct a valid sale.

10 b. SCA unfairly confiscated Tobin's property without providing due process required.

11 c. RRFS unlawfully retained the proceeds of the sale, damaged Tobin by refusing to  
12 allow her to make a claim for them, and [disingenuously disclosed a check for](#)  
13 [\\$57,282.32](#) to the district court that in reality RRFS retained.

14 d. Jimjack does not have a valid claim of ownership and was not a bona fide purchaser  
15 for value.

16 e. Jimjack unjustly profited from collecting rents that should have gone to Tobin for at  
17 least 3 ½ years.

18 f. Jimjack unjustly profited by not paying any of the costs of the property during time  
19 of possession and/or holding title, including property taxes, that were paid by  
20 Nationstar.

21  
22 94. Tobin deserves attorney fees from Nationstar for obstructing the legitimate sale of the  
23 property and fraudulently claiming to own the beneficial interest of the note.

24 95. Tobin deserves attorney fees from RRFS that misinformed the Board about what owners'  
25 due process rights are so it could unjustly profit and not from SCA.

26 96. Tobin, as an SCA homeowner, is damaged by SCA Board failing to enforce the  
27 indemnity clause in its undisclosed [April 27, 2012 contract with RRFS](#) in **any** of the  
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**AA 001702**

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litigation or settlements involving RRFS collections and foreclosures which have unfairly cost SCA homeowners hundreds of thousands of dollars and requests an order to that effect.

Red Rock agrees that if any claims or any proceedings are brought against the Association, whether by a governmental agency, private person, or otherwise, due to allegations that Red Rock has acted negligently or acted willfully or violated any law, regulation, order, or ruling, Red Rock shall defend, indemnify, and hold harmless the Association, its members, managers, agents, officers, and employees against any liabilities, loss, damage, or expense, including but not limited to payment of all settlements, judgments, damages, liquidated damages, penalties, forfeitures, court costs, litigation expenses, and attorney's fees. Red Rock shall be responsible for all costs, including payment of all settlements, judgments, damages, liquidated damages, penalties, forfeitures, court costs, litigation expenses, and attorney's fees which are the result of actual or alleged conduct of Red Rock.

Dated this \_\_\_\_ day of March 2019.

\_\_\_\_\_

# EXHIBIT 1

# EXHIBIT 1

AA 001704

**Resident Transaction Report**  
**SUC | Sun City Anthem Community Association**  
 Date: 01/01/2000 - 04/01/2016

Building: 0002 SCA Big Sky  
 2450 Hampton Rd

Las Vegas, NV 89052

Res ID	Resident Name	Type	Date	Code	Charge Code Desc	Check No	Amount	Balance
Unit Address				Bill Address				
0480 01	Gordon B Hansen 2763 White Sage Dr Henderson, NV 89052				2664 Olivia Heights Ave Henderson, NV 89052			
Current Credit History Code:			CL	Effective Date: 09/30/2014				
							Beg Bal	00.00
		Charge	01/01/2006	QA	Conversion		235.00	235.00
		Pay	02/01/2006		Conversion		-235.00	00.00
		Charge	04/01/2006	QA	Billing		235.00	235.00
		Pay	04/18/2006		Batch Adjustment		-235.00	00.00
		Charge	07/01/2006	QA	Billing		235.00	235.00
		Pay	07/12/2006		Batch Adjustment		-235.00	00.00
		Charge	10/01/2006	QA	Billing		235.00	235.00
		Pay	10/26/2006		Batch Adjustment		-235.00	00.00
		Charge	01/01/2007	QA	Billing		235.00	235.00
		Pay	01/11/2007		Batch Adjustment		-235.00	00.00
		Pay	03/08/2007		Batch Adjustment		-235.00	-235.00
		Charge	04/01/2007	QA	Billing		235.00	00.00
		Pay	06/08/2007		Batch Adjustment		-235.00	-235.00
		Charge	07/01/2007	QA	Billing		235.00	00.00
		Charge	10/01/2007	SQA	Sun City Anthem Quarter		235.00	235.00
		Pay	10/11/2007		Receipt Processing	1873	-235.00	00.00
		Charge	01/01/2008	SQA	Sun City Anthem Quarter		275.00	275.00
		Pay	01/11/2008		Receipt Processing	6761	-275.00	00.00
		Charge	03/01/2008	SPA	Fence Painting		81.32	81.32
		Credit	03/01/2008	SPA	Reverse Fence Painting		-81.32	00.00
		Charge	04/01/2008	SQA	Sun City Anthem QT Assm		275.00	275.00
		Pay	04/08/2008		Receipt Processing	3313	-275.00	00.00
		Charge	06/01/2008	RPR	Fence Painting		81.32	81.32
		Pay	06/25/2008		Receipt Processing	2044	-81.32	00.00
		Charge	07/01/2008	SQA	Sun City Anthem QT Assm		275.00	275.00
		Pay	07/11/2008		Receipt Processing	6578	-275.00	00.00
		Pay	09/25/2008		Lockbox Payment	02057	-175.00	-175.00
		Charge	10/01/2008	SQA	Sun City Anthem QT Assm		175.00	00.00
		Pay	12/31/2008		Lockbox Payment	02074	-240.00	-240.00
		Charge	01/01/2009	SQA	Sun City Anthem QT Assm		240.00	00.00
		Charge	04/01/2009	SQA	Sun City Anthem QT Assm		240.00	240.00
		Pay	04/07/2009		Lockbox Payment	02090	-240.00	00.00
		Charge	07/01/2009	SQA	Sun City Anthem QT Assm		240.00	240.00
		Pay	07/13/2009		Lockbox Payment	23791	-240.00	00.00
		Pay	10/09/2009		Lockbox Payment	97004	-240.00	-240.00
		Charge	01/01/2010	SQA	Sun City Anthem QT Assm		240.00	00.00
		Pay	01/25/2010		Lockbox Payment	10803	-240.00	-240.00
		Charge	04/01/2010	SQA	Sun City Anthem QT Assm		240.00	00.00
		Charge	07/01/2010	SQA	Sun City Anthem QT Assm		240.00	240.00
		Charge	07/30/2010	LF	Late Fees		25.00	265.00
		Pay	08/16/2010		Lockbox Payment	63164	-265.00	00.00
		Pay	10/07/2010		Lockbox Payment	98965	-240.00	-240.00
		Charge	01/01/2011	SQA	Sun City Anthem QT Assm		250.00	10.00
		Pay	02/18/2011		Lockbox Payment	84899	-10.00	00.00
		Charge	04/01/2011	SQA	Sun City Anthem QT Assm		250.00	250.00

AA 001705

**Resident Transaction Report**  
**SUCI Sun City Anthem Community Association**  
 Date: 01/01/2000 - 04/01/2016

Building: 0002 SCA Big Sky  
 2450 Hampton Rd

Las Vegas, NV 89052

Res ID	Resident Name	Type	Date	Code	Charge Code Desc	Check No	Amount	Balance
Unit Address				Bill Address				
0480 01	Gordon B Hansen 2763 White Sage Dr Henderson, NV 89052				2664 Olivia Heights Ave Henderson, NV 89052			
	Current Credit History Code:		CL		Effective Date: 09/30/2014			
	Charge		04/30/2011	LF	Late Fees		25.00	275.00
	Pay		05/20/2011		Lockbox Payment	02215	-275.00	00.00
	Charge		07/01/2011	SQA	Sun City Anthem QT Assm		250.00	250.00
	Charge		07/30/2011	LF	Late Fees		25.00	275.00
	Pay		08/18/2011		Lockbox Payment	02227	-275.00	00.00
	Charge		10/01/2011	SQA	Sun City Anthem QT Assm		250.00	250.00
	Pay		10/11/2011		Lockbox Payment	52791	-240.00	10.00
	Pay		11/22/2011		Lockbox Payment	61105	-10.00	00.00
	Charge		01/01/2012	SQA	Sun City Anthem QT Assm		275.00	275.00
	Charge		01/30/2012	LF	Late Fees		25.00	300.00
	Pay		02/21/2012		Lockbox Payment	00112	-300.00	00.00
	Charge		04/01/2012	SQA	Sun City Anthem QT Assm		275.00	275.00
	Pay		04/26/2012		Receipt Processing	127	-275.00	00.00
	Charge		07/01/2012	SQA	Sun City Anthem QT Assm		275.00	275.00
	Charge		07/31/2012	LF	Late Fees		25.00	300.00
	Charge		08/31/2012	LF	Late Fees		25.00	325.00
	Charge		09/30/2012	INT	Interest		01.21	326.21
	Charge		09/30/2012	LF	Late Fees		25.00	351.21
	Charge		10/01/2012	SQA	Sun City Anthem QT Assm		275.00	626.21
	Charge		10/31/2012	LF	Late Fees		25.00	651.21
	Pay		11/09/2012		Collection Payment Part	110612	-300.00	351.21
	Charge		11/30/2012	LF	Late Fees		25.00	376.21
	Charge		12/31/2012	INT	Interest		01.10	377.31
	Charge		12/31/2012	LF	Late Fees		25.00	402.31
	Charge		01/01/2013	SQA	Sun City Anthem QT Assm		275.00	677.31
	Charge		01/31/2013	LF	Late Fees		25.00	702.31
	Charge		03/02/2013	LF	Late Fees		25.00	727.31
	Credit		03/02/2013	LF	Sun City Anthem QT Assm		-25.00	702.31
	Charge		03/31/2013	INT	Interest		02.31	704.62
	Charge		03/31/2013	LF	Late Fees		25.00	729.62
	Charge		04/01/2013	SQA	Sun City Anthem QT Assm		275.00	1,004.62
	Charge		04/02/2013	LF	Late Fees		25.00	1,029.62
	Credit		04/02/2013	LF	Rev 04/02/13 LF		-25.00	1,004.62
	Charge		05/01/2013	LF	Late Fees		25.00	1,029.62
	Charge		05/31/2013	LF	Late Fees		25.00	1,054.62
	Charge		06/30/2013	INT	Interest		03.52	1,058.14
	Charge		06/30/2013	LF	Late Fees		25.00	1,083.14
	Charge		07/01/2013	SQA	Sun City Anthem QT Assm		275.00	1,358.14
	Charge		07/31/2013	LF	Late Fees		25.00	1,383.14
	Charge		08/31/2013	LF	Late Fees		25.00	1,408.14
	Charge		09/30/2013	INT	Interest		04.73	1,412.87
	Charge		09/30/2013	LF	Late Fees		25.00	1,437.87
	Charge		10/01/2013	SQA	Sun City Anthem QT Assm		275.00	1,712.87
	Charge		10/31/2013	LF	Late Fees		25.00	1,737.87
	Charge		11/30/2013	LF	Late Fees		25.00	1,762.87
	Charge		12/31/2013	INT	interest		05.94	1,768.81

AA 001706



**Resident Transaction Report**  
**SUCI Sun City Anthem Community Association**  
 Date: 01/01/2000 - 04/01/2016

Building: 0002 SCA Big Sky  
 2450 Hampton Rd

Las Vegas, NV 89052

Res ID	Resident Name	Type	Date	Code	Charge Code Desc	Check No	Amount	Balance
Unit Address				Bill Address				
0480 01	Gordon B Hansen 2763 White Sage Dr Henderson, NV 89052				2664 Olivia Heights Ave Henderson, NV 89052			
	Current Credit History Code:		CL		Effective Date: 09/30/2014			
	Charge		12/31/2013	LF	Late Fees		25.00	1,793.81
	Credit		12/31/2013	LF	Reverse LF		-25.00	1,768.81
	Charge		01/01/2014	SQA	Sun City Anthem QT Assm		275.00	2,043.81
	Charge		01/30/2014	LF	Late Fees		25.00	2,088.81
	Charge		03/30/2014	INT	Interest		07.15	2,075.96
	Charge		04/01/2014	SQA	Sun City Anthem QT Assm		275.00	2,350.96
	Charge		04/30/2014	LF	Late Fees		25.00	2,375.96
	Charge		05/30/2014	INT	Interest		08.36	2,384.32
	Charge		06/30/2014	INT	Interest		08.36	2,392.68
	Charge		07/01/2014	SQA	Sun City Anthem QT Assm		275.00	2,667.68
	Charge		07/30/2014	LF	Late Fees		25.00	2,692.68
	Charge		08/27/2014	INT	RRFS INT 7/14		08.36	2,701.04
	Pay		08/27/2014		Collection Payment PIF	082114	-2,701.04	00.00
	Charge		08/29/2014	FINE	Landscape Maint.		25.00	25.00
	Charge		08/30/2014	INT	Interest		09.57	34.57
	Credit		08/30/2014	INT	REV 08/14 INT		-09.57	25.00
	Charge		09/05/2014	FINE	Landscape Maint		25.00	50.00
	Charge		09/12/2014	FINE	Landscape Maint		25.00	75.00
	Charge		09/23/2014	FINE	Landscape Maint. 9.19.1		25.00	100.00
	Credit		09/25/2014	FINE	Trsfr 8/29 - 9/23/14 FI		-25.00	75.00
	Credit		09/25/2014	FINE	Trsfr 8/29 - 9/23/14 FI		-25.00	50.00
	Credit		09/25/2014	FINE	Trsfr 8/29 - 9/23/14 FI		-25.00	25.00
	Credit		09/25/2014	FINE	Trsfr 8/29 - 9/23/14 FI		-25.00	00.00
							Res Balance	00.00

AA 001707

**Resident Transaction Report**  
**SUCI Sun City Anthem Community Association**  
**Date: 01/01/2000 - 04/01/2016**

Building: 0002 SCA Big Sky  
 2450 Hampton Rd

Las Vegas, NV 89052

Res ID	Resident Name Unit Address	Type	Date	Code	Charge Code Desc Bill Address	Check No	Amount	Balance
0480 02	Jimjack Irr Tr 2763 White Sage Dr Henderson, NV 89052				5 Summit Walk Trail Henderson, NV 89052			
	Current Credit History Code:		RM		Effective Date: 02/05/2016			
							Beg Bal	00.00
		Charge	09/25/2014	ASFR	Account Setup Fee Resal		225.00	225.00
		Charge	09/25/2014	FINE	8/29 - 9/23/14 FINES		100.00	325.00
		Charge	10/01/2014	SQA	Sun City Anthem QT Assm		275.00	600.00
		Pay	10/21/2014		Lockbox Payment	02235	-275.00	325.00
		Credit	11/06/2014	FINE	posted in error		-100.00	225.00
		Pay	11/24/2014		Lockbox Payment	02245	-225.00	00.00
		Charge	01/01/2015	SQA	Sun City Anthem QT Assm		275.00	275.00
		Pay	01/26/2015		Lockbox Payment	02260	-275.00	00.00
		Charge	04/01/2015	SQA	Sun City Anthem QT Assm		275.00	275.00
		Pay	04/20/2015		Lockbox Payment	02287	-275.00	00.00
		Charge	07/01/2015	SQA	Sun City Anthem QT Assm		275.00	275.00
		Charge	07/30/2015	LF	Late Fees		25.00	300.00
		Charge	09/03/2015	LPC	PreCollections - Initia		50.00	350.00
		Pay	09/22/2015		Lockbox Payment	00137	-350.00	00.00
		Charge	10/01/2015	SQA	Sun City Anthem QT Assm		275.00	275.00
		Charge	10/30/2015	LF	Late Fees		25.00	300.00
		Charge	12/02/2015	LPC	PreCollections - Initia		50.00	350.00
		Pay	12/10/2015		Receipt Processing	119	-350.00	00.00
		Charge	01/01/2016	SQA	Sun City Anthem QT Assm		275.00	275.00
		Charge	01/30/2016	LF	Late Fees		25.00	300.00
		Pay	02/24/2016		Lockbox Payment	00172	-300.00	00.00
							Res Balance	00.00

AA 001708

# Anthem

## SUN CITY

Sun City Anthem Community Association, Inc.  
 2450 Hampton Rd.  
 Henderson, NV 89052

Jimijack Irr Tr  
 Joel Stokes Trs  
 5 Summit Walk Trail  
 Henderson, NV 89052

**Property Address:** 2763 White Sage Dr  
**Account #:** 16962

Code	Date	Amount	Balance	Check#	Memo
Sun City Anthem Assessment	4/1/2016	275.00	275.00		Sun City Anthem Assessment
Payment	4/21/2016	-275.00	0.00	195	AAFSLB-042116.txt
Payment	5/6/2016	-275.00	-275.00	143	AAFSLB-050616.txt

Current	30 - 59 Days	60 - 89 Days	>90 Days	Balance:	
-275.00	0.00	0.00	0.00		-275.00

Sun City Anthem Community Association, Inc. | 2450 Hampton Rd. | Henderson, NV 89052 | 702-514-5800

**Make check payable to: Sun City Anthem Community Association, Inc.**

5/9/2016

AA 001709<sup>1</sup>

TOBIN000114

# EXHIBIT 2

# EXHIBIT 2

AA 001710

47

**Assessor's Parcel Number:**  
191-13-811-052

**Prepared By:**  
NONA TOBIN  
2664 Olivia Heights Ave  
Henderson, Nevada 89052

Inst #: 20170328-0001452  
Fees: \$19.00 N/C Fee: \$0.00  
RPTT: \$0.00 Ex: #007  
03/28/2017 11:51:02 AM  
Receipt #: 3042834  
Requestor:  
NONA TOBIN  
Recorded By: MAYSM Pgs: 4  
DEBBIE CONWAY  
CLARK COUNTY RECORDER

**After Recording Return To:**  
NONA TOBIN  
2664 Olivia Heights Ave.  
Henderson, Nevada 89052

SPACE ABOVE THIS LINE FOR RECORDER'S USE

**QUITCLAIM DEED**

On March 27, 2017 THE GRANTOR(S),

- Gordon B. Hansen Trust, dated August 22, 2008, as amended August 10, 2011,  
Nona Tobin, Trustee,

for and in consideration of: \$0.00 and/or other good and valuable consideration conveys, releases and quitclaims to the GRANTEE(S):

- Nona Tobin, an Individual, a single person, residing at 2664 Olivia Heights Ave,  
Henderson, Nevada County, Nevada 89052

the following described real estate, situated in HENDERSON, in the County of Clark,  
State of Nevada:

Legal Description: was obtained from the Clark County Recorder's Office.

SUN CITY ANTHEM UNIT #19 PHASE 2 PLAT BOOK 102 PAGE 80 LOT 85 BLOCK 4

Grantor does hereby convey, release and quitclaim all of the Grantor's rights, title, and interest in and to the above described property and premises to the Grantee(s), and to the Grantee(s) heirs and assigns forever, so that neither Grantor(s) nor Grantor's heirs, legal representatives or assigns shall have, claim or demand any right or title to the property, premises, or appurtenances,

AA 001711

TOBIN001179

or any part thereof.

Close of the trust and assign interest to the sole beneficiary.

Mail Tax Statements To:  
NONA TOBIN  
2664 Olivia Heights Ave  
Henderson, Nevada 89052

**(SIGNATURE PAGE FOLLOWS]**

**AA 001712**

TOBIN001180

**Grantor Signatures:**

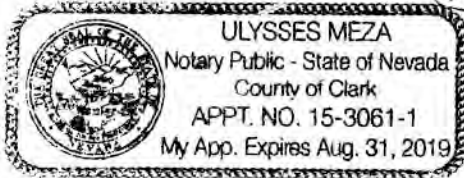
DATED: 3/27/17

Nona Tobin, Trustee

Nona Tobin, Trustee on behalf of Gordon B. Hansen Trust, dated August 22, 2008, as amended August 10, 2011

STATE OF NEVADA, COUNTY OF CLARK, ss:

This instrument was acknowledged before me on this 27<sup>th</sup> day of March, 2017 by Nona Tobin on behalf of Gordon B. Hansen Trust, dated August 22, 2008, as amended August 10, 2011.



[Signature]  
Notary Public Ulysses Meza

Notary Public  
Title (and Rank)

My commission expires 08-31-2019

AA 001713

TOBIN001181

**STATE OF NEVADA  
DECLARATION OF VALUE**

1. Assessor Parcel Number(s)  
 a. 191-13-811-052  
 b. \_\_\_\_\_  
 c. \_\_\_\_\_  
 d. \_\_\_\_\_

2. Type of Property:  
 a.  Vacant Land      b.  Single Fam. Res.  
 c.  Condo/Twnhse    d.  2-4 Plex  
 e.  Apt. Bldg          f.  Comm'/Ind'l  
 g.  Agricultural      h.  Mobile Home  
 Other

FOR RECORDERS OPTIONAL USE ONLY	
Book _____	Page: _____
Date of Recording: _____	
Notes: _____	

3.a. Total Value/Sales Price of Property \$ \_\_\_\_\_  
 b. Deed in Lieu of Foreclosure Only (value of property) ( \_\_\_\_\_ )  
 c. Transfer Tax Value: \$ \_\_\_\_\_  
 d. Real Property Transfer Tax Due \$ — 0 —

**4. If Exemption Claimed:**

a. Transfer Tax Exemption per NRS 375.090, Section 7  
 b. Explain Reason for Exemption: out of trust, close trust  
without consideration

5. Partial Interest: Percentage being transferred: \_\_\_\_\_ %

The undersigned declares and acknowledges, under penalty of perjury, pursuant to NRS 375.060 and NRS 375.110, that the information provided is correct to the best of their information and belief, and can be supported by documentation if called upon to substantiate the information provided herein. Furthermore, the parties agree that disallowance of any claimed exemption, or other determination of additional tax due, may result in a penalty of 10% of the tax due plus interest at 1% per month. Pursuant to NRS 375.030, the Buyer and Seller shall be jointly and severally liable for any additional amount owed.

Signature Nona Tobin Capacity: Trustee  
 Signature Nona Tobin Capacity: \_\_\_\_\_

**SELLER (GRANTOR) INFORMATION**

**BUYER (GRANTEE) INFORMATION**

*Gordon B. Hansen (REQUIRED) by*  
 Print Name: NONA TOBIN, Trustee  
 Address: 2664 Olivia Heights  
 City: Henderson  
 State: NV Zip: 89052

(REQUIRED)  
 Print Name: NONA TOBIN  
 Address: 2664 Olivia Heights  
 City: Henderson  
 State: NV Zip: 89052

**COMPANY/PERSON REQUESTING RECORDING (Required if not seller or buyer)**

Print Name: \_\_\_\_\_ Escrow # \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

AS A PUBLIC RECORD THIS FORM MAY BE RECORDED/MICROFILMED

AA 001714

TOBIN001182



# EXHIBIT 3

# EXHIBIT 3

AA 001715

ORIGINAL

  
CLERK OF THE COURT

1 DISI  
2 JOSEPH Y. HONG, ESQ.  
3 Nevada Bar No. 5995  
4 HONG & HONG, A PROFESSIONAL LAW CORPORATION  
5 10781 W. Twain Ave.  
6 Las Vegas, Nevada 89135  
7 Tel: (702) 870-1777  
8 Fax: (702) 870-0500  
9 Email: Yosuphonglaw@gmail.com

6 Attorney for Plaintiff/Counterdefendant

7  
8 DISTRICT COURT  
9 CLARK COUNTY, NEVADA


10 JOEL A. STOKES and SANDRA F. )  
11 STOKES, as trustees of the JIMI JACK )  
12 IRREVOCABLE TRUST, )  
13 Plaintiff, )  
14 vs. )  
15 BANK OF AMERICA, N.A., )  
16 et al., )  
17 Defendants. )  
18 )  
19 )  
20 )  
21 )  
22 )  
23 )  
24 )  
25 )  
26 )  
27 )  
28 )  
And related Claims.

CASE NO. A720032  
DEPT. NO. XXXI

DISCLAIMER OF INTEREST

PLEASE TAKE NOTICE that YUEN K. LEE and F. BONDURANT, LLC. do not hold any interest in real property commonly known as 2763 White Sage Drive, Henderson, Nevada 89052, APN 191-13-811-052 (hereinafter "Subject Property"); therefore, they disclaim any interest in the Subject Property.

DATED this 13<sup>th</sup> day of March, 2017.

  
\_\_\_\_\_  
JOSEPH Y. HONG, ESQ.  
Nevada Bar No. 5995  
10781 W. Twain Ave.  
Las Vegas, Nevada 89135  
Attorney for Yuen K. Lee and  
F. Bondurant, LLC.

AA 001716

TOBIN001183

1 **CERTIFICATE OF ELECTRONIC SERVICE**

2 Pursuant to NRCP 5(a), I certify that I am an employee of Joseph Y. Hong, Esq., and  
3 that on this 13<sup>th</sup> day of March, 2017, I served a true and correct copy of the foregoing  
4 **DISCLAIMER OF INTEREST** by electronic transmission through the Eighth Judicial  
5 District Court EFP system pursuant to NEFR 9 to counsel of record, as follows:

6 **Leach Johnson Song & Gruchow**

7 **Contact** **Email**  
8 Patty Gutierrez [pgutierrez@leachjohnson.com](mailto:pgutierrez@leachjohnson.com)  
9 Terri Hansen [thansen@leachjohnson.com](mailto:thansen@leachjohnson.com)

10 **Leach Johnson Song Gruchow**

11 **Contact** **Email**  
12 Robin Callaway [rcallaway@leachjohnson.com](mailto:rcallaway@leachjohnson.com)

13 **Leach Johnson Song Gruchow**

14 **Contact** **Email**  
15 Ryan Reed [rreed@leachjohnson.com](mailto:rreed@leachjohnson.com)  
16 Sean Anderson [sanderson@leachjohnson.com](mailto:sanderson@leachjohnson.com)

17 **Lipson, Neilson, Cole, Seltzer & Garin, P.C.**

18 **Contact** **Email**  
19 Darrell Lynch [dlynch@lipsonneilson.com](mailto:dlynch@lipsonneilson.com)  
20 David Ochoa [dochoa@lipsonneilson.com](mailto:dochoa@lipsonneilson.com)  
21 Kaleb Anderson [kanderson@lipsonneilson.com](mailto:kanderson@lipsonneilson.com)  
22 Renee Rittenhouse [rrittenhouse@lipsonneilson.com](mailto:rrittenhouse@lipsonneilson.com)  
23 Susana Nutt [snutt@lipsonneilson.com](mailto:snutt@lipsonneilson.com)

24 **Pro Se**

25 **Contact** **Email**  
26 Nona Tobin [nonatobin@gmail.com](mailto:nonatobin@gmail.com)  
27

28 AA 001717

1 **The Medrala Law Firm, PLLC**

2 **Contact**

**Email**

3 **Jakub P Medrala**

[jmedrala@medralaw.com](mailto:jmedrala@medralaw.com)

4 **Office**

[admin@medralaw.com](mailto:admin@medralaw.com)

5 **Shuchi Patel**

[spatel@medralaw.com](mailto:spatel@medralaw.com)

6 **Wright, Finlay & Zak, LLP**

7 **Contact**

**Email**

8 **Jason Craig**

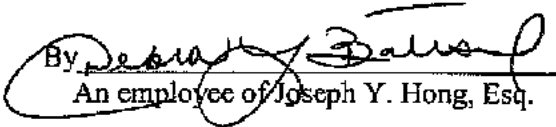
[jcraig@wrightlegal.net](mailto:jcraig@wrightlegal.net)

9 **Michael Kelley**

[mkelley@wrightlegal.net](mailto:mkelley@wrightlegal.net)

10 **NVEfile**

[nvefile@wrightlegal.net](mailto:nvefile@wrightlegal.net)

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13 By   
14 An employee of Joseph Y. Hong, Esq.

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TOBIN001185

1 **IAFD**  
2 **JOSEPH Y. HONG, ESQ.**  
3 State Bar No. 005995  
4 **HONG & HONG**  
5 A Professional Law Corporation  
6 10781 West Twain Avenue  
7 Las Vegas, Nevada 89135  
8 Telephone: (702) 870-1777  
9 Facsimile No.: (702) 870-0500  
10 Email Address: yosuphonglaw@gmail.com  
11 Attorney for Counter Defendant and Cross Defendant  
12 *F. BONDURANT, LLC and YUEN K. LEE*

9 **DISTRICT COURT**  
10 **CLARK COUNTY, NEVADA**

12 JOEL A. STOKES and SANDRA F. STOKES, as )  
13 trustees of the JIMIJACK IRREVOCABLE )  
14 TRUST, )  
15 )  
16 Plaintiff, )  
17 vs. )  
18 BANK OF AMERICA, N.A., et al., )  
19 Defendants. )  
20 )  
21 And related Claims. )

CASE NO. : A720032  
DEPT. NO. : XXXI  
**INITIAL APPEARANCE**  
**FEE DISCLOSURE**

21 Pursuant to NRS Chapter 19, as amended by Senate Bill 106, filing fees are submitted  
22 for the parties appearing in the above-entitled action as indicated below:

23 ///  
24 ///  
25 ///  
26 ///  
27 ///  
28 ///

**HONG & HONG**  
A Professional Law Corporation  
10781 West Twain Avenue  
Las Vegas, Nevada 89135  
(702) 870-1777

**AA 001719**

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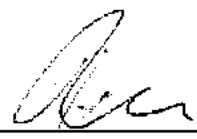
F. BONDURANT, LLC, Counter Defendant \$223.00

YUEN K. LEE, Cross Defendant \$ 30.00

**TOTAL REMITTED: \$253.00**

DATED this 13<sup>th</sup> day of March, 2017.

HONG & HONG  
A Professional Law Corporation



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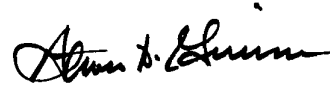
JOSEPH Y. HONG, ESQ.  
State Bar No. 005995  
10781 West Twain Avenue  
Las Vegas, Nevada 89135  
Attorney for Counter Defendant and  
Cross Defendant  
*F. BONDURANT, LLC and YUEN K. LEE*

AA 001720

# EXHIBIT 4

# EXHIBIT 4

AA 001721



CLERK OF THE COURT



**DISI**

**JAKUB P. MEDRALA, ESQ.**

Nevada Bar No. 12822

**THE MEDRALA LAW FIRM, PROF. LLC**

1091 S. Cimarron Road, Suite A-1

Las Vegas, Nevada 89145

(702) 475-8884

(702) 938-8625 Facsimile

jmedrala@medralaw.com

*Attorney for Thomas Lucas and*

*Opportunity Homes, LLC*

**EIGHTH JUDICIAL DISTRICT COURT**

**CLARK COUNTY, NEVADA**

JOEL A. STOKES and SANDRA F. STOKES,  
as Trustees of the JIMI JACK IRREVOCABLE  
TRUST,

Plaintiffs,

vs.

BANK OF AMERICA, N.A.; SUN CITY  
ANTHEM COMMUNITY ASSOCIATION,  
INC.; DOES I Through X, and ROES 1  
Through 10, Inclusive,

Defendants.

CASE NO.: A-15-720032-C

DEPT. NO.: XXXI

**DISCLAIMER OF INTEREST**

NATIONSTAR MORTGAGE, LLC,

Counterclaimant,

vs.

JIMI JACK IRREVOCABLE TRUST;  
OPPORTUNITY HOMES, LLC, a Nevada  
Limited Liability Company; F. BONDURANT,  
LLC, a Nevada Limited Liability Company;  
DOES I Through X, and ROES XI Through  
XX, Inclusive,

Counterdefendants,

NONA TOBIN, an Individual and Trustee of  
the GORDON B. HANSEN TRUST, dated  
8/22/25,

Crossclaimant,

vs.

THOMAS LUCAS, and SUN CITY ANTHEM  
COMMUNITY ASSOCIATION, INC.; DOES  
I Through X, and ROES I Through X,  
Inclusive,

Crossdefendants.

**AA 001722**



1 PLEASE TAKE NOTICE that THOMAS LUCAS and OPPORTUNITY HOMES, LLC  
2 do not hold any interest in real property commonly known as 2763 White Sage Drive,  
3 Henderson, NV 89052, APN 191-13-811-052 (“the Property”); therefore, they disclaim any  
4 interest in the Property.

5 DATED this 8th day of March, 2017.

6 Respectfully Submitted by:  
7 **The Medrala Law FIRM, Prof. LLC**

8 /s/ Jakub P. Medrala

9 JAKUB P. MEDRALA, ESQ.  
10 Nevada Bar No. 12822  
11 1091 S. Cimarron Road, Suite A-1  
12 Las Vegas, Nevada 89145  
13 jmedrala@medralaw.com  
14 *Attorney for Thomas Lucas and*  
15 *Opportunity Homes, LLC*

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AA 001723

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CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that on March 8, 2017, I served a true and correct copy of the foregoing DISCLAIMER OF INTEREST via the E-Service Master List for the above-referenced matter in the Eighth Judicial District Court's e-filing system in accordance with the electronic service requirements of Administrative Order 14-2 and the Nevada Electronic Filing and Conversion Rules, and, if necessary, by depositing a copy of the same into the U.S. Postal Service at Las Vegas, Nevada, prepaid first-class postage affixed thereto, addressed to the following:

Edgar C. Smith, Esq.  
esmith@wrightlegal.net  
**WRIGHT, FINLAY & ZAK, LLP**  
7785 W. Sahara Ave., Suite 200  
Las Vegas, Nevada 89117  
*Attorney for Nationstar Mortgage, LLC*

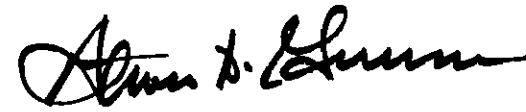
Nona Tobin  
2664 Olivia Heights Avenue  
Henderson, Nevada 89052  
nonatobin@gmail.com

/s/ Jakub P. Medrala  
By: .....  
An employee of  
The Medrala Law Firm, PLLC

# EXHIBIT 5

# EXHIBIT 5

AA 001725



CLERK OF THE COURT

1 DISI  
NONA TOBIN, Trustee  
2 Gordon B. Hansen Trust, Dated 8/22/08  
2664 Olivia Heights Avenue  
3 Henderson NV 89052  
Phone: (702) 465-2199  
4 nonatobin@gmail.com  
Defendant-in-Intervention/Cross-Claimant,  
5 In Proper Person

**DISTRICT COURT  
CLARK COUNTY, NEVADA**

7 JOEL A. STOKES and SANDRA F. STOKES,  
8 as trustees of the JIMI JACK IRREVOCABLE  
TRUST,

9 Plaintiffs,

10 vs.

11 BANK OF AMERICA, N.A.; SUN CITY  
12 ANTHEM COMMUNITY ASSOCIATION,  
INC.; DOES 1 through X and ROE  
13 BUSINESS ENTITIES 1 through 10, inclusive,

14 Defendants.

15 NATIONSTAR MORTGAGE, LLC,

16 Counter-Claimant,

17 Vs.

18 JIMI JACK IRREVOCABLE TRUST;  
19 OPPORTUNITY HOMES, LLC, a Nevada  
limited liability company; F. BONDURANT,  
20 LLC, a Nevada limited liability company;  
DOES I through X, inclusive; and ROE  
21 CORPORATIONS XI THROUGH XX,  
inclusive,

22 Counter-Defendants

23  
24 NONA TOBIN, an individual, Trustee of the

Case No.: A-15-720032-C

Dept. No.: XXXI

**DISCLAIMER OF INTEREST**

1 GORDON B. HANSEN TRUST, dated  
8/22/08

2 Cross-Claimant,

3 vs.

4 SUN CITY ANTHEM COMMUNITY  
5 ASSOCIATION, INC., DOES 1-10, and ROE  
6 CORPORATIONS 1-10, inclusive,

7 Cross-Defendants.

8  
9 PLEASE TAKE NOTICE that Steve Hansen does not hold any interest in  
10 real property commonly known as 2763 White Sage Drive, Henderson, NV 89052, APN 191-  
11 13-811-052 ("the Property"); therefore, he disclaims any interest in the Property.

12 Exhibit 1 includes the declaration of Steve Hansen. Per NRS 53.045, this  
13 unsworn declaration is being submitted in lieu of a sworn affidavit as it is a declaration made  
14 under penalty of perjury under the law of the State of Nevada.

15 Dated this 28<sup>th</sup> day of March, 2017.



16 NONA TOBIN, Trustee  
17 Gordon B. Hansen Trust, Dated 8/22/08  
2664 Olivia Heights Avenue  
18 Henderson NV 89052  
Phone: (702) 465-2199  
nonatobin@gmail.com  
19 *Defendant-in-Intervention, Cross-Claimant*  
20 *In Proper Person*

21 //

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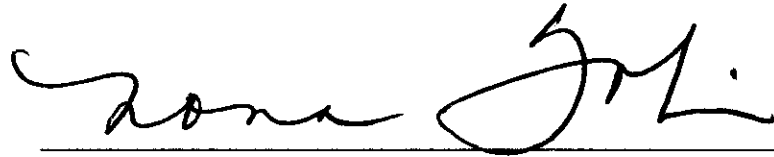
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**CERTIFICATE OF SERVICE**

I, Nona Tobin, hereby certify that on this 28<sup>th</sup> day of March, 2017, I served copies of the foregoing Disclaimer of Interest on all parties in the Wiznet electronic service notification system.



\_\_\_\_\_  
Nona Tobin, Defendant-in-Intervention,  
Cross-Claimant, In Proper Person

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**EXHIBIT 1**

**EXHIBIT 1**

State of California

County of Kern

Declaration of Steve Hansen

My full name is Steven Eric Hansen. I am the son of the late Gordon B. Hansen, Trustor of the Gordon B. Hansen Trust, dated August 22, 2008, as amended once on August 10, 2011.

The Gordon B. Hansen Trust was the owner of a residence at 2763 White Sage Drive, Henderson, NV 89052, APN 191-13-811-052, from August 27, 2008, and when my father died on January 14, 2012, and when there was a foreclosure sale on August 15, 2014.

I declare that I have no interest in this White Sage property and no responsibility for any debts or expenses related to it. Further, I no longer claim any interest in, nor expect any benefit from, the Gordon B. Hansen Trust as all assets due to me have already been distributed and received by me.

Per NRS 53.045, this unsworn declaration is being submitted in lieu of a sworn affidavit. I declare under penalty of perjury under the law of the State of Nevada that the foregoing is true and correct.

DATED this 27<sup>th</sup> day of March, 2017



Steve Hansen  
21417 Quail Springs Rd.  
Tehachapi, CA 93561  
(661) 513-6616



# EXHIBIT 6

# EXHIBIT 6

AA 001731

Inst #: 20150609-0001545

Fees: \$18.00 N/C Fee: \$0.00

RPTT: \$1377.00 Ex: #

06/09/2015 01:06:29 PM

Receipt #: 2452518

Requestor:

ROBERT GOLDSMITH

Recorded By: ARO Pgs: 3

DEBBIE CONWAY

CLARK COUNTY RECORDER

APN: 191-13-811-052

Recording requested by and mail documents and tax statements to:

(3)

**Name:** Joel A. Stokes and Sandra F. Stokes

**Address:** 5 Summit Walk Trail

**City/State/Zip:** Henderson, NV 89052

---

### QUITCLAIM DEED

THIS QUITCLAIM DEED, Executed this 8<sup>th</sup> day of June 2015, by F. Bondurant, LLC. (hereinafter "Grantor(s)"), whose address is 10781 West Twain Avenue, Las Vegas, NV 89135, to Joel A. Stokes and Sandra F. Stokes, as Trustees of the Jimijack Irrevocable Trust (hereinafter "Grantee(s)"), whose address is 5 Summit Walk Trail, Henderson, Nevada 89052.

WITNESSETH, That the said Grantor, for good consideration and for the sum of One Dollar USD (\$1.00) paid by the said Grantee, the receipt whereof is hereby acknowledged, does hereby remise, release and quitclaim unto the said Grantees forever, all the right, title, interest and claim which the said Grantor has in and to the following described parcel of land, and improvements and appurtenances thereto in the County of Clark, State of Nevada, to wit:

*Commonly known as:*

2763 White Sage Drive, Henderson, Nevada 89052

*More particularly described as:*

APN: 191-13-811-052

Lot Eighty-Five (85) in Block 4, of SUN CITY ANTHEM UNIT #19 PHASE 2, as shown by map thereof on file in Book 102 of Plats, Page 80, in the Office of the County Recorder of Clark County, Nevada.

AA 001732

TOBIN001201

IN WITNESS WHEREOF, The said first party has signed and sealed these presents the day and year first above written.

Signed, sealed and delivered in presence of:

yeun Lee  
Grantor  
yeun Lee Manager

State of Nevada )  
County of Clark ) ss

On this 8<sup>th</sup> day of June, 2015, before me, Cluayme M. Corwin, a notary public in and for the County of Clark, State of Nevada, did personally appear before me the person of Thomas Lucas, Manager of Opportunity Homes LLC, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to this Quitclaim Deed; and, acknowledged to me that he executed the same in his capacity, and that by his signature on this instrument did execute the same.

WITNESS my hand and official seal.



Signature: Cluayme M. Corwin

No 04-08240-1  
April 12, 2016

**STATE OF NEVADA  
DECLARATION OF VALUE**

1. Assessor Parcel Number(s)  
 a. 191-13-811-052  
 b. \_\_\_\_\_  
 c. \_\_\_\_\_  
 d. \_\_\_\_\_

2. Type of Property:  
 a.  Vacant Land      b.  Single Fam. Res.  
 c.  Condo/Twnhse    d.  2-4 Plex  
 e.  Apt. Bldg          f.  Comm'l/Ind'l  
 g.  Agricultural      h.  Mobile Home  
 Other \_\_\_\_\_

FOR RECORDERS OPTIONAL USE ONLY  
 Book \_\_\_\_\_ Page: \_\_\_\_\_  
 Date of Recording: \_\_\_\_\_  
 Notes: \_\_\_\_\_

3.a. Total Value/Sales Price of Property \$ 270,000  
 b. Deed in Lieu of Foreclosure Only (value of property ( \_\_\_\_\_ )  
 c. Transfer Tax Value: \$ \_\_\_\_\_  
 d. Real Property Transfer Tax Due \$ 1377.00

**4. If Exemption Claimed:**

a. Transfer Tax Exemption per NRS 375.090, Section \_\_\_\_\_  
 b. Explain Reason for Exemption: \_\_\_\_\_

5. Partial Interest: Percentage being transferred: 100 %  
 The undersigned declares and acknowledges, under penalty of perjury, pursuant to NRS 375.060 and NRS 375.110, that the information provided is correct to the best of their information and belief, and can be supported by documentation if called upon to substantiate the information provided herein. Furthermore, the parties agree that disallowance of any claimed exemption, or other determination of additional tax due, may result in a penalty of 10% of the tax due plus interest at 1% per month. Pursuant to NRS 375.030, the Buyer and Seller shall be jointly and severally liable for any additional amount owed.

Signature [Handwritten Signature] Capacity: Manager  
 Signature \_\_\_\_\_ Capacity: \_\_\_\_\_

**SELLER (GRANTOR) INFORMATION**  
**(REQUIRED)**

Print Name: F. Bondurant LLC  
 Address: 10781 W. Twain  
 City: Las Vegas  
 State: Nevada Zip: 89135

**BUYER (GRANTEE) INFORMATION**  
**(REQUIRED)**

Print Name: Joel A Stokes and Sandra Stokes  
 Address: 5 Summit Walk Trail  
 City: Henderson  
 State: Nevada Zip: 89052

*Jim Jack Irrevocable Trust*

**COMPANY/PERSON REQUESTING RECORDING (Required if not seller or buyer)**

Print Name: Robert Goldsmith  
 Address: 446 Beautiful Hill  
 City: Las Vegas

Escrow # \_\_\_\_\_  
 State: Nevada Zip: 89138

AS A PUBLIC RECORD THIS FORM MAY BE RECORDED/MICROFILMED

AA 001734

TOBIN001203

# EXHIBIT 7

# EXHIBIT 7

AA 001735



Inst #: 20150609-0001537  
Fees: \$18.00 N/C Fee: \$0.00  
RPTT: \$1377.00 Ex: #  
06/09/2015 12:58:36 PM  
Receipt #: 2452509  
Requestor:  
ROBERT GOLDSMITH  
Recorded By: ARO Pgs: 3  
DEBBIE CONWAY  
CLARK COUNTY RECORDER

APN: 191-13-811-052  
Recording requested by and mail  
documents and tax statements to:

(3)

Name: F. Bondurant, LLC.  
Address: 10781 West Twain Avenue  
City/State/Zip: Las Vegas, NV 89135

---

**QUITCLAIM DEED**

THIS QUITCLAIM DEED, Executed this 4<sup>th</sup> day of June 2015, by Opportunity Homes LLC (hereinafter "Grantor(s)"), whose address is 2657 Windmill Parkway, Suite 145, Henderson, Nevada 89074, to F. Bondurant, LLC. (hereinafter "Grantee(s)"), whose address is 10781 West Twain Avenue, Las Vegas, Nevada 89135.

WITNESSETH, That the said Grantor, for good consideration and for the sum of One Dollar USD (\$1.00) paid by the said Grantee, the receipt whereof is hereby acknowledged, does hereby remise, release and quitclaim unto the said Grantees forever, all the right, title, interest and claim which the said Grantor has in and to the following described parcel of land, and improvements and appurtenances thereto in the County of Clark, State of Nevada, to wit:

*Commonly known as:*

2763 White Sage Drive, Henderson, Nevada 89052

*More particularly described as:*

APN: 191-13-811-052

Lot Eighty-Five (85) in Block 4, of SUN CITY ANTHEM UNIT #19 PHASE 2, as shown by map thereof on file in Book 102 of Plats, Page 80, in the Office of the County Recorder of Clark County, Nevada.

AA 001736

TOBIN001204

IN WITNESS WHEREOF, The said first party has signed and sealed these presents the day and year first above written.

Signed, sealed and delivered in presence of:

Thomas Lucas  
Grantor

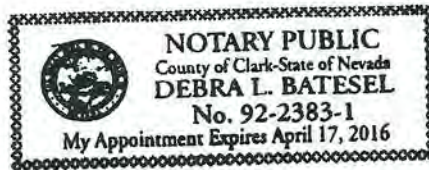
Thomas Lucas, Manager  
Opportunity Homes LLC

State of Nevada                    )  
County of Clark                   ) ss

On this 4<sup>th</sup> day of June, 2015, before me, Debra L. Batesel, a notary public in and for the County of Clark, State of Nevada, did personally appear before me the person of Thomas Lucas, Manager of Opportunity Homes LLC, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to this Quitclaim Deed; and, acknowledged to me that he executed the same in his capacity, and that by his signature on this instrument did execute the same.

WITNESS my hand and official seal.

Signature: Debra L. Batesel



AA 001737

TOBIN001205



**STATE OF NEVADA  
DECLARATION OF VALUE**

1. Assessor Parcel Number(s)  
 a) 191-13-811-052  
 b) \_\_\_\_\_  
 c) \_\_\_\_\_  
 d) \_\_\_\_\_

2. Type of Property  
 a)  Vacant Land      b)  Single Fam. Res.  
 c)  Condo/Twnhse      d)  2-4 Plex  
 e)  Apt. Bldg.      f)  Comm'l/Ind'l  
 g)  Agricultural      h)  Mobile Home  
 i)  Other \_\_\_\_\_

FOR RECORDERS OPTIONAL USE	
Book _____	Page: _____
Date of Recording: _____	
Notes: _____	

3. a) Total Value/Sales Price of Property: \$ 270,000 -  
 b) Deed in Lieu of Foreclosure Only (value of (\$ \_\_\_\_\_))  
 c) Transfer Tax Value: \$ \_\_\_\_\_  
 d) Real Property Transfer Tax Due \$ 1377.00

4. **If Exemption Claimed:**  
 a. Transfer Tax Exemption, per 375.090, Section: \_\_\_\_\_  
 b. Explain reason for exemption: \_\_\_\_\_

5. Partial Interest: Percentage being transferred: 100 %  
 The undersigned declares and acknowledges, under penalty of perjury, pursuant to NRS 375.060 and NRS 375.110 that the information provided is correct to the best of their information and belief, and can be supported by documentation if called upon to substantiate the information provided herein. Furthermore, the parties agree that disallowance of any claimed exemption, or other determination of additional tax due, may result in a penalty of 10% of the tax due plus interest at 1% per month. Pursuant to NRS 375.030, the Buyer and Seller shall be jointly and severally liable for any additional amount owed.

Signature: [Signature] Capacity: Grantor  
 Signature: \_\_\_\_\_ Capacity: \_\_\_\_\_

**SELLER (GRANTOR) INFORMATION**  
(REQUIRED)

**BUYER (GRANTEE) INFORMATION**  
(REQUIRED)

Print Name: Opportunity Homes, LLC  
 Address: 2657 Windmill Pkwy.  
 City: Henderson  
 State: NV Zip: 89074

Print Name: F. Bondurant, LLC  
 Address: 10781 W. Twain  
 City: Las Vegas  
 State: NV Zip: 89135

**COMPANY/PERSON REQUESTING RECORDING (required if not seller or buyer)**

Print Name: Robert Coy Smith File Number: \_\_\_\_\_  
 Address: 446 Beautiful  
 City: Las Vegas State: Nevada Zip: 89138

(AS A PUBLIC RECORD THIS FORM MAY BE RECORDED/MICROFILMED)



# EXHIBIT 8

# EXHIBIT 8

AA 001739

3-1

Mail and Return Tax statement to:  
Opportunity Homes, LLC  
2657 Windmill Parkway, #145  
Henderson, NV 89074

APN # 191-13-811-052

Inst #: 20140822-0002548  
Fees: \$18.00 N/C Fee: \$0.00  
RPTT: \$1805.40 Ex: #  
08/22/2014 09:53:30 AM  
Receipt #: 2130155  
Requestor:  
OPPORTUNITY HOMES LLC  
Recorded By: SOL Pgs: 3  
DEBBIE CONWAY  
CLARK COUNTY RECORDER

## FORECLOSURE DEED

The undersigned declares:

Red Rock Financial Services, herein called agent for (Sun City Anthem Community Association), was the duly appointed agent under that certain Lien for Delinquent Assessments, recorded 12/14/2012 as instrument number 0001338 Book 20121214, in Clark County. The previous owner as reflected on said lien is GORDON B. HANSEN, TRUSTEE OF THE GORDON B. HANSEN TRUST, DATED AUGUST 22, 2008. Red Rock Financial Services as agent for Sun City Anthem Community Association does hereby grant and convey, but without warranty expressed or implied to: **Opportunity Homes, LLC** (herein called grantee), pursuant to NRS 116.3116 through NRS 116.31168, all its right, title and interest in and to that certain property legally described as: SUN CITY ANTHEM UNIT #19 PHASE 2 PLAT BOOK 102 PAGE 80 LOT 85 BLOCK 4 which is commonly known as **2763 White Sage Dr Henderson, NV 89052.**

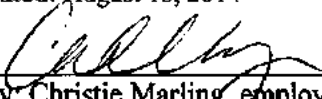
### AGENT STATES THAT:

This conveyance is made pursuant to the powers conferred upon agent by Nevada Revised Statutes, the Sun City Anthem Community Association governing documents (CC&R's) and that certain Lien for Delinquent Assessments, described herein. Default occurred as set forth in a Notice of Default and Election to Sell, recorded on 03/12/2013 as instrument number 0000847 Book 20130312 which was recorded in the office of the recorder of said county. Red Rock Financial Services has complied with all requirements of law including, but not limited to, the elapsing of 90 days, mailing of copies of Lien for Delinquent Assessments and Notice of Default and the posting and publication of the Notice of Sale. Said property was sold by said agent, on behalf of Sun City Anthem Community Association at public auction on 08/15/2014, at the place indicated on the Notice of Sale. Grantee being the highest bidder at such sale became the purchaser of said property and paid therefore to said agent the amount bid **\$63,100.00** in lawful money of the United States, or by satisfaction, pro tanto, of the obligations then secured by the Lien for Delinquent Assessment.

AA 001740

TOBIN001207

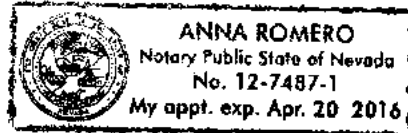
Dated: August 18, 2014


  
By: Christie Marling, employee of Red Rock Financial Services, agent for Sun City Anthem Community Association

STATE OF NEVADA            )  
COUNTY OF CLARK        )

On August 18, 2014, before me, personally appeared Christie Marling, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacity, and that by their signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.





When Recorded Mail To: Opportunity Homes, LLC  
2657 Windmill Parkway, #145  
Henderson, NV 89074

AA 001741

TOBIN001208

# STATE OF NEVADA DECLARATION OF VALUE

## 1. Assessor Parcel Number (s)

- a) 191-13-811-052
- b) \_\_\_\_\_
- c) \_\_\_\_\_
- d) \_\_\_\_\_

## 2. Type of Property:

- |                             |              |  |                 |
|-----------------------------|--------------|--|-----------------|
| a) <input type="checkbox"/> | Vacant Land  | b) <input checked="" type="checkbox"/> | Single Fam Res. |
| c) <input type="checkbox"/> | Condo/Twnhse | d) <input type="checkbox"/>            | 2-4 Plex        |
| e) <input type="checkbox"/> | Apt. Bldg.   | f) <input type="checkbox"/>            | Comm'Wind'l     |
| g) <input type="checkbox"/> | Agricultural | h) <input type="checkbox"/>            | Mobile Home     |
| i) <input type="checkbox"/> | Other        |  |                 |

FOR RECORDERS OPTIONAL USE ONLY
Notes: <u>4</u>

## 3. Total Value/Sales Price of Property:

\$ 63,100.<sup>00</sup>  
 Deed in Lieu of Foreclosure Only (value of property) \$ \_\_\_\_\_  
 Transfer Tax Value: \$ 353,529.<sup>00</sup>  
 Real Property Transfer Tax Due: \$ ~~323.85~~ 1,805.40 VT

## 4. If Exemption Claimed:

- a. Transfer Tax Exemption, per NRS 375.090, Section: \_\_\_\_\_
- b. Explain Reason for Exemption: \_\_\_\_\_

## 5. Partial Interest: Percentage being transferred: \_\_\_\_\_ %

The undersigned declares and acknowledges, under penalty of perjury, pursuant to NRS 375.060 and NRS 375.110, that the information provided is correct to the best of their information and belief, and can be supported by documentation if called upon to substantiate the information provided herein. Furthermore, the disallowance of any claimed exemption, or other determination of additional tax due, may result in a penalty of 10% of the tax due plus interest at 1% per month.

Pursuant to NRS 375.030, the Buyer and Seller shall be jointly and severally liable for any additional amount owed.

Signature *[Signature]* Capacity AGENT  
 Signature \_\_\_\_\_ Capacity \_\_\_\_\_

## SELLER (GRANTOR) INFORMATION

(REQUIRED)

Print Name: Red Rock Financial Services  
 Address: 4775 West Teco Ave #140  
 City: Las Vegas  
 State: NV Zip: 89118

## BUYER (GRANTEE) INFORMATION

(REQUIRED)

Print Name: Opportunity Homes, LLC  
 Address: 2657 Windmill Parkway, #145  
 City: Henderson  
 State: NV Zip: 89074

## COMPANY/PERSON REQUESTING RECORDING

(REQUIRED IF NOT THE SELLER OR BUYER)

Print Name: \_\_\_\_\_ Escrow # \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

(AS A PUBLIC RECORD THIS FORM MAY BE RECORDED)

AA 001742

TOBIN001209

# EXHIBIT 9

# EXHIBIT 9

AA 001743

4 -1

20080827-0003627

Fee: \$16.00	RPTT: EX#007
H/C Fee: \$0.00	
08/27/2008	15:28:08
T20080191661	
Requestor:	
LEGAL EXPRESS	
Debbie Conway	SCA
Clark County Recorder	Pgs: 4

APN: 191-13-811-052

### GRANT, BARGAIN, SALE DEED

THIS INDENTURE WITNESSETH: That GORDON B. HANSEN, without consideration, does hereby Grant, Bargain, Sell and Convey to GORDON B. HANSEN, Trustee of the GORDON B. HANSEN TRUST, dated August 22, 2008, as amended, or restated, or his successors, all of his right, title and interest in that real property situated in the County of Clark, State of Nevada, bounded and described as follows:

LOT EIGHTY-FIVE (85) IN BLOCK FOUR (4) OF FINAL MAP OF SUN CITY ANTHEM UNIT NO. 19 PHASE 2, AS SHOWN BY MAP THEREOF ON FILE IN BOOK 102 OF PLATS, PAGE 80, IN THE OFFICE OF THE COUNTY RECORDER, CLARK COUNTY, NEVADA.

Commonly known as: 2763 White Sage Drive, Henderson, NV 89052.

SUBJECT TO: 1. Powers of Trustee attached hereto as Exhibit "A" and by this reference incorporated herein.

Together with all and singular the tenements, hereditaments and appurtenances thereunto belonging or in any wise appertaining.

GRANTEES ADDRESS: Mr. Gordon B. Hansen, 2664 Olivia Heights Ave., Henderson, NV 89052

AA 001744

TOBIN001210

Witness his hand this 22<sup>nd</sup> day of August, 2008.

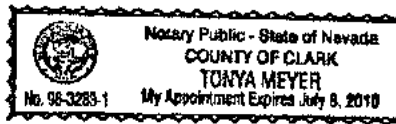
Gordon B. Hansen  
GORDON B. HANSEN

STATE OF NEVADA        )  
                                  ) ss.  
COUNTY OF CLARK     )

On this 22<sup>nd</sup> day of August, 2008, before me, the undersigned, a Notary Public in and for said County of Clark, State of Nevada, personally appeared GORDON B. HANSEN, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument, the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

Tonya Meyer  
Notary Public



Mail Tax Statements to:  
Mr. Gordon B. Hansen  
2664 Olivia Heights Ave.  
Henderson, NV 89052

When Recorded, Mail to:  
Mr. Gordon B. Hansen  
2664 Olivia Heights Ave.  
Henderson, NV 89052

AA 001745

TOBIN001211

**EXHIBIT "A"**  
**POWERS OF TRUSTEE**

**GORDON B. HANSEN**, Trustee, is hereby vested with complete powers of disposition of the real estate herein described, including the power to plat, sell, encumber, mortgage and convey as a whole or in parcels, and no person dealing with said Trustee shall be obligated to look beyond the terms of this instrument for power in the Trustee to sell, encumber, mortgage or convey, the real estate described herein.

Said Grantee is likewise hereby excused from any and all duties of diligence and responsibility respecting the propriety of any act of said Trustee purporting to be done under or by virtue of the terms of this issue.

This conveyance is made in Trust pursuant to and in accordance with the "**GORDON B. HANSEN TRUST**" which was executed on August 22, 2008.

AA 001746

TOBIN001212



**STATE OF NEVADA  
DECLARATION OF VALUE**

1. Assessor Parcel Number

- a) 191-13-811-052
- b) \_\_\_\_\_
- c) \_\_\_\_\_
- d) \_\_\_\_\_

FOR RECORDER OPTIONAL USE ONLY	
Document/Instrument #:	_____
Book _____	Page: _____
Date of Recording:	<u>Cont of trust</u> <u>per</u>

2. Type of Property:

- a)  Vacant Land
- b)  Single Fam. Res.
- c)  Condo/Twnhse
- d)  2-4 Plex
- e)  Apt. Bldg
- f)  Comm'l/Ind'l
- g)  Agricultural
- h)  Mobile Home
- i)  Other

3. Total Value/Sales Price of Property \$ \_\_\_\_\_  
 Deed in Lieu of Foreclosure Only (value of property) ( \_\_\_\_\_ )  
 Transfer Tax Value: \$ \_\_\_\_\_  
 Real Property Transfer Tax Due \$ \_\_\_\_\_ 0

4. If Exemption Claimed:

- a. Transfer Tax Exemption per NRS 375.090, Section 7
- b. Explain Reason for Exemption: Transfer without consideration to or from a Trust

5. Partial Interest: Percentage being transferred: N/A%

The undersigned declares and acknowledges, under penalty of perjury, pursuant to NRS.375.060 and NRS 375.110, that the information provided is correct to the best of their information and belief, and can be supported by documentation if called upon to substantiate the information provided herein. Furthermore, the parties agree that disallowance of any claimed exemption, or other determination of additional tax due, may result in a penalty of 10% of the tax due plus interest at 1% per month. Pursuant to NRS 375.030, the Buyer and Seller shall be jointly and severally liable for any additional amount owed.

Signature Gordon B. Hansen Capacity Grantor  
 Signature \_\_\_\_\_ Capacity \_\_\_\_\_

**SELLER (GRANTOR) INFORMATION  
(REQUIRED)**

Print Name: GORDON B. HANSEN  
 Address: 2763 White Sage Dr.  
 City: Henderson  
 State: NV Zip: 89052

**BUYER (GRANTEE) INFORMATION  
(REQUIRED)**

Print Name: GORDON B. HANSEN TRUST  
 Address: 2664 Olivia Heights Ave.  
 City: Henderson  
 State: NV Zip: 89052

**COMPANY/PERSON REQUESTING RECORDING (required if not seller or buyer)**

Print Name: Mr. Gordon B. Hansen Escrow #: \_\_\_\_\_  
 Address: 2664 Olivia Heights Ave.  
 City: Henderson State: NV Zip: 89052

(AS A PUBLIC RECORD THIS FORM MAY BE RECORDED/MICROFILMED)

3627

AA 001747

TOBIN001213

# EXHIBIT 10

# EXHIBIT 10

AA 001748

STATE OF NEVADA

COUNTY OF CLARK

**DECLARATION OF NONA TOBIN**

Declaration made under penalty of perjury alleging notarial acts and omissions that should be declared to have rendered recorded documents invalid to convey interest in subject property to the Joel and Sandra Stokes, as individuals or as Trustees of the Jimijack Irrevocable Trust or to Jimijack Irrevocable Trust, an Nevada entity operating as a business, but without commercial registration, or State, county, or city business licenses or filed fictitious name.

1. My name is Nona Tobin, and my address is 2664 Olivia Heights Ave., Henderson, Nevada 89052.
2. I do solemnly swear that everything in this declaration is true and based on my personal experience or investigation and research.
3. My purpose is to document notarial violations which occurred on June 7, June 8, August 9, and September 6, 2016 and faxed, emailed and/or mailed (certified and first class) communications related to deeds notarized by CluAynne M. Corwin that as the subject of a complaint to the notary division of the NVSOS.
4. I believe these notary violations render the documents invalid and without authority to convey the subject property to Joel and Sandra Stokes, as individuals or as Trustees of the Jimijack Irrevocable Trust or to Jimijack Irrevocable Trust as a legal Nevada business entity.
5. I prepared this unsworn declaration to describe what happened regarding the fraudulently-notarized June 9, 2015 Quit Claim Deed as it is the sole recorded document that gives rise to the Joel and Sandra Stokes' claims, either as individuals or as Trustees of Jimijack Irrevocable Trust, to all title interests to 2763 White Sage Drive, Henderson NV 89052, the subject property of quiet title litigation in which I have an interest.
6. I allege that violations of NRS 240.075, NRS 240.120, NRS 240.147, NRS 240.150, NRS 240.155, as well as commercial registration irregularities, that I am reporting here are sufficient to invalidate the sole recorded document that gives rise to Joel and Sandra Stokes' claims and to initiate an investigation by proper authorities into other violations of statutes involving fraudulent conveyance of real property, attorney and Realtor misconduct and license violations, and filing false statements to the Secretary of State and forming commercial entities for an illegal purpose.
7. There were two quit claim deeds, one notarized on June 4, 2015 and the second, notarized on June 8, 2015, purporting to re-convey the residence at 2763 White Sage Av., Henderson, NV 89052, which had allegedly been sold to Opportunity Homes, LLC on August 15, 2014 at a disputed HOA foreclosure sale.
8. I am a Pro Se Litigant disputing the legality of the 8/15/14 HOA sale, and I am alleging that the buyer at the sale was actually Thomas Lucas, Realtor in the Berkshire Hathaway office (BHHS) under Forrest Barbee, Broker with whom I had the property listed for sale, and that Opportunity Homes, LLC is an illegally-formed

**AA 001749**

sham entity designed solely to serve as Lucas' alter ego so his actions that would have been illegal for a licensed Broker/ Realtor could be concealed.

9. Further, evidence indicates that there is a concealed relationship between Lucas; FirstService Residential, HOA Managing agent; Red Rock Financial Services, HOA debt collectors who conducted the flawed foreclosure sale; the Stokes who currently have possession of the property; the Stokes' attorney, Joseph Y. Hong; Yuen K. Lee, alleged Manager of F. Bondurant, LLC in default, who signed the fraudulently notarized quit claim deed as if he were Thomas Lucas, and who operates out of the same office as Joseph Y. Hong, both notaries, and attorney Peter Mortenson.
10. I allege that by acting to concert has allowed the property to be unfairly conveyed and re-conveyed, and by concealing their acts and relationships a series fraudulent acts, including tax evasion, to go undetected.
11. The second Quit Claim Deed recorded on June 9, 2015 (attached), the main subject of this affidavit, was notarized by CluAynne M. Corwin on June 8, 2015 falsely offering her notarial seal as proof of Yuen Lee's signature that *"did personally appear before me the person of Thomas Lucas, Lucas, Manager, of Opportunity Homes, LLC, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to this Quit Claim Deed; and, acknowledged to me that he executed the same in his capacity, that by his signature on this instrument did execute the same."*
12. Per her business card which I picked up from her office on September 6, CluAynne M. Corwin is a notary public, paralegal & office administrator with Mortenson & Rafie located at 10781 W. Twain Las Vegas NV 89135.
13. On June 7, 2016 I called CluAynne M. Corwin at the phone number that I think I got for her from Notary Public Division of the Nevada Secretary of State. I had been told by that office that I would be able to inspect her journal.
14. I confirmed that notaries had to keep a journal and that it was supposed to be available for public inspection was true before I called by reviewing State law governing Notary Publics in NRS 240.
15. I allege that these violations of laws governing Notary Publics in NRS 240 along with violations of the Statutes of Fraud governing the conveyance of real property in Nevada are sufficient to invalidate the recorded document that give rise to Joel and Sandra Stokes claims.
16. When Ms. Corwin answered, I told her I wanted to see her notary journal, and she immediately began hostile and asked who I was and why did I want to see it.
17. She said "I'm not just going to let anyone walk in here and look at it."
18. I said since the journal was open for public inspection by law, I didn't see what the problem was.
19. She told me to wait, and a man got on the line and asked me what I wanted.
20. I told him I was just trying to inspect her journal and she got upset.
21. The man identified himself as her boss, Peter Mortenson, and that he was an attorney.
22. He was I told him that I was the Successor Trustee of a property that had been sold at an HOA foreclosure sale, and that I wanted to see CluAynne's journal because there was a major error on the quit claim deed that she had notarized.

AA 001750

23. He asked a lot of questions and suggested that maybe he could help me, but he wanted to see what I was talking about.
24. At 3:27 PM, June 7, 2016 I faxed the second quit claim deed recorded on June 9, 2015 against 2763, falsely notarized by CluAynne, to Peter Mortenson's office at (702) 363-4107.
25. He asked me if I thought something untoward or nefarious (or some words like that) was going on.
26. He said I was "coming on all cloak and dagger".
27. I said yes I thought something was very wrong, but that I thought CluAynne was probably a victim too and she didn't need to be so afraid.
28. I explained the HOA foreclosure and told him I had done a lot of research.
29. I was very open with him since I was looking for an attorney to help me.
30. He acted very supportive then and suggested maybe he could help me, but that he'd have to look at it since the statute of limitations was probably passed.
31. I didn't realize when I was talking to him on the phone that Peter and CluAynne actually shared a small law office space and reception area with Hong & Hong, attorney for the Plaintiffs Stokes.
32. I thought he was going to be helpful and so I brought two binders of documents I had collected, but when I saw his office, I reconsidered showing them to him and left my binders in the car.
33. Mark Burton came with me to inspect the page for June 8, 2015 in CluAynne's notary journal on June 8, 2016.
34. There was no entry for the notarial act of acknowledging the Quit Claim Deed that alleged transferred F. Bondurant's interest in 2763 to Joel and Sandra as Trustees of Jimijack Irrevocable Trust.
35. Peter M said that usually CluAynne was so conscientious and he had no explanation for how it happened or why she would fail to perform a legally mandated function when she was so careful usually.
36. I asked if someone else in the office could have used her stamp, that she had been victimized.
37. He said that it was definitely her signature and not a situation where her notary stamp had been stolen.
38. He tried to ask more about my interest in the property and get away from the fact that CluAynne had failed to perform the most basic duties of a notary, i.e. she used her stamp without identifying the executor of the document and without recording that she had done it, both serious violations.
39. I told him I had decided not to bring any of my paperwork in or discuss my case with him since I intended to file a complaint, but I was sorry because I thought CluAnne was a victim.
40. Peter's hands were visibly shaking during the meeting.
41. I requested a certified copy of the June 9, 2015 page to show that entries had been made chronologically, but that this critical one was missing.
42. At first, Peter agreed to do get the certified copy for me, but then acted bewildered
43. He then was talking in a friendly, "aw shucks" kind of way, saying that he had never dealt with this before and that he needed to call the NV SOS before he could give it to me, just to be sure.

AA 001751

44. He told us we would have to come back later.
45. I complained that it is a nearly an hour and a half round trip to my house, and he said he would mail it to me.
46. I asked about the cost, and he said not to worry about it.
47. He called me back later and said he would not give me a certified copy, that he wasn't allowed to.
48. He said the NV SOS said I would only be entitled to a certified copy of a particular entry in the journal.
49. He told me that the NV SOS said they (Peter and CluAynne I guess) didn't have to give me anything because the journal entry I was looking for wasn't there.
50. He said they had let me look at the page for June 8, 2015, that was enough.
51. That it would be violating the privacy of the people whose signatures were on the rest of the page to let their private information be copied.
52. This seems strange to me given that the law provides for public inspection of the notary journal, and I didn't see there being any such restrictions on access.
53. He gave me the name of the person in the NV SOS who had provided him with this interpretation.
54. I called the woman at NVSOS (whose name I can't remember) shortly thereafter to verify.
55. When I told her I wanted a picture of the page for verification of the violation of NRS in not making a chronological entry in her journal of each notarial act for litigation purposes, she said, "Well, that's not gonna happen!"
56. The NV SOS employee inaccurately told me that I was only permitted to get a certified copy of my signature.
57. Below is an exact quote from an email I sent on August 9, 2016 describing the same event.
58. I wrote this email after I had met for the first time two other women who are dealing with HOA foreclosures. "Irma" is Irma Mendez and her property was also quit claimed to Joel and Sandra Stokes, as Trustees of Jimijack Irrevocable Trust.
59. The Quit Claim Deed to Irma's property was notarized by CluAynne M. Corwin on September 11, 2015.

I happen to have gone to his office a few months ago when I wanted to look at CluAnne M. Colwin's notary log because she falsely notarized the quit claim deed to Jimijack. Her boss is Peter Mortinson shares a law office with Hong & Hong at that address. CluAnne wouldn't speak to me and had her boss-attorney show me the journal. Peter showed me the page of her log, but she had failed to list any notarial duty on June 8, 2015 when she notarized Yuan Lee as being Thomas Lucas, personally appearing before her. Peter refused to give me a copy of the page since technically the law allows only a copy of the specific signature and not a copy of the page showing the absence of one.

I asked Peter if he represented any of these people with Hong and he said his notary CluAynne just occasionally notarized documents for them in a pinch, but she was usually so fastidious that he couldn't understand how on this one occasion she forgot to log it. He even tried to recruit me as a client saying he thought he could help me, but said I probably would

**AA 001752**

have a statute of limitations problem. it's interesting CluAnne also notarized Amir's signature on Irma's property that Irma says doesn't match Amir's signature and looks more like Hong's. Julie told me Peter has appeared for Hong.

1. On September 6, 2016, Mark Burton and I went to 10781 W. Twain without notice because we were on that side of town for Mark's appointment with a doctor.
2. I intended to ask to see the page for September 11, 2015 as there should be an entry for the quit claim deed for another HOA foreclosure that had gone to Joel and Sandra Stokes.
3. I wanted to see the September 11, 2015 page in CluAynne's notary journal to see if there was a pattern of her failing to record notarial acts when they involved documents which furthered Mr. Hong's clients'.
4. I intended to request to see the page for September 11, 2016, but I was never even given a chance to ask.
5. We went into the office about 11 AM, and while Mark waited on the couch, I told the receptionist I was Nona Tobin and was there to see CluAynne.
6. She said "Sure" and went to the back office.
7. The receptionist returned right away, saying "She'll be right out."
8. CluAynne did not come out.
9. Instead, Peter Mortenson came barreling out and before I could say anything, he said angrily, "I already spent enough time with you. I told you you're not getting any certified copies."
10. I remember thinking that he was trying to use his size and brusque manner and being a lawyer to bully me into just going away, and I'm sure, if I had been a smaller, more typical 67-year-old non-lawyer woman, it would have worked.
11. I said I wanted to look at a different signature and that I wasn't asking for a certified copy.
12. He refused, virtually yelling at me and telling me to stop bothering them, which I believe to be a violation of NRS 240.147.
13. A few of the things he said were, in my view, particularly bizarre:
  - a. "you don't have a right to be here";
  - b. "we are very busy; we're doing business here"
  - c. "You've done enough."
14. He said that they didn't have to give me anything.
15. I told him they did have to let the public inspect the journal.
16. He said several times "Well, go ahead and file a lawsuit. Just file a lawsuit to get it."
17. He turned without a civil word, fumbled with a key to get back behind a locked door to his office, and left me just standing there in the hall and Mark on the couch in the lobby.
18. When I notified Irma Mendez later on the evening of September 6 that I had been thrown out of Hong's office when I tried to look at CluAynne's notary journal for September 11, 2015, she said she had doubts about the validity of Amir's signature.
19. Irma's doubts were so substantial that she said she had found some examples of Amir's signature on court documents to compare and there was no similarity.
20. She said she then compared Amir's signature on the quit claim deed that gave her property from Amir to the Stokes and believed the signature had so much similarity to the signature of Joseph Y. Hong, the Stokes' attorney, that she suspected forgery.

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21. At a December 20, 2016 hearing, my motion to intervene on the quiet title case A-15-720032 was granted, and I needed to get some additional information about notary problems with the quit claim deeds that moved through Hong's office to removed title from me or Irma Mendez to give title to the Stokes.
22. On December 28, 2016, I emailed and faxed a written request to CluAynne M. Corwin to provide me with certified copies of three lines in her journal (attached) related to quiet title cases involving the Stokes and their attorney, Mr. Hong.
23. On December 28, 2016, I faxed and sent by first class mail to 10781 W. Twain the attached request to Debra L. Batesel, notary public and employee of Hong & Hong, for a certified copy of the June 4, 2015 entry in her journal documenting the signature of Thomas Lucas quit claiming 2763 White Sage to F. Bondurant.
24. I called on January 3, 2016 to the office and asked the receptionist to tell CluAynne that I would be there on Thurs day to pick it up if I didn't hear from her.
25. Later that day, I also sent the attached letter first class and certified to CluAynne at her home address.
26. There was no answer or voicemail at Hong's office, but when I asked the receptionist both law offices shared if there was a different number for Hong's office, and I was told there it rang through to her, but she didn't pick it up.
27. I went to Hong's office and asked for Debra Batesel, but she was not in.
28. I asked for CluAynne next, but since I gave my real name, Peter came out.
29. Peter told me I couldn't just come in without an appointment.
30. Peter told me I was not to attempt to contact CluAynne at the address I found on the notary website.
31. Peter said she was his employee and he was paying her to work on other things.
32. Peter said CluAynne was not to be bothered at home.
33. I told him that these matters were in litigation and that it was unreasonable for him to be obstructionist.
34. Peter said I had only given one day's notice, but he seemed to disregard that CluAynne had not responded to phone, email, fax or mail requests to call me for over a week
35. Peter said that litigation takes a long time and that I shouldn't be so demanding when I didn't have an appointment.
36. Peter said he was writing me a letter and that maybe I should just wait for that. I said I would read his letter, but that I wanted to schedule an appointment now instead of waiting to schedule it.
37. He said he had spoken to the Secretary of State's office.
38. I said I wanted to schedule an appointment, and he said Tuesday, January 10 at 4 pm.
39. I faxed a notice to Debra Batesel that I would be in her office at that time and would like to review her journal then as well as get the previously requested certified copy of her notary act on June 4, 2015.
40. At the meeting, CluAynne would still not participate in a review of her journal, She was represented by Peter Mortenson, who said he was there as her employer, but did not say he was her attorney.
41. They were not able to provide copies of two of the entries I requested which both related to my case as CluAynne had not made an entry in her journal for either of those acts as she is required to do by Nevada notary laws.

AA 001754



42. The notarization of the quit claim deed for Irma Mendez house was supplied, and I gave it to her for inclusion in her complaint.
43. Debra Batesel came in when Peter was finished and gave me a non-certified copy of two signatures of Thomas Lucas she notarized on June 4, 2015, for the quit claim and surprisingly for a purchase and sale agreement, but did not bring in the notary book for me to inspect.
44. The difficulties I have had in trying to view these notary journals increase my suspicions that there is rampant notary fraud of the instruments recorded to convey HOA foreclosures to the Stokes.
45. Per NRS 53.045, this unsworn declaration is being submitted in lieu of a sworn affidavit. I declare under penalty of perjury under the law of the State of Nevada that the foregoing is true and correct.

DATED this 17<sup>th</sup> day of January, 2017.



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Nona Tobin  
2664 Olivia Heights Ave.  
Henderson NV 89052  
(702) 465-2199  
nonatobin@gmail.com

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## **Exhibits to NV SOS Complaint NRS Violations by a Notary Public**

1. Quit Claim Deed for 2763 White Sage that notarized Yeun Lee signature as if it were Thomas' Lucas' signature and for which there is no entry in CluAynne M. Corwin's notary journal on June 8, 2015
2. Quit Claim Deed to 2763 White Sage that on June 4, 2015, Debra L. Batesel, an employee of Hong notarized what is believed to be Thomas Lucas' actual signature
3. Quit Claim Deed to a different property but that conveyed interest in another HOA foreclose to Joel and Sandra Stokes, as Trustees of Jimijack and was notarized by CluAynne M. Corwin on September 11, 2015, i.e. the page I wanted to see in CluAynne's notary journal to see if there was a pattern of her failing to record notarial acts when they involved documents which furthered Mr. Hong's clients
4. Relevant sections of NRS 240 governing notary publics
5. Relevant sections of NRS Statute of Frauds re conveyance of real property
6. NRS 205.395 False representation concerning title; penalties; civil action.
7. Letter from Peter Mortenson to me on January 5, 2017 regarding my request for public inspection of CluAynne M. Corwin's notary journal.

**AA 001756**

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## RELEVANT SECTIONS OF THE NRS 240 RE NOTARY PUBLICS

**(emphasis added)**

**NRS 240.147 Unlawful destruction, defacement or concealment of notarial record.** It is unlawful for a person to knowingly destroy, deface or conceal a notarial record. (Added to NRS by [1997, 930](#); A [2009, 3029](#))

**NRS 240.120 Journal of notarial acts: Duty to maintain; contents; verification based upon credible witness; copy of entry; storage; period of retention; report of loss or theft; exceptions.**

1. Except as otherwise provided in subsection 2, **each notary public shall keep a journal in his or her office in which the notary public shall enter for each notarial act performed, at the time the act is performed:**

(a) The fees charged, if any;

(b) The title of the document;

(c) The date on which the notary public performed the act;

(d) Except as otherwise provided in subsection 3, the name and signature of the person whose signature is being notarized;

(e) Subject to the provisions of subsection 4, **a description of the evidence used by the notary public to verify the identification of the person whose signature is being notarized;**

(f) An **indication of whether the notary public administered an oath;** and

(g) The **type of certificate used to evidence the notarial act,** as required pursuant to [NRS 240.1655](#).

2. A notary public may make one entry in the journal which documents more than one notarial act if the notarial acts documented are performed:

(a) For the same person and at the same time; and

(b) On one document or on similar documents.

3. When performing a notarial act for a person, a notary public need not require the person to sign the journal if:

(a) The notary public has performed a notarial act for the person within the previous 6 months;

(b) The notary public has personal knowledge of the identity of the person; and

(c) The person is an employer or coworker of the notary public and the notarial act relates to a transaction performed in the ordinary course of the person's business.

4. **If, pursuant to subsection 3, a notary public does not require a person to sign the journal, the notary public shall enter "known personally" as the description required to be entered into the journal** pursuant to paragraph (e) of subsection 1.

5. If the notary verifies the identification of the person whose signature is being notarized on the basis of a credible witness, the notary public shall:

(a) Require the witness to sign the journal in the space provided for the description of the evidence used; and

(b) Make a notation in the journal that the witness is a credible witness.

6. **The journal must:**

**(a) Be open to public inspection.**

**(b) Be in a bound volume with preprinted page numbers.**

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**7. A notary public shall, upon request and payment of the fee set forth in [NRS 240.100](#), provide a certified copy of an entry in his or her journal.**

8. A notary public shall keep his or her journal in a secure location during any period in which the notary public is not making an entry or notation in the journal pursuant to this section.

9. A notary public **shall retain each journal that the notary public has kept pursuant to this section until 7 years after the date on which he or she ceases to be a notary public.**

10. A notary public shall file a report with the Secretary of State and the appropriate law enforcement agency if the journal of the notary public is lost or stolen.

11. The provisions of this section do not apply to a person who is authorized to perform a notarial act pursuant to paragraph (b), (c), (d) or (e) of subsection 1 of [NRS 240.1635](#).

[Part 18:49:1883; BH § 2359; C § 2483; RL § 2020; NCL § 2951] + [Part 21:49:1883; BH § 2362; C § 2486; RL § 2023; NCL § 2954]—(NRS A [1967, 533](#); [1993, 262](#); [1995, 193, 1596](#); [1997, 936](#); [2001, 654](#); [2007, 46](#); [2011, 1611](#); [2013, 1376](#))

**NRS 240.150 Liability for misconduct or neglect; liability of employer; penalties for willful violation or neglect of duty; procedure upon revocation or suspension.**

1. For misconduct or neglect in a case in which a notary public appointed pursuant to the authority of this State may act, either by the law of this State or of another state, territory or country, or by the law of nations, or by commercial usage, **the notary public is liable on his or her official bond to the parties injured thereby, for all the damages sustained.**

2. **The employer of a notary public may be assessed a civil penalty by the Secretary of State of not more than \$2,000 for each violation specified in subsection 4 committed by the notary public, and the employer is liable for any damages proximately caused by the misconduct of the notary public, if:**

**(a) The notary public was acting within the scope of his or her employment at the time the notary public engaged in the misconduct; and**

**(b) The employer of the notary public consented to the misconduct of the notary public.**

3. The Secretary of State may refuse to appoint or may suspend or revoke the appointment of a notary public who fails to provide to the Secretary of State, within a reasonable time, information that the Secretary of State requests from the notary public in connection with a complaint which alleges a violation of this chapter.

4. Except as otherwise provided in this chapter, for any willful violation or neglect of duty or other violation of this chapter, or upon proof that a notary public has been convicted of, or entered a plea of guilty, guilty but mentally ill or nolo contendere to, a crime described in paragraph (c) of subsection 2 of [NRS 240.010](#):

(a) The appointment of the notary public may be suspended for a period determined by the Secretary of State, but not exceeding the time remaining on the appointment;

(b) The appointment of the notary public may be revoked after a hearing; or

(c) The notary public may be assessed a civil penalty of not more than \$2,000 for each violation.

5. If the Secretary of State revokes or suspends the appointment of a notary public pursuant to this section, the Secretary of State shall:

(a) Notify the notary public in writing of the revocation or suspension;

(b) Cause notice of the revocation or suspension to be published on the website of the Secretary of State; and

AA 001758

(c) If a county clerk has issued a certificate of permission to perform marriages to the notary public pursuant to [NRS 122.064](#), notify the county clerk of the revocation or suspension.

6. Except as otherwise provided by law, the Secretary of State may assess the civil penalty that is authorized pursuant to this section upon a notary public whose appointment has expired if the notary public committed the violation that justifies the civil penalty before his or her appointment expired.

7. The appointment of a notary public may be suspended or revoked by the Secretary of State pending a hearing if the Secretary of State believes it is in the public interest or is necessary to protect the public.

[13:39:1864; B § 342; BH § 2247; C § 2414; RL § 2756; NCL § 4726]—(NRS A [1985, 1208; 1995, 194; 1997, 937; 2011, 1612; 2013, 1200; 2015, 932](#))

**NRS 240.155 Notarization of signature of person not in presence of notary public unlawful; penalty.**

1. A notary public who is appointed pursuant to this chapter **shall not willfully notarize the signature of a person unless the person is in the presence of the notary public** and:

(a) Is known to the notary public; or

(b) If unknown to the notary public, **provides a credible witness or documentary evidence of identification to the notary public.**

2. A person who:

(a) Violates the provisions of subsection 1; or

(b) Aids and abets a notary public to commit a violation of subsection 1,  is guilty of a gross misdemeanor.

(Added to NRS by [2005, 2274](#); A [2007, 1100](#))

**NRS 240.075 Prohibited acts. A notary public shall not:**

1. Influence a person to enter or not enter into a lawful transaction involving a notarial act performed by the notary public.

2. **Certify an instrument containing a statement known by the notary public to be false.**

3. Perform any act as a notary public with intent to deceive or defraud, including, without limitation, altering the journal that the notary public is required to keep pursuant to [NRS 240.120](#).

4. Endorse or promote any product, service or offering if his or her appointment as a notary public is used in the endorsement or promotional statement.

5. Certify photocopies of a certificate of birth, death or marriage or a divorce decree.

6. Allow any other person to use his or her notary's stamp.

7. Allow any other person to sign the notary's name in a notarial capacity.

8. Perform a notarial act on a document that contains only a signature.

9. Perform a notarial act on a document, including a form that requires the signer to provide information within blank spaces, unless the document has been filled out completely and has been signed.

AA 001759

10. Make or note a protest of a negotiable instrument unless the notary public is employed by a depository institution and the protest is made or noted within the scope of that employment. As used in this subsection, “depository institution” has the meaning ascribed to it in [NRS 657.037](#).

11. Affix his or her stamp to any document which does not contain a notarial certificate.

(Added to NRS by [1985, 1205](#); A [1987, 1114](#); [1995, 193](#); [2001, 653](#); [2011, 1610](#); [2015, 930](#))

**NRS 205.395 False representation concerning title; penalties; civil action.**

1. Every person who:

(a) Claims an interest in, or a lien or encumbrance against, real property in a document that is recorded in the office of the county recorder in which the real property is located and who knows or has reason to know that the document is forged or groundless, contains a material misstatement or false claim or is otherwise invalid;

(b) Executes or **notarizes** a document purporting to create an interest in, or a lien or encumbrance against, real property, that is recorded in the office of the county recorder in which the real property is located and who knows or has reason to know that the document is forged or groundless, contains a material misstatement or false claim or is otherwise invalid; or

(c) Causes a document described in paragraph (a) or (b) to be recorded in the office of the county recorder in which the real property is located and who knows or has reason to know that the document is forged or groundless, contains a material misstatement or false claim or is otherwise invalid,

□ has made a false representation concerning title.

2. A person who makes a false representation concerning title in violation of subsection 1 is guilty of a category C felony and shall be punished as provided in [NRS 193.130](#).

3. A person who engages in a pattern of making false representations concerning title is guilty of a category B felony and shall be punished by imprisonment in the state prison for a minimum term of not less than 3 years and a maximum term of not more than 20 years, or by a fine of not more than \$50,000, or by both fine and imprisonment.

4. In addition to the criminal penalties imposed for a violation of this section, any person who violates this section is subject to a civil penalty of not more than \$5,000 for each violation. This penalty must be recovered in a civil action, brought in the name of the State of Nevada by the Attorney General. In such an action, the Attorney General may recover reasonable attorney’s fees and costs.

5. Except as otherwise provided in this subsection, the owner or holder of the beneficial interest in real property which is the subject of a false representation concerning title may bring a civil action in the district court in and for the county in which the real property is located to recover any damages suffered by the owner or holder of the beneficial interest plus reasonable attorney’s fees and costs. The owner or holder of the beneficial interest in the real property must, before bringing a civil action pursuant to this subsection, send a written request to the person who made the false representation to record a document which corrects the false representation. If the person records such a document not later than 20 days after the date of the written request, the owner or holder of the beneficial interest may not bring a civil action pursuant to this subsection.

6. As used in this section:

(a) “Encumbrance” includes, without limitation, a lis pendens or other notice of the pendency of an action.

(b) “Pattern of making false representations concerning title” means one or more violations of a provision of subsection 1 committed in two or more transactions:

**AA 001760**

- (1) Which have the same or similar pattern, purposes, results, accomplices, victims or methods of commission, or are otherwise interrelated by distinguishing characteristics;
  - (2) Which are not isolated incidents within the preceding 4 years; and
  - (3) In which the aggregate loss or intended loss is more than \$250.
- [1911 C&P § 441; RL § 6706; NCL § 10394] — (NRS A [2011, 338, 1748](#); [2015, 1358](#))

## STATUTE OF FRAUDS REGARDING CONVEYANCE OF REAL PROPERTY

**NRS 111.340 Certificate of acknowledgment and record may be rebutted.** Neither the **certificate** of the acknowledgment nor of the proof of any conveyance or instrument, nor the record, nor the transcript of the record, of such conveyance or instrument, shall be conclusive, but the same may be rebutted.

***NRS 111.125 Proof required from subscribing witnesses.** No certificate of proof shall be granted unless subscribing witnesses shall prove: 1. That the person whose name is subscribed thereto as a party is the person described in, and who executed the same. 2. That such person executed the conveyance. 3. That such witness subscribed his name thereto as a witness thereof. [12:9:1861; B 240; BH 2581; C 2651; RL 1029; NCL 1487]*

**NRS 111.265 Persons authorized to take acknowledgment or proof within State.** The proof or acknowledgment of every conveyance affecting any real property, if acknowledged or proved within this State, must be taken by one of the following persons: 1. A judge or a clerk of a court having a seal. 2. A notary public. 3. A justice of the peace. [Part 4:9:1861; A 1867, 103; B 231; BH 2572; C 2642; RL 1020; NCL 1478] (NRS A 1985, 1209; 1987, 123)

**NRS 111.315 Recording of conveyances and instruments: Notice to third persons.** Every conveyance of real property, and every instrument of writing setting forth an agreement to convey any real property, or whereby any real property may be affected, proved, acknowledged and certified in the manner prescribed in this chapter, to operate as notice to third persons, shall be recorded in the office of the recorder of the county in which the real property is situated...

**NRS 111.345 Proof taken upon oath of incompetent witness: Instrument not admissible until established by competent proof.** If the party contesting the proof of any conveyance or instrument shall make it appear that any such proof was taken upon the oath of an incompetent witness, neither such conveyance or instrument, nor the record thereof, shall be received in evidence, until established by other competent proof. [32:9:1861; B 260; BH 2601; C 2671; RL 1046; NCL 1504]



Inst #: 20150915-0002030  
Fee: \$18.00 N/C Fee: \$0.00  
RPTT: \$851.70 Ex: #  
09/15/2015 02:32:25 PM  
Receipt #: 2553618  
Requestor:  
LINEAR TITLE & CLOSING LTD.  
Recorded By: OSA Pgs: 3  
DEBBIE CONWAY  
CLARK COUNTY RECORDER

APN: 124-29-314-081

Recording requested by and mail  
documents and tax statements to:

Name: Joel A. Stokes and Sandra F. Stokes

Address: 5 Summit Walk Trail

City/State/Zip: Henderson, NV 89052

---

**QUITCLAIM DEED**

THIS QUITCLAIM DEED, Executed this 11<sup>th</sup> day of September 2015, by Absolute Business Solutions, Inc. (hereinafter "Grantor(s)"), whose address is 1202 Alfred Avenue, #B, Building F, Yeadon, PA 19050, to Joel A. Stokes and Sandra F. Stokes, as Trustees of the Jimijack Irrevocable Trust (hereinafter "Grantee(s)"), whose address is 5 Summit Walk Trail, Henderson, Nevada 89052.

WITNESSETH, That the said Grantor, for good consideration and for the sum of One Dollar USD (\$1.00) paid by the said Grantee, the receipt whereof is hereby acknowledged, does hereby remise, release and quitclaim unto the said Grantees forever, all the right, title, interest and claim which the said Grantor has in and to the following described parcel of land, and improvements and appurtenances thereto in the County of Clark, State of Nevada, to wit:

*Commonly known as:*

3416 Casa Alto Avenue, North Las Vegas, Nevada 89031

*More particularly described as:*


APN: 124-29-314-081

Lot One Hundred Seventy-Three (173) of FIESTA DEL NORTE-UNIT 2, as shown by map thereof on file in Book 110 of Plats, Page 64, in the Office of the County Recorder of Clark County, Nevada.

AA 001763

IN WITNESS WHEREOF, The said first party has signed and sealed these presents the day and year first above written.

Signed, sealed and delivered in presence of:

  
\_\_\_\_\_  
Grantor

Amir M. Hujjutallah, Officer  
Absolute Business Solutions, Inc.

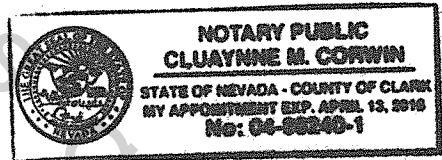
State of Nevada

County of Clark

ASSUES

On this 11<sup>th</sup> day of September, 2015, before me, CluAynne M. Corwin, a notary public in and for the County of Clark, State of Nevada, did personally appear before me the person of Amir M. Hujjutallah, Officer of Absolute Business Solutions, Inc., personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to this Quitclaim Deed; and, acknowledged to me that he executed the same in his capacity, and that by his signature on this instrument did execute the same.

WITNESS my hand and official seal.



Signature: 

\*Notary Public  
CluAynne m. Corwin  
State of Nevada - County of Clark  
my Appointment Exp. April 13, 2016  
No: 04-88240-1

AA 001764

STATE OF NEVADA  
DECLARATION OF VALUE

1. Assessor Parcel Number(s)  
 a. 124-29-314-081  
 b. \_\_\_\_\_  
 c. \_\_\_\_\_  
 d. \_\_\_\_\_

2. Type of Property:  
 a.  Vacant Land      b.  Single Fam. Res.  
 c.  Condo/Twnhse    d.  2-4 Plex  
 e.  Apt. Bldg          f.  Comm'l/Ind'l  
 g.  Agricultural      h.  Mobile Home  
 Other

FOR RECORDERS OPTIONAL USE ONLY  
 Book \_\_\_\_\_ Page: \_\_\_\_\_  
 Date of Recording: \_\_\_\_\_  
 Notes: \_\_\_\_\_

3. a. Total Value/Sales Price of Property \$ 1,166,977.00  
 b. Deed in Lieu of Foreclosure Only (value of property) (0)  
 c. Transfer Tax Value: \$ 116,697.70  
 d. Real Property Transfer Tax Due \$ 851.70

4. If Exemption Claimed:  
 a. Transfer Tax Exemption per NRS 375.090, Section \_\_\_\_\_  
 b. Explain Reason for Exemption: \_\_\_\_\_

5. Partial Interest: Percentage being transferred: \_\_\_\_\_ %  
 The undersigned declares and acknowledges, under penalty of perjury, pursuant to NRS 375.060 and NRS 375.110, that the information provided is correct to the best of their information and belief, and can be supported by documentation if called upon to substantiate the information provided herein. Furthermore, the parties agree that disallowance of any claimed exemption, or other determination of additional tax due, may result in a penalty of 10% of the tax due plus interest at 1% per month. Pursuant to NRS 375.030, the Buyer and Seller shall be jointly and severally liable for any additional amount owed.

Signature Audrey Porter Capacity: Agent

Signature \_\_\_\_\_ Capacity: \_\_\_\_\_

**SELLER (GRANTOR) INFORMATION (REQUIRED)**  
 Print Name: Absolute Business Solutions, Inc.  
 Address: 1202 Alfred Avenue #B, Building F  
 City: Yeadon  
 State: PA Zip: 19050

**BUYER (GRANTEE) INFORMATION (REQUIRED)**  
 Print Name: Joel A. Stokes & Sandra F. Stokes, as  
 Address: 5 Summit Walk Trail Trustees of  
 City: Henderson the Jimjack  
 State: NV Zip: 89052 Irrevocable  
 Trust

**COMPANY/PERSON REQUESTING RECORDING (Required if not seller or buyer)**  
 Print Name: Linear Title & Closing, LTD. Escrow # NVL-452256-P  
 Address: 10785 W. Twain Ave., Ste. 110  
 City: Las Vegas State: NV Zip: 89135

AS A PUBLIC RECORD THIS FORM MAY BE RECORDED/MICROFILMED

AA 001765

Inst #: 20150609-0001537  
Fees: \$18.00 N/C Fee: \$0.00  
RPTT: \$1377.00 Ex: #  
06/09/2015 12:58:36 PM  
Receipt #: 2452509  
Requestor:  
ROBERT GOLDSMITH  
Recorded By: ARO Pgs: 3  
DEBBIE CONWAY  
CLARK COUNTY RECORDER

APN: 191-13-811-052  
Recording requested by and mail  
documents and tax statements to:

③

Name: F. Bondurant, LLC.  
Address: 10781 West Twain Avenue  
City/State/Zip: Las Vegas, NV 89135

---

**QUITCLAIM DEED**

THIS QUITCLAIM DEED, Executed this 4<sup>th</sup> day of June 2015, by Opportunity Homes LLC (hereinafter "Grantor(s)"), whose address is 2657 Windmill Parkway, Suite 145, Henderson, Nevada 89074, to F. Bondurant, LLC. (hereinafter "Grantee(s)"), whose address is 10781 West Twain Avenue, Las Vegas, Nevada 89135.

WITNESSETH, That the said Grantor, for good consideration and for the sum of One Dollar USD (\$1.00) paid by the said Grantee, the receipt whereof is hereby acknowledged, does hereby remise, release and quitclaim unto the said Grantees forever, all the right, title, interest and claim which the said Grantor has in and to the following described parcel of land, and improvements and appurtenances thereto in the County of Clark, State of Nevada, to wit:

*Commonly known as:*

2763 White Sage Drive, Henderson, Nevada 89052

*More particularly described as:*

APN: 191-13-811-052

Lot Eighty-Five (85) in Block 4, of SUN CITY ANTHEM UNIT #19 PHASE 2, as shown by map thereof on file in Book 102 of Plats, Page 80, in the Office of the County Recorder of Clark County, Nevada.

AA 001766

IN WITNESS WHEREOF, The said first party has signed and sealed these presents the day and year first above written.

Signed, sealed and delivered in presence of:

Thomas Lucas  
Grantor

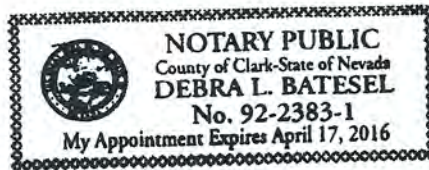
Thomas Lucas, Manager  
Opportunity Homes LLC

State of Nevada                    )  
County of Clark                    ) ss

On this 4<sup>th</sup> day of June, 2015, before me, Debra L. Batesel, a notary public in and for the County of Clark, State of Nevada, did personally appear before me the person of Thomas Lucas, Manager of Opportunity Homes LLC, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to this Quitclaim Deed; and, acknowledged to me that he executed the same in his capacity, and that by his signature on this instrument did execute the same.

WITNESS my hand and official seal.

Signature: Debra L. Batesel



AA 001767



**STATE OF NEVADA  
DECLARATION OF VALUE**

1. Assessor Parcel Number(s)  
 a) 191-13-811-052  
 b) \_\_\_\_\_  
 c) \_\_\_\_\_  
 d) \_\_\_\_\_

2. Type of Property  
 a)  Vacant Land    b)  Single Fam. Res.  
 c)  Condo/Twnhse    d)  2-4 Plex  
 e)  Apt. Bldg.    f)  Comm'l/Ind'l  
 g)  Agricultural    h)  Mobile Home  
 i)  Other \_\_\_\_\_

FOR RECORDERS OPTIONAL USE	
Book _____	Page: _____
Date of Recording: _____	
Notes: _____	

3. a) Total Value/Sales Price of Property: \$ 270,000 -  
 b) Deed in Lieu of Foreclosure Only (value of (\$ \_\_\_\_\_))  
 c) Transfer Tax Value: \$ \_\_\_\_\_  
 d) Real Property Transfer Tax Due \$ 1377.00

4. **If Exemption Claimed:**  
 a. Transfer Tax Exemption, per 375.090, Section: \_\_\_\_\_  
 b. Explain reason for exemption: \_\_\_\_\_

5. Partial Interest: Percentage being transferred: 100 %  
 The undersigned declares and acknowledges, under penalty of perjury, pursuant to NRS 375.060 and NRS 375.110 that the information provided is correct to the best of their information and belief, and can be supported by documentation if called upon to substantiate the information provided herein. Furthermore, the parties agree that disallowance of any claimed exemption, or other determination of additional tax due, may result in a penalty of 10% of the tax due plus interest at 1% per month. Pursuant to NRS 375.030, the Buyer and Seller shall be jointly and severally liable for any additional amount owed.

Signature: [Signature] Capacity: Grantor  
 Signature: \_\_\_\_\_ Capacity: \_\_\_\_\_

**SELLER (GRANTOR) INFORMATION**  
(REQUIRED)

**BUYER (GRANTEE) INFORMATION**  
(REQUIRED)

Print Name: Opportunity Homes, LLC  
 Address: 2657 Windmill Pkwy.  
 City: Henderson  
 State: NV Zip: 89074

Print Name: F. Bondurant, LLC  
 Address: 10781 W. Twain  
 City: Las Vegas  
 State: NV Zip: 89135

**COMPANY/PERSON REQUESTING RECORDING (required if not seller or buyer)**

Print Name: Robert Coy Smith File Number: \_\_\_\_\_  
 Address: 446 Beautiful  
 City: Las Vegas State: Nevada Zip: 89138

(AS A PUBLIC RECORD THIS FORM MAY BE RECORDED/MICROFILMED)

Inst #: 20150609-0001545

Fees: \$18.00 N/C Fee: \$0.00

RPTT: \$1377.00 Ex: #

06/09/2015 01:06:29 PM

Receipt #: 2452518

Requestor:

ROBERT GOLDSMITH

Recorded By: ARO Pgs: 3

DEBBIE CONWAY

CLARK COUNTY RECORDER

APN: 191-13-811-052

Recording requested by and mail documents and tax statements to:

(3)

Name: Joel A. Stokes and Sandra F. Stokes

Address: 5 Summit Walk Trail

City/State/Zip: Henderson, NV 89052

---

### QUITCLAIM DEED

THIS QUITCLAIM DEED, Executed this 8<sup>th</sup> day of June 2015, by F. Bondurant, LLC. (hereinafter "Grantor(s)"), whose address is 10781 West Twain Avenue, Las Vegas, NV 89135, to Joel A. Stokes and Sandra F. Stokes, as Trustees of the Jimijack Irrevocable Trust (hereinafter "Grantee(s)"), whose address is 5 Summit Walk Trail, Henderson, Nevada 89052.

WITNESSETH, That the said Grantor, for good consideration and for the sum of One Dollar USD (\$1.00) paid by the said Grantee, the receipt whereof is hereby acknowledged, does hereby remise, release and quitclaim unto the said Grantees forever, all the right, title, interest and claim which the said Grantor has in and to the following described parcel of land, and improvements and appurtenances thereto in the County of Clark, State of Nevada, to wit:

*Commonly known as:*

2763 White Sage Drive, Henderson, Nevada 89052

*More particularly described as:*

APN: 191-13-811-052

Lot Eighty-Five (85) in Block 4, of SUN CITY ANTHEM UNIT #19 PHASE 2, as shown by map thereof on file in Book 102 of Plats, Page 80, in the Office of the County Recorder of Clark County, Nevada.

AA 001769



IN WITNESS WHEREOF, The said first party has signed and sealed these presents the day and year first above written.

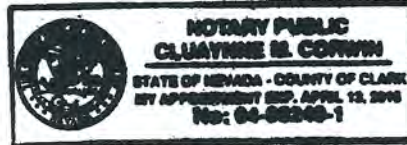
Signed, sealed and delivered in presence of:

yeun Lee  
Grantor  
yeun Lee manager

State of Nevada )  
County of Clark ) ss

On this 8<sup>th</sup> day of June, 2015, before me, Cluayne M. Corwin, a notary public in and for the County of Clark, State of Nevada, did personally appear before me the person of Thomas Lucas, Manager of Opportunity Homes LLC, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to this Quitclaim Deed; and, acknowledged to me that he executed the same in his capacity, and that by his signature on this instrument did execute the same.

WITNESS my hand and official seal.



Signature: Cluayne M. Corwin

No 04-08240-1  
April 12, 2016



**STATE OF NEVADA  
DECLARATION OF VALUE**

1. Assessor Parcel Number(s)  
 a. 191-13-811-052  
 b. \_\_\_\_\_  
 c. \_\_\_\_\_  
 d. \_\_\_\_\_

2. Type of Property:  
 a.  Vacant Land      b.  Single Fam. Res.  
 c.  Condo/Twnhse    d.  2-4 Plex  
 e.  Apt. Bldg          f.  Comm'l/Ind'l  
 g.  Agricultural      h.  Mobile Home  
 Other \_\_\_\_\_

FOR RECORDERS OPTIONAL USE ONLY  
 Book \_\_\_\_\_ Page: \_\_\_\_\_  
 Date of Recording: \_\_\_\_\_  
 Notes: \_\_\_\_\_

3.a. Total Value/Sales Price of Property \$ 270,000  
 b. Deed in Lieu of Foreclosure Only (value of property ( \_\_\_\_\_ )  
 c. Transfer Tax Value: \$ \_\_\_\_\_  
 d. Real Property Transfer Tax Due \$ 1377.00

4. **If Exemption Claimed:**  
 a. Transfer Tax Exemption per NRS 375.090, Section \_\_\_\_\_  
 b. Explain Reason for Exemption: \_\_\_\_\_

5. Partial Interest: Percentage being transferred: 100 %  
 The undersigned declares and acknowledges, under penalty of perjury, pursuant to NRS 375.060 and NRS 375.110, that the information provided is correct to the best of their information and belief, and can be supported by documentation if called upon to substantiate the information provided herein. Furthermore, the parties agree that disallowance of any claimed exemption, or other determination of additional tax due, may result in a penalty of 10% of the tax due plus interest at 1% per month. Pursuant to NRS 375.030, the Buyer and Seller shall be jointly and severally liable for any additional amount owed.

Signature [Handwritten Signature] Capacity: Manager

Signature \_\_\_\_\_ Capacity: \_\_\_\_\_

**SELLER (GRANTOR) INFORMATION (REQUIRED)**  
 Print Name: F. Bondurant LLC  
 Address: 10781 W. Twain  
 City: Las Vegas  
 State: Nevada Zip: 89135

**BUYER (GRANTEE) INFORMATION (REQUIRED)**  
 Print Name: Joel A Stokes and Sandra Stokes Jim Jack Irrevocable Trust  
 Address: 5 Summit Walk Trail  
 City: Henderson  
 State: Nevada Zip: 89052

**COMPANY/PERSON REQUESTING RECORDING (Required if not seller or buyer)**  
 Print Name: Robert Goldsmith Escrow # \_\_\_\_\_  
 Address: 446 Beautiful Hill  
 City: Las Vegas State: Nevada Zip: 89138

AS A PUBLIC RECORD THIS FORM MAY BE RECORDED/MICROFILMED

AA 001771

# MORTENSON & RAFIE

DARIUS F. RAFIE, ESQ. †‡  
PETER B. MORTENSON, ESQ. †  
LAUREN A. BARBARUOLO, ESQ. †∞  
MICHAEL V. CASTILLO, ESQ. †

ATTORNEYS AT LAW  
a limited liability partnership  
† Admitted in Nevada  
‡ Admitted in Utah  
∞ Admitted in Arizona

10781 WEST TWAIN AVENUE  
LAS VEGAS, NEVADA 89135  
TELEPHONE: (702) 363-4190  
FACSIMILE: (702) 363-4107  
E-MAIL: MORTENSONANDRAFIE@NVLAW.US

January 5, 2017

Nona Tobin  
2664 Oliva Heights Avenue  
Henderson, Nevada 89052

Via U. S. Mail  
and U. S. Certified Mail Return Receipt Requested 7014 0150 0000 6574 5812

**Re: CluAynne M. Corwin  
Notary Public State of Nevada  
Certificate Number 04-88240-1**

Dear Ms. Tobin:

We are in receipt of correspondence dated December 28, 2016, which was faxed to our office and sent to Ms. Corwin's office e-mail address. Ms. Corwin is also in receipt of correspondence dated January 3, 2017, which was sent to her home address via U. S. Certified Mail.

First and foremost, Ms. Corwin did act and will continue to act as an agent and employee of the Law Office of Mortenson & Rafie, LLP, and as such she should only be contacted via means associated with the Law Office of Mortenson & Rafie, LLP. Please immediately cease and desist from contacting Ms. Corwin in any manner at her home address.

Second, the certificate number that you have indicated in your December 28, 2016 and January 3, 2017, correspondence is incorrect. You have stated that Ms. Corwin's Notary Public State of Nevada Certificate Number is 04-08240-1 when in fact her Notary Public State of Nevada Certificate Number is 04-88240-1.

Third, going forward should you wish to inspect her Notary Journal or speak to her in person, you will need to first contact our office and make an appointment. In the future any meeting with Ms. Corwin will also include myself in the capacity of her employer. Also, to confirm your statement contained in the December 28, 2016, correspondence is accurate that you inspected her Notary Journal on June 8, 2016. Therefore, her compliance with your previous request has been fulfilled.

AA 001772


Fourth, the language contained in your January 5, 2017, correspondence wherein you state "your lack of compliance with the Nevada notary law will not be tolerated", can only be interpreted as a threat. Should any future written or verbal communications contain any such manner of a threat the appropriate authorities will be contacted.

Finally, with regard to the requests made in your letters, please find enclosed a certified copy Ms. Corwin's Notary Journal page documenting Mr. Amir Mahdi Hujjatallah's signature dated September 11, 2015. This is the only Notary Journal entry we are able to provide you at this time.

Our office has been in contact with the Nevada Secretary of State's office with regard to your communications and have been advised appropriately as to the steps to be taken to comply with your requests.

We expect this responsive correspondence to conclude this matter and that no further communications relating to this matter should be warranted.

Sincerely,  
**MORTENSON & RAFIE, LLP**

A handwritten signature in black ink, appearing to read "PBM", written over the typed name of Peter B. Mortenson.

Peter B. Mortenson, Esq.

PBM  
Enclosure  
Cc: Joseph Hong, Esq.

**AA 001773**



Nona Tobin &lt;nonatobin@gmail.com&gt;

---

**Peter Mortenson letter re CluAynne notarizing Amir's signature**

1 message

**Nona Tobin** <nonatobin@gmail.com>

Mon, Jan 9, 2017 at 11:54 AM

To: Irma mendez &lt;centuryhomes90@gmail.com&gt;

This is crazy. Peter scheduled a meeting with me (at my insistence) tomorrow at 4 PM in his office so I can inspect the notary book. I bet after this letter, he'll try to cancel. I don't know what type of ID she is claiming Amir used, and I really don't get why the copy was certified by a different notary.

I am going to send a fax to Hong and Debra Batesel (Hong's employee who notarized another quit claim getting Bruce's house to the Stokes) telling her that I want to inspect her book at the same time. She has not responded to my fax on 12/28/16 or phone call, first class letter or certified letter on 1/3/17.

Hong's office at 10781 W. Twain where all these people work uses Peter Mortenson's receptionist to answer Hong's phones (702) 870-1777. I called on 1/3/17 both to talk to Hong about why he didn't approve the proposed order on my motion and to make an appointment with Debra to review her notary journal, and there was no answer, no voice mail, no answering service. I called Peter Mortenson's phone number, and the receptionist said they were not in. I asked for a new number to the office, and she said there wasn't one.

When I went into the office on 1/5/17, I asked for Debra, but she wasn't in. I asked if she physically worked in the building, and according to the receptionist, Debra does work in the office.

When I commented to the receptionist about the phone just ringing, she looked a little irritated. She said she didn't actually work for Hong; she was their "concierge" and sometimes she just let it ring on. I also picked up a card that has Hong's cell on it (702) 336-7001 in case you need it.

After tomorrow's meeting, I am going to complete my affidavit and take it down to the District Attorney on Wed.  
Nona

---

 **20170105 ltr P Mortenson.pdf**  
901K**AA 001774**

# EXHIBIT 11

# EXHIBIT 11

AA 001775

# EXHIBIT 12

# EXHIBIT 12

AA 001776

# EXHIBIT 13

# EXHIBIT 13

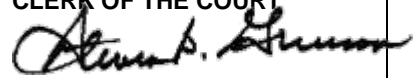
AA 001777

# EXHIBIT 14

# EXHIBIT 14

AA 001778





1 **NITD**  
2 MELANIE D. MORGAN, ESQ.  
3 Nevada Bar No. 8215  
4 THERA A. COOPER, ESQ.  
5 Nevada Bar No. 13468  
6 AKERMAN LLP  
7 1635 Village Center Circle, Suite 200  
8 Las Vegas, Nevada 89134  
9 Telephone: (702) 634-5000  
10 Facsimile: (702) 380-8572  
11 Email: melanie.morgan@akerman.com  
12 Email: thera.cooper@akerman.com

13 *Attorneys for Defendant in*  
14 *Intervention/Counterclaimant, Nationstar*  
15 *Mortgage LLC*

16 **DISTRICT COURT**  
17 **CLARK COUNTY, NEVADA**

18 JOEL A. STOKES and SANDRA F. STOKES,  
19 as trustees of the JIMI JACK IRREVOCABLE  
20 TRUST,

21 Plaintiffs,

22 vs.

23 BANK OF AMERICA, N.A.,

24 Defendant,

25 NATIONSTAR MORTGAGE LLC

26 Counter-Claimant,

27 vs.

28 JIMI JACK IRREVOCABLE TRUST,

Counter-Defendant,

Case No.: A-15-720032-C

Consolidated with: A-16-730078-C

Dept No. XXXI

**NATIONSTAR MORTGAGE LLC'S  
THREE DAY NOTICE OF INTENT TO  
TAKE DEFAULT AGAINST JIMI JACK  
IRREVOCABLE TRUST**

AA 001779

AKERMAN LLP

1635 VILLAGE CENTER CIRCLE, SUITE 200  
LAS VEGAS, NEVADA 89134  
TEL.: (702) 634-5000 - FAX: (702) 380-8572

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NONA TOBIN, an individual, and Trustee of  
the GORDON B. HANSEN TRUST. Dated  
8/22/08,  
  
Counter-Claimant,  
  
vs.  
  
JOEL A. STOKES and SANDRA F. STOKES,  
as trustees of the JIMI JACK IRREVOCABLE  
TRUST, SUN CITY ANTHEM  
COMMUNITY ASSOCIATION, INC., YUEN  
K. LEE, an Individual, d/b/a Manager, F.  
BONDURANT, LLC, and DOES 1-10, and  
ROE CORPORATIONS 1-10, inclusive,  
  
Counter-Defendants.

PLEASE TAKE NOTICE that Counterclaimant Nationstar Mortgage LLC (**Nationstar**) by  
and through its attorneys at the law firm AKERMAN LLP, intends to take the Default of Counter-  
Defendant Jimijack Irrevocable Trust (**Jimijack**) unless Jimijack files an answer or other responsive  
pleading to Nationstar's Answer to Plaintiff's Complaint and Counterclaim within three (3) days of  
this notice.

DATED March 18, 2019

**AKERMAN LLP**

*/s/Melanie D. Morgan*  
\_\_\_\_\_  
MELANIE D. MORGAN, ESQ.  
Nevada Bar No. 8215  
THERA A. COOPER, ESQ.  
Nevada Bar No. 13468  
1635 Village Center Circle, Suite 200  
Las Vegas, NV 89134

*Attorneys for Defendant in  
Intervention/Counterclaimant, Nationstar  
Mortgage LLC*

**AA 001780**

1 **CERTIFICATE OF SERVICE**

2 I HEREBY CERTIFY that on this 18<sup>th</sup> day of March, 2019 and pursuant to NRCP 5(b), I served  
3 via the Clark County electronic filing system a true and correct copy of the foregoing **NATIONSTAR**  
4 **MORTGAGE LLC'S THREE DAY NOTICE OF INTENT TO TAKE DEFAULT AGAINST**  
5 **JIMI JACK IRREVOCABLE TRUST**, addressed to:

6 **Michael R. Mushkin & Associates**

7 L. Joe Coppedge joe@mushlaw.com  
8 Karen L. Foley karen@mushlaw.com  
9 Michael R. Mushkin michael@mushlaw.com

10 **Lipson Neilson P.C.**

11 Susana Nutt snutt@lipsonneilson.com  
12 Renee Rittenhouse rrittenhouse@lipsonneilson.com  
13 Kaleb Anderson kanderson@lipsonneilson.com  
14 David Ochoa dochoa@lipsonneilson.com  
15 Ashley Scott-Johnson ascott-johnson@lipsonneilson.com

16 **Medrala Law Firm, PLLC**

17 Jakub P Medrala jmedrala@medralaw.com  
18 Shuchi Patel spatel@medralaw.com  
19 Office admin@medralaw.com

20 **Hong & Hong APLC**

21 Joseph Y. Hong, Esq. yosuphonglaw@gmail.com  
22 Nona Tobin nonatobin@gmail.com

23 **Wright Finlay & Zak LLP**

24 Jason Craig jcraig@wrightlegal.net  
25 Michael Kelley mkelley@wrightlegal.net  
26 NVEfile nvefile@wrightlegal.net

27 */s/ Jill Sallade*

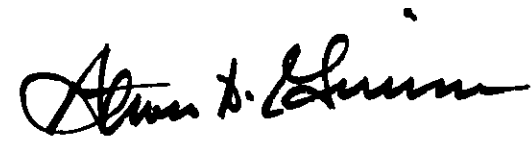
28 An employee of AKERMAN LLP

AA 001781

# EXHIBIT 15

# EXHIBIT 15

AA 001782



CLERK OF THE COURT

1 **TDN**  
NONA TOBIN, Trustee  
2 Gordon B. Hansen Trust, Dated 8/22/08  
2664 Olivia Heights Avenue  
3 Henderson NV 89052  
Phone: (702) 465-2199  
4 [nonatobin@gmail.com](mailto:nonatobin@gmail.com)  
*Defendant-in-Intervention/Counterclaimant,*  
5 *In Proper Person*

6 **DISTRICT COURT**  
**CLARK COUNTY, NEVADA**

8 JOEL A. STOKES and SANDRA F. STOKES,  
as trustees of the JIMI JACK IRREVOCABLE  
9 TRUST,

10 Plaintiffs,

11 vs.

12 BANK OF AMERICA, N.A.; SUN CITY  
ANTHEM COMMUNITY ASSOCIATION,  
13 INC.; DOES 1 through X and ROE  
BUSINESS ENTITIES 1 through 10, inclusive,

14 Defendants.

15 \_\_\_\_\_  
16 NATIONSTAR MORTGAGE, LLC,

17 Counter-Claimant,

18 Vs.

19 JIMI JACK IRREVOCABLE TRUST;  
20 OPPORTUNITY HOMES, LLC, a Nevada  
limited liability company; F. BONDURANT,  
21 LLC, a Nevada limited liability company;  
DOES I through X, inclusive; and ROE  
22 CORPORATIONS XI THROUGH XX,  
inclusive,

23 Counter-Defendants  
24

Case No.: A-15-720032-C

Dept. No.: XXXI

**THREE DAY NOTICE OF INTENT TO  
TAKE DEFAULT**

1 NONA TOBIN, an individual, Trustee of the  
2 GORDON B. HANSEN TRUST, dated  
3 8/22/08

4 Cross-Claimant,

5 vs.

6 SUN CITY ANTHEM COMMUNITY  
7 ASSOCIATION, INC., DOES 1-10, and ROE  
8 CORPORATIONS 1-10, inclusive,

9 Cross-Defendants.

10 **THREE DAY NOTICE OF INTENT TO TAKE DEFAULT**

11 TO: JOEL A. STOKES and SANDRA F. STOKES, as trustees of the JIMIACK  
12 IRREVOCABLE TRUST, Plaintiffs/Counter-Defendants; and

13 TO: JOSEPH Y. HONG, ESQ., attorney for Plaintiffs/Counter-Defendants.

14 Please take notice that the Counterclaimant, Nona Tobin, intends to take the Default of  
15 the Counter-Defendant above named unless an Answer or other responsive pleading is filed  
16 herein on or before three (3) days from the date of this Notice.

17 Dated this 7th day of March, 2017.

18 */s/ Nona Tobin*\_\_\_\_\_

19 NONA TOBIN, Trustee

20 Gordon B. Hansen Trust, Dated 8/22/08

21 2664 Olivia Heights Avenue

22 Henderson NV 89052

23 Phone: (702) 465-2199

24 nonatobin@gmail.com

*Defendant-in-Intervention, Cross-Claimant*

*In Proper Person*

1 **CERTIFICATE OF SERVICE**

2 I, NONA TOBIN, hereby certify that on this 7<sup>th</sup> day of March, 2017, I served the attached  
3 THREE DAY NOTICE OF INTENT TO TAKE DEFAULT, to all parties via the Court's  
4 Wiznet electronic filing and e-mail service system.

5 /s/ Nona Tobin  
6 NONA TOBIN, Cross-claimant

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20030731  
.04442

# STATE OF NEVADA DECLARATION OF VALUE

**1. Assessor Parcel Number(s):**

- a) 191-13-811-052
- b) \_\_\_\_\_
- c) \_\_\_\_\_
- d) \_\_\_\_\_

FOR RECORDERS OPTIONAL USE ONLY	
Document/Instrument#	_____
Book: _____	Page: _____
Date of Recording: _____	_____
Notes: _____	_____

**2. Type of Property:**

- a)  Vacant Land
- b)  Single Family Residence
- c)  Condo/Townhouse
- d)  2-4 Plex
- e)  Apartment Building
- f)  Commercial/Industrial
- g)  Agricultural
- h)  Mobile Home
- i)  Other

**3. Total Value/Sales Price of Property:**

\$388,311.07

**4. Deed in Lieu of Foreclosure Only (value of property)**

\$ \_\_\_\_\_

**5. Transfer Tax Value:**

\$388,311.07

**6. Real Property Transfer Tax Due:**

\$ 971.25

**7. If Exemption Claimed:**

- a) Transfer Tax Exemption, per NRS 375.090, Section: \_\_\_\_\_
- b) Explain Reason for Exemption: \_\_\_\_\_

**8. Partial Interest: Percentage being transferred: \_\_\_\_\_ %**

The undersigned declares and acknowledges, under penalty of perjury, pursuant to NRS 375.060 and NRS 375.110, that the information provided is correct to the best of their information and belief, and can be supported by documentation if called upon to substantiate the information provided herein. Furthermore, the disallowance of any claimed exemption, or other determination of additional tax due, may result in a penalty of 10% of the tax due plus interest at 1% per month.

Pursuant to NRS 375.030, the Buyer and Seller shall be jointly and severally liable for any additional amount owed.

Signature X.O. Byers Capacity: GRANTOR

Signature Brandon B. Hansen Capacity: GRANTEE

**SELLER (GRANTOR) INFORMATION**

**BUYER (GRANTEE) INFORMATION**

<small>(REQUIRED)</small>	<small>(REQUIRED)</small>
Print Name: DEL WEBB COMMUNITIES, INC.	Print Name: <u>Hansen</u>
Address: 11500 SOUTH EASTERN AVENUE	Address: <u>2763 White Sage Dr.</u>
City: HENDERSON	City: <u>Henderson</u>
State: NEVADA	State: <u>NV</u>
Zip: 89052	Zip: <u>89052</u>

**COMPANY/PERSON REQUESTING RECORDING**

LAWYERS TITLE OF NEVADA, INC., ESCROW NO.: 03-05-1663-A2  
 1210 SOUTH VALLEY VIEW BLVD., ESCROW OFFICER: DAPHNE WRIGHT & CATHERINE AGANOS  
 LAS VEGAS, NV 89102

(AS A PUBLIC RECORD THIS FORM MAY BE RECORDED)

4442



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20030731  
.04442

CLARK COUNTY, NEVADA  
FRANCES DEANE, RECORDER

RECORDED AT THE REQUEST OF  
LAWYERS TITLE OF NEVADA

07-31-2003 14:08 CAB

OFFICIAL RECORDS

BOOK / INSTR: 20030731-04442

PAGE COUNT: 3

APN: 191-13-811-052  
R.P.T.T. \$ 971.25

②

LAND AMERICA / LAWYERS TITLE:  
WHEN RECORDED RETURN TO &  
MAIL TAX STATEMENTS TO:  
City First Mng Sery.  
379 W. 5003.  
Bountiful, UT 84010

FEE: 16.00  
RPTT: 971.25

### GRANT, BARGAIN AND SALE DEED

THIS INDENTURE WITNESSETH: That DEL WEBB COMMUNITIES, INC., an Arizona Corporation, FOR A VALUABLE CONSIDERATION, the receipt of which is hereby acknowledged, do hereby Grant, Bargain, Sell and Convey to

GORDON B. HANSEN AND MARILYN HANSEN, HUSBAND AND WIFE  
AS JOINT TENANTS

all that real property situate in the County of Clark, State of Nevada, bounded and described as follows:

See Exhibit "A" Legal Description Attached

SUBJECT TO:

1. Taxes for the fiscal year 2003-2004.
2. Rights of way, reservations restrictions, easements and conditions of record.

- 1 -

APN: 191-13-311-052

LAND AMERICA / LAWYERS TITLE:

Together with all tenements, hereditaments and appurtenances thereunto belonging or appertaining, and the reversion and reversions, remainder and remainders, rents, issues and profits thereof.

WITNESS my hand this 30th day of July, 2003.

DEL WEBB COMMUNITIES, INC., an Arizona Corporation

BY: [Signature]  
S. O'CONNOR, Vice President

STATE OF NEVADA                    )  
  )ss:  
COUNTY OF CLARK                 )

On this 30th day of July, 2003, personally appeared before me, a Notary Public in and for said County and State, S. O'Connor, Vice President, who acknowledged that he executed the above instrument.

WITNESS my hand and official seal.



[Signature]  
NOTARY PUBLIC in and for said County and State.

20030731  
.04442

ORDER NO.: 03051663

EXHIBIT a

(LEGAL)

APN#191-13-811-052

Lot Eighty-Five (85) in Block Four (4) of FINAL MAP OF SUN CITY ANTHEM  
UNIT NO. 19 PHASE 2, as shown by map thereof on file in Book 102 of Plats,  
Page 80, in the Office of the County Recorder, Clark County, Nevada.

20030731  
.04443

CLARK COUNTY, NEVADA  
FRANCES DEANE, RECORDER

RECORDED AT THE REQUEST OF:  
LAWYERS TITLE OF NEVADA

07-31-2003 14:08 CAB

OFFICIAL RECORDS

BOOK/INSTR:20030731-04443

PAGE COUNT: 4

FEE: 42.00  
RPTT: .00

NON-COMPLIANCE CHARGE INC: 25.00

CA

APN# 191-13-811-052

**Recording Requested by and Return to:**

Name LAWYERS TITLE OF NEVADA, INC.

Address 1210 S. VALLEY VIEW BLVD

City/State/Zip LAS VEGAS, NV 89102

POWER OF ATTORNEY  
(Title on Document)

This page added to provide additional information required by NRS 111.312 Sections 1-2  
(Additional recording fee applies).

This cover page must be typed or printed clearly in black ink only.

**SPECIAL INSTRUCTIONS:**

ON THE FOLLOWING LINES YOU MAY GIVE SPECIAL INSTRUCTIONS LIMITING OR EXTENDING THE POWERS GRANTED TO YOUR AGENT.

LIMITED TO EXECUTING LOAN DOCUMENTS FOR PURCHASE  
OF HOME LOCATED AT 2763 WHITE SAGE DR, HENDERSON,  
NEVADA 89052. POWER OF ATTORNEY NULL & VOID UPON COMPLETION  
UNLESS YOU DIRECT OTHERWISE ABOVE, THIS POWER OF ATTORNEY IS EFFECTIVE IMMEDIATELY AND WILL CONTINUE UNTIL IT IS REVOKED.  
OF REAL ESTATE TRANSACTION.

This power of attorney will continue to be effective even though I become incapacitated.

STRIKE THE PRECEDING SENTENCE IF YOU DO NOT WANT THIS POWER OF ATTORNEY TO CONTINUE IF YOU BECOME INCAPACITATED.

**EXERCISE OF POWER OF ATTORNEY / WHERE MORE THAN ONE AGENT DESIGNATED**

If I have designated more than one agent, the agents are to act N/A

IF YOU APPOINTED MORE THAN ONE AGENT, AND YOU WANT EACH AGENT TO BE ABLE TO ACT ALONE WITHOUT THE OTHER AGENT JOINING, WRITE THE WORD "SEPARATELY" IN THE BLANK SPACE ABOVE. IF YOU DO NOT INSERT ANY WORD IN THE BLANK SPACE, OR IF YOU INSERT THE WORD "JOINTLY", THEN ALL OF YOUR AGENTS MUST ACT OR SIGN TOGETHER.

I agree that any third party who receives a copy of this document may act under it. Revocation of this power of attorney is not effective as to a third party until the third party has actual knowledge of the revocation. I agree to indemnify the third party for any claims that arise against the third party because of reliance on this power of attorney.


Signed this 22 day of July 2003

Marilyn J. Hansen  
Your Signature

527-746071  
Your Social Security Number

State of California }  
 County of Ventura } ss.  
 On 7-22-03 before me, SUSAN E. VERTIN, Notary Public (here insert name and title of the officer),  
 personally appeared MARILYN J. HANSEN  
 personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to  
 the within instrument and acknowledged to me all that he/she/they executed the same in his/her/their authorized capacity(ies), and  
 that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the  
 instrument.  
 WITNESS my hand and official seal.

Signature Susan E Vertin



**MAIL TAX STATEMENTS TO:**  
AND WHEN RECORDED MAIL TO

APN#191-13-811-052

Name: Mr. & Mrs. Hansen  
Address: 2763 White Sage Drive  
City & State: Henderson, NV 89052

TR-150 (Rev. 4/94) a

SPACE ABOVE THIS LINE FOR RECORDER'S USE

**UNIFORM STATUTORY FORM POWER OF ATTORNEY**  
(California Civil Code Sec. 2475)

**NOTICE: THE POWERS GRANTED BY THIS DOCUMENT ARE BROAD AND SWEEPING. THEY ARE EXPLAINED IN THE UNIFORM STATUTORY FORM POWER OF ATTORNEY ACT (CALIFORNIA CIVIL CODE SECTIONS 2475-2499.5., INCLUSIVE). IF YOU HAVE ANY QUESTIONS ABOUT THESE POWERS, OBTAIN COMPETENT LEGAL ADVICE. THIS DOCUMENT DOES NOT AUTHORIZE ANYONE TO MAKE MEDICAL AND OTHER HEALTH-CARE DECISIONS FOR YOU. YOU MAY REVOKE THIS POWER OF ATTORNEY IF YOU LATER WISH TO DO SO.**

MARILYN I. HANSEN, 3700 DEAN DR #1704, VENTURA, CA. 93003

(your name and address)

appoint GORDON B. HANSEN, 1616 LANGSTON HUGHES DR.  
HENDERSON, NEVADA 89052

(name and address of the person appointed, or of each person appointed if you want to designate more than one)

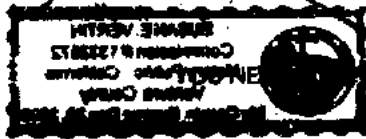
as my agent (attorney-in-fact) to act for me in any lawful way with respect to the following initialed subjects:  
TO GRANT ALL OF THE FOLLOWING POWERS, INITIAL THE LINE IN FRONT OF (N) AND IGNORE THE LINES IN FRONT OF THE OTHER POWERS.  
TO GRANT ONE OR MORE, BUT FEWER THAN ALL, OF THE FOLLOWING POWERS, INITIAL THE LINE IN FRONT OF EACH POWER YOU ARE GRANTING.  
TO WITHHOLD A POWER, DO NOT INITIAL THE LINE IN FRONT OF IT. YOU MAY, BUT NEED NOT, CROSS OUT EACH POWER WITHHELD.

INITIAL

- (A) Real property transactions.
- (B) Tangible personal property transactions.
- (C) Stock and bond transactions.
- (D) Commodity and option transactions.
- (E) Banking and other financial institution transactions.
- (F) Business operating transactions.
- (G) Insurance and annuity transactions.
- (H) Estate, trust, and other beneficiary

INITIAL

- (I) Claims and litigation.
- (J) Personal and family maintenance.
- (K) Benefits from social security, medicare, medicaid, or other governmental programs, of civil or military service.
- (L) Retirement plan transactions.
- (M) Tax matters.
- (N) ALL OF THE POWERS LISTED ABOVE.



INITIAL ANY OTHER LINES IF YOU INITIAL LINE (N).

20030731  
.04443

ORDER NO.: 03051663

EXHIBIT a

(LEGAL)

APN#191-13-811-052

Lot Eighty-Five (85) in Block Four (4) of FINAL MAP OF SUN CITY ANTHEM  
UNIT NO. 19 PHASE 2, as shown by map thereof on file in Book 102 of Plats,  
Page 80, in the Office of the County Recorder, Clark County, Nevada.



20040611-0005547

Fee: \$42.00 RPT: EX005  
06/11/2009 16:45:35 12004036379  
Re: REBECCA P WALLACE  
Frances Beane  
Clark County Recorder Page 4

APN# 191-13-811-052  
11 digit number may be obtained at:  
<http://sandgate.co.clark.nv.us/cics/Assessor/townr.htm>

COVER PAGE, DECLARATION OF VALUE

QUITCLAIM DEED

**Type of Document**  
(Example: Declaration of Homestead, Quit Claim Deed, etc.)

cu

Recording requested by:  
Rebecca P. Wallace, ESO.

Return to:  
Name Rebecca P. Wallace, Esq.  
Address 1001 Whitney Ranch Dr. #140  
City/State/Zip Henderson, NV 89014

This page added to provide additional information required by NRS 111.312 Sections 1-2  
(An additional recording fee of \$1.00 will apply.)

This cover page must be typed or printed clearly in black ink only.

CS1203



**QUITCLAIM DEED**

APN#: 191-13-811-052

THIS QUITCLAIM DEED, Executed this \_\_\_\_\_ day of \_\_\_\_\_, 2004 by

first party, Gordon B. Hansen & Marilyn Hansen

whose post office address is 2763 White Sage Drive, Henderson, Nevada 89052

to second party, Gordon B. Hansen

whose post office address is 2763 White Sage Drive, Henderson, Nevada 89052

WITNESSETH That the said first party, for good consideration and for the sum of One and 00/100\*\*\*\*\* Dollars (\$1.00) paid by the said second party, the receipt whereof is hereby acknowledged, does hereby remise, release and quitclaim unto the said second party forever, all the right, title, interest and claim which the said first party has in and to the following described parcel of land, and improvements and appurtenances thereto in the County of Clark, State of Nevada, to wit:

Assessor Description: LOT EIGHTY-FIVE (85) IN BLOCK FOUR (4) OF FINAL MAP OF SUN CITY ANTHEM UNIT NO. 19 PHASE 2, AS SHOWN BY MAP THEREOF ON FILE IN BOOK 102 OF PLATS, PAGE 80, IN THE OFFICE OF THE COUNTY RECORDER, CLARK COUNTY, NEVADA.

Property Address: 2763 White Sage Drive  
Henderson, Nevada 89052

APN: 191-13-811-052

**RECORDING REQUESTED BY:**

REBECCA P. WALLACE, ESQ.  
1001 Whitney Ranch Dr. #140  
Henderson, Nevada 89014

**WHEN RECORDED MAIL TO:**

REBECCA P. WALLACE, ESQ.  
1001 Whitney Ranch Dr. #140  
Henderson, Nevada 89014

**MAIL TAX STATEMENTS TO:**

GORDON B. HANSEN  
2763 White Sage Drive  
Henderson, Nevada 89052

IN WITNESS WHEREOF, The said first party has signed and sealed these presents the day and year first above written. Signed, sealed and delivered in presence of:

Brenda Ricks  
Signature of Witness

Marilyn Hansen  
Signature of First Party

BRENDA RICKS  
Print name of Witness

Marilyn Hansen  
Print name of First Party

Sabrina M. Emmons  
Signature of Witness

Gordon B. Hansen  
Signature of Second Party

Sabrina M. Emmons  
Print name of Witness

Gordon B. Hansen  
Print name of Second Party

State of Nevada  
County of Clark

On June 9, 2004 before me, Cynthia T. Beard (name of Notary) appeared Marilyn I. Hansen (name of First Party) personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

(Seal)

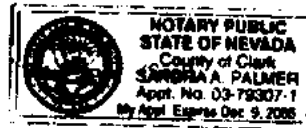
Cynthia T. Beard  
Signature of Notary

Affiant  Known  Produced ID  
Type of ID NV DL

State of Nevada  
County of Clark

On June 9th 2004 before me, Sandra Palmer (name of Notary) appeared Gordon B. Hansen (name of Second Party) personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.



Sandra Palmer  
Signature of Notary

Affiant  Known  Produced ID  
Type of ID NV DL

STATE OF NEVADA  
DECLARATION OF VALUE

1. Assessor Parcel Number(s)  
 a) 191-13-811-052  
 b) \_\_\_\_\_  
 c) \_\_\_\_\_  
 d) \_\_\_\_\_

2. Type of Property:  
 a)  Vacant Land      b)  Single Fam. Res.  
 c)  Condo/Twnhse    d)  2-4 Plex  
 e)  Apt. Bldg        f)  Comm./Ind'l  
 g)  Agricultural    h)  Mobile Home  
 i)  Other

FOR RECORDERS OPTIONAL USE ONLY	
Document/Instrument #	_____
Book _____	Page _____
Date of Recording:	_____
Notes	_____

3. Total Value/Sales Price of Property \$ \_\_\_\_\_  
 Deed in Lieu of Foreclosure Only (value of property) \$ \_\_\_\_\_  
 Transfer Tax Value: \$ \_\_\_\_\_  
 Real Property Transfer Tax Due \$ \_\_\_\_\_

4. If Exemption Claimed:  
 a. Transfer Tax Exemption per NRS 375.090, Section 5  
 b. Explain Reason for Exemption: Pursuant to Decree of Divorce  
 5. Partial Interest: Percentage being transferred: \_\_\_\_\_ %

The undersigned declares and acknowledges, under penalty of perjury, pursuant to NRS 375.060 and NRS 375.110, that the information provided is correct to the best of their information and belief, and can be supported by documentation if called upon to substantiate the information provided herein. Furthermore, the parties agree that disallowance of any claimed exemption, or other determination of additional tax due, may result in a penalty of 10% of the tax due plus interest at 1% per month. Pursuant to NRS 375.030, the Buyer and Seller shall be jointly and severally liable for any additional amount owed.

Signature: Marilyn Hansen Capacity: Grantor  
 Signature: Gordon B. Hansen Capacity: Grantee

SELLER (GRANTOR) INFORMATION (REQUIRED)		BUYER (GRANTEE) INFORMATION (REQUIRED)	
Print Name:	<u>Marilyn Hansen</u>	Print Name:	<u>Gordon B. Hansen</u>
Address:	<u>2763 White Sage Dr.</u>	Address:	<u>2763 White Sage Dr.</u>
City:	<u>Henderson</u>	City:	<u>Henderson</u>
State:	<u>NV</u>	State:	<u>NV</u>
Zip:	<u>89052</u>	Zip:	<u>89052</u>

COMPANY/PERSON REQUESTING RECORDING (required if not seller or buyer)  
 Print Name: Rebecca P. Wallace, Esq. Escrow # \_\_\_\_\_  
 Address: 1001 Whitney Ranch Dr. #140  
 City: Henderson State: NV Zip: 89014

(AS A PUBLIC RECORD THIS FORM MAY BE RECORDED/MICROFILMED)

5547

Borrower is the Trustor under this Security Instrument.  
Initials: *[Signature]*

**DEFINITIONS**  
Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.  
(A) "Security Instrument" means this document, which is dated JULY 15, 2004,  
together with all Riders to this document.  
(B) "Borrower" is GORDON B. RAMSEY, An Unmarried Man.

AT RECORD LOAN # 500185232  
**DEED OF TRUST**  
MIN 100052550018523257  
[Space Above This Line For Recording Data]

APR 4: 191-13-811-052

MAIL TAX STATEMENT TO: WESTERN TRUST & LOAN  
1101 W MOARA, SUITE 2, HENZO, NV 89509.

After Recording Return To:  
FLAGSTAR BANK  
5151 CORPORATE DRIVE  
TROY, MI 48098  
FINAL DOCUMENTS, MAIL STOP W-530-3

*(Handwritten mark: a circle with the number 17 inside)*

24

20040722-0003507  
Fee \$30.00  
07/22/2004 13 32 20 120340065763  
REC. LAND TITLE OF NEVADA  
Francis Deane  
Clark County Recorder, Pgs. 17

to the value and/or condition of the Property.

(5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentation of, or omissions as to, the value and/or condition of the Property.

(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds) under the coverages described in Section 3.

(N) "Escrow Items" means those items that are described in Section 3.

(O) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds) under the coverages described in Section 3.

(P) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephone instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(Q) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable local, non-applicable judicial opinions.

(R) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments, and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(S) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephone instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

Riders are to be executed by Borrower (check box as applicable):

Adjustable Rate Rider  
 Balloon Rider  
 1-4 Family Rider  
 V.A. Rider  
 Condominium Rider  
 Planned Unit Development Rider  
 Biweekly Payment Rider  
 Second Home Rider  
 Other(s) (specify)

(T) "Lender" means the party that is described below under the heading "Transfer of Rights in the Property."

(U) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument plus interest.

(V) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following riders are to be executed by Borrower (check box as applicable):

(W) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(X) "Borrower" means the party that is described below under the heading "Transfer of Rights in the Property."

(Y) "Note" means the promissory note signed by Borrower and dated JULY 15, 2004.

(Z) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the beneficiary under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (800) 679-MERS.

(D) "Trustee" is JOHN R. ANDERSON.  
 Lender is a FEDERALIT GRANITE SAVINGS BANK,  
 under the laws of NEVADA,  
 1101 N MOANA, SUITE 2000, NV 89509.  
 Lender's address is

(C) "Lender" is WESTERN THRIFT & LOAN.  
 VI WBCD LOAN # 500185232

**BORROWER COVENANTS** that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

**TOGETHER WITH** all the improvements now or hereafter erected on the property, and all assessments, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by the Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in the Security Instrument, but, if necessary to comply with local or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling the Security Instrument.

which currently has the address of 2763 White Sage Dr., Henderson,  
Nevada 89032 [Zip Code]  
["Property Address"]  
(Street) (City)

APR 11 191-13-811-012  
PAGE 80, IN THE OFFICE OF THE COUNTY RECORDER, CLARK COUNTY, NEVADA.  
LOT EIGHTY-FIVE (85) IN BLOCK FOUR (4) OF FINAL MAP OF SUN CITY ARIZONA  
UNIT NO. 19 PHASE 2, AS SHOWN BY MAP THEREOF ON FILE IN BOOK 102 OF PLATS,  
[Name of Recording Jurisdiction] of Clark  
[Type of Recording Jurisdiction] of Clark

sale, the following described property located in the COURT  
the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of  
and (ii) the performance of Borrower's covenants and agreements under the Security Instrument and  
successors and assigns) and the successors and assigns of MERS. This Security Instrument secures  
the beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender's

**TRANSFER OF RIGHTS IN THE PROPERTY**  
The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender's  
successors and assigns) and the successors and assigns of MERS. This Security Instrument secures  
and (ii) the repayment of the Loan, and all renewals, extensions and modifications of the Note;  
the performance of Borrower's covenants and agreements under the Security Instrument and  
the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of  
sale, the following described property located in the COURT  
[Name of Recording Jurisdiction] of Clark  
[Type of Recording Jurisdiction] of Clark

VI MDCD LOAN # 500195232  
(C) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default  
on, the Loan.  
(P) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under  
the Note, plus (ii) any amounts under Section 3 of this Security Instrument.  
(Q) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its  
implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to  
time, or any additional or successor legislation or regulation that governs the same subject matter. As  
used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed  
in regard to a "federally related mortgage loan," even if the Loan does not qualify as a "federally related  
mortgage loan" under RESPA.  
(R) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether  
or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

NEVADA - Single Family - Fannie Mae - Freddie Mac - Uniform Instrument Form 2025 (01)  
Initials: \_\_\_\_\_

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attach priority over the Security Instrument as a lien or encumbrance on the Property; (b) leasedhold payments or ground rents on the Property; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance Premium, if any, or any sums payable by Borrower to Lender in lieu of the amount of

Any application of payment, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note. Payment of one or more Periodic Payments, such excess may be applied to any late charges due. To the extent that any excess exists after the payment is applied to the full payment can be paid in full. Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment if Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a payment to reduce the principal balance of the Note.

and then to reduce the principal balance of the Note. Payment of one or more Periodic Payments, such excess may be applied to any late charges due. To the extent that any excess exists after the payment is applied to the full payment can be paid in full. Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment if Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a payment to reduce the principal balance of the Note.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note. Payment of one or more Periodic Payments, such excess may be applied to any late charges due. To the extent that any excess exists after the payment is applied to the full payment can be paid in full. Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment if Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a payment to reduce the principal balance of the Note.

Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payment in the future, but Lender is not obligated to apply such payments as the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any items pursuant to Section 3. Payments due under the Note and the Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and the Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check; bank check; treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentally, or entity; or (d) Electronic Funds Transfer. Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payment in the future, but Lender is not obligated to apply such payments as the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

AT RECORD BOOK # 560185232

INSTRUMENT: [Signature]  
Borrower (a) agrees in writing to the payment of the obligation secured by this Security Instrument unless Borrower shall promptly discharge any lien which has priority over this Security Instrument unless acceptable to Lender, but only so long as Borrower is performing such agreement; (b) covenants that the

in Section 3. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if attributable to the Property which can attach priority over this Security Instrument, leasehold payments

4. Charges; Lender shall pay all taxes, assessments, charges, fines, and impositions to Borrower any Funds held by Lender.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund payments.

necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount then 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, Lender shall account to an annual accounting of the Funds as required by RESPA.

if there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to an annual accounting of the Funds as required by RESPA. Lender shall pay to Borrower, without charge, writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in interest on the Funds and Applicable Law permits Lender to make such a change. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than in a substantially, or only (including Lender, if Lender is an institution whose deposits are so insured) or the Funds shall be held in an institution whose deposits are insured by a Federal agency, Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a Federal agency, Applicable Law. reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply

3. Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section.

Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow shall for all purposes be deemed to be a covenant and agreement contained in the Security Instrument, period as Lender may require. Borrower's obligation to make such payments and to provide receipts and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such notices of amounts to be paid under this Section, Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all



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5. Property insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amount (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower. Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section shall become additional debt of Borrower secured by the Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewals certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee. Borrower shall give prompt notice to the insurance carrier and Lender in the event of loss. Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was requested by Lender, shall be applied to restoration or repair of the Property, if the restoring insurance was requested by Lender and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole responsibility of Borrower.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4, give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, part of the Property is subject to a lien which can attach priority over this Security Instrument. Lender may subordinate the lien to this Security Instrument. If Lender determines that any such proceedings are concluded; or (c) secures from the holder of the lien an agreement option operates to prevent the enforcement of the lien while those proceedings are pending, but only in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's

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provided that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "capitive reinsurance." Further:

(a) Any such agreement will not affect the amount that Borrower has agreed to pay for mortgage insurance, or any other terms of the loan. Such agreements will not increase the amount Borrower will owe for mortgage insurance, and they will not entitle Borrower to any refund.

(b) Any such agreement will not affect the rights Borrower has - if any - with respect to the mortgage insurance under the Homeowners Protection Act of 1988 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the mortgage insurance, to have the mortgage insurance terminated automatically, and/or to receive a refund of any mortgage insurance premiums that were returned at the time of such cancellation or termination.

17. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property. If the restoration or repair is economically feasible and Lender's security is not lessened, during such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or applicable law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss is equal to or greater than the amount of the sums secured by this Security Instrument, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property.

Notice to any one Borrower shall constitute notice to all Borrowers  
must be in writing. Any notice to Borrower in connection with this Security Instrument  
to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's  
notice address if sent by other means.

15. **Notice.** All notices given by Borrower or Lender in connection with this Security Instrument  
out of such overcharge.  
a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made  
the reduction will be treated as a partial prepayment without any prepayment charge (whether or not  
principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal,  
the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded  
the permitted limit; then: (a) any such loan charge shall be reduced by the amount necessary to reduce  
so that the interest or other loan charges collected or to be collected in connection with the Loan exceed  
the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted  
not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.  
in respect to any other fees, the absence of express authority in this Security Instrument to charge a  
Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees,  
Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this  
Section 20) and benefit the successors and assigns of Lender.

14. **Loan Charges.** Lender may charge Borrower fees for services performed in connection with  
Borrower's obligations under this Security Instrument unless Lender agrees to such release  
in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in  
Section 20) and benefit the successors and assigns of Lender.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes  
Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain  
all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from  
Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release  
in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in  
Section 20) and benefit the successors and assigns of Lender.

13. **Joint and Several Liability; Co-signer's Successor and Assigns Bound.** Borrower covenants  
and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower  
who co-signs the Security Instrument but does not execute the Note (a "co-signer"); (a) is co-signing  
this Security Instrument only to mortgage, grant and convey the Note (a "co-signer"); (a) is co-signing  
under the terms of this Security Instrument (b) is not personally obligated to pay the sums secured by  
this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend,  
modify, forbear or make any accommodations with regard to the terms of this Security Instrument or  
the Note without the co-signer's consent.

12. **Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time for  
payment or modification of amortization of the sums secured by the Security Instrument granted by  
Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of  
Borrower or any Successor in Interest of Borrower, Lender shall not be required to commence  
proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or  
otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand  
made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender  
in exercising any right or remedy including, without limitation, Lender's acceptance of payments from  
third persons, endorses or Successors in Interest of Borrower or in amounts less than the amount then  
due, shall not be a waiver of or preclude the exercise of any right or remedy.

11. **Waiver of Remedies.** Borrower covenants and agrees that Borrower shall not be a  
waiver of or preclude the exercise of any right or remedy.  
All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be  
applied in the order provided for in Section 2.  
in the Property are hereby assigned and shall be paid to Lender.  
proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest  
material impairment of Lender's interest in the Property or rights under the Security Instrument. The  
to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other  
if acceleration has occurred, restate as provided in Section 19, by causing the action or proceeding  
interest in the Property or rights under this Security Instrument. Borrower can cure such a default and  
interest in the Property or rights under this Security Instrument. Borrower can cure such a default and

VI MAND LOAN # 500105232

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) the days before sale of the Property pursuant to any power of sale contained in the Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under the Security Instrument, and Borrower's obligation to pay the sums secured

thereafter, shall not be impaired by the exercise of this right to reinstate. Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower. If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

17. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.

16. Governing Law; Severability; Rules of Construction. The Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

15. Governmental Law. Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

14. Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) the days before sale of the Property pursuant to any power of sale contained in the Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under the Security Instrument, and Borrower's obligation to pay the sums secured

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NEVADA-Single Family-Residence Note-UNDERLYING INSTRUMENT Form 2003 1/81

Initials: \_\_\_\_\_

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spillage, leaking, discharge, release or leak

substances in consumer products). Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate for normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any other substances that trigger an Environmental Cleanup. "Environmental Cleanup" means a condition that can cause, contribute to, or include any remedial action, removal action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or include any remedial action, removal action, or removal action, as defined in Environmental Law; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any remedial action, removal action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or include any remedial action, removal action, or removal action, as defined in Environmental Law.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radionuclides; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any remedial action, removal action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or include any remedial action, removal action, or removal action, as defined in Environmental Law.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty or obligation of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

20. Sale of Note; Change of Loan Servicer; Notice of Advance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and the Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information HESFA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

19. Acceleration. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

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25. Assumption Fee. If there is an assumption of this loan, Lender may charge an assumption fee of U.S. \$/A.

24. Substitute Trustee. Lender at its option, may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by applicable law.

23. Reconveyance. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender the Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty to the person or persons legally entitled to it. Such person or persons shall pay any recording costs. Lender may charge such person or persons a fee for reconveying the Property, but only if the fee is paid to a third party (such as the Trustee) for services rendered and the charging of the fee is permitted under applicable law.

22. Acceleration Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option, and without further demand, may invoke the power of sale, including the right to accelerate full payment of the Note, and any other remedies permitted by applicable law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorney's fees and costs of the evidence. If Lender invokes the power of sale, Lender shall execute or cause Trustee to execute written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold, and shall cause such notice to be recorded in each county in which any part of the Property is located. Lender shall mail copies of the notice as prescribed by applicable law to the persons prescribed by applicable law. Trustee shall give public notice of sale to the persons and in the manner prescribed by applicable law. After the time required by applicable law, Trustee, without demand or demand, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or scheduled sale. Lender or its designee may purchase the Property at any sale.

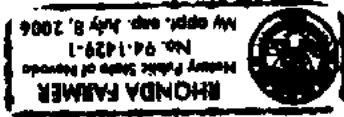
Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any evidence of warranty, expressed or implied. The records in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorney's fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

21. HAZARDOUS SUBSTANCE REMEDIATION. Borrower and Lender further covenant and agree as follows:  
Lender shall give notice to Borrower prior to acceleration of a Hazardous Substance which adversely affects the value of the Property, if Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary. Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

20. HAZARDOUS SUBSTANCE REMEDIATION. Borrower and Lender further covenant and agree as follows:  
Lender shall give notice to Borrower prior to acceleration of a Hazardous Substance which adversely affects the value of the Property, if Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary. Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

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Title (and rank): Notary Public  
(Signature of notarial officer)

*Rhonda Farmer*

(Seal, if any)

(Name(s) of person(s))

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

This instrument was acknowledged before me on JULY 16, 2014 (date) by GORDON HANSEN

State of NEVADA  
County of CLARK

GORDON HANSEN  
(Seal)

VI WACD LOAN # 509185232  
BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

**PUD COVENANTS.** In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:  
**A. PUD Obligations.** Borrower shall perform all of Borrower's obligations under the PUD's Constituent Documents. The "Constituent Documents" are the (i) Declaration; (ii) articles of incorporation, trust instrument or any equivalent document which creates the Owners Association; and (iii) any by-laws or other rules or regulations of the Owners Association. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.  
**B. Property Insurance.** So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring the Property which is satisfactory to Lender and which provides insurance coverage in the amounts (including deductible levels), for the periods, and against loss by fire, theft and

The Property is a part of a planned unit development known as sun city anthem (the "Declaration")

The Property includes, but is not limited to, a parcel of land improved with a dwelling together with other such parcels and certain common areas and facilities, as described in COVENANTS, CONDITIONS AND RESTRICTIONS

The Property also includes Borrower's interest in the homeowners association or equivalent entity owning or managing the common areas and facilities of the PUD (the "Owners Association") and the uses, benefits and proceeds of Borrower's interest

THIS PLANNED UNIT DEVELOPMENT RIDER is made this 15th day of JULY, 2004 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") to secure Borrower's Note to WESTERN THRIFT & LOAN, A FEDERALLY CHARTERED SAVINGS BANK (the "Lender") of the same date and covering the Property described in the Security Instrument and located at: 2763 White Sage Dr, Henderson, NV 89052.

**PLANNED UNIT DEVELOPMENT RIDER**  
W1 MCD LOAN # 500185232  
MINI: 100052550018523251

Interest: *[Signature]*  
then Lender may pay them. Any amounts disbursed by Lender under this paragraph shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

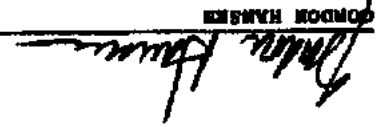
F. Remedies. If Borrower does not pay PUD dues and assessments when due, unacceptable to Lender.  
of lending the public liability insurance coverage maintained by the Owners Association or termination of the Owners Association, or (iv) any action which would have the effect of termination of professional management and assumption of self-management of the "Constituent Documents" if the provision is for the express benefit of Lender; (iii) termination or eminent domain; (ii) any amendment to or in the case of a taking by condemnation or other casualty termination required by law in the case of substantial destruction by fire or other casualty to (i) the abandonment or termination of the PUD, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty with Lender's prior written consent, either partition or subdivision of the Property or consent to Lender and Security Instrument as provided in Section 11.

E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and Security Instrument as provided in Section 11, take any action which would have the effect of termination of the Owners Association, or (iv) any action which would have the effect of termination of professional management and assumption of self-management of the "Constituent Documents" if the provision is for the express benefit of Lender; (iii) termination or eminent domain; (ii) any amendment to or in the case of a taking by condemnation or other casualty termination required by law in the case of substantial destruction by fire or other casualty with Lender's prior written consent, either partition or subdivision of the Property or consent to Lender and Security Instrument as provided in Section 11.

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property or the common areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Section 11.

C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.  
Borrower shall give Lender prompt notice of any lapse in required property insurance coverage provided by the master or blanket policy.  
In the event of a distribution of property insurance proceeds in lieu of restoration or repair following a loss to the Property, or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender. Lender shall apply the proceeds to the sums secured by the Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

What Lender requires as a condition of this waiver can change during the term of the Association policy.  
deemed satisfied to the extent that the required coverage is provided by the Owners obligation under Section 5 to maintain property insurance coverage on the Property is waived the provision in Section 3 for the Periodic Payment to Lender of the yearly premium installments for property insurance on the Property; and (ii) Borrower's limited to, earthquakes and floods, for which Lender requires insurance, then: (i) Lender included within the term "extended coverage," and any other hazards, including, but not

VI WCCD LOAN # 500185232  
BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions  
contained in this PUD Rider.  
  
\_\_\_\_\_  
(Seal)  
GORDON HANSEN

Inst #: 201204120001883

Fees: \$18.00

N/C Fee: \$0.00

04/12/2012 01:18:35 PM

Receipt #: 1128316

Requestor:

FIRST AMERICAN

Recorded By: SOL Pgs: 2

DEBBIE CONWAY

CLARK COUNTY RECORDER

Recording Requested By:  
Bank of America  
Prepared By: Diana De Avila  
888-603-9011  
When recorded mail to:  
CoreLogic  
450 E. Boundary St.  
Attn: Release Dept.  
Chapin, SC 29036



DocID# 4068258423414993

Tax ID: 191-13-811-052

Property Address:

2763 White Sage Dr

Henderson, NV 89052-7093

NV0-ADT 17710927 4/2/2012

2

This space for Recorder's use

MIN #: 100052550018523257

MERS Phone #: 888-679-6377

### ASSIGNMENT OF DEED OF TRUST

For Value Received, the undersigned holder of a Deed of Trust (herein "Assignor") whose address is 1901 E Voorhees Street, Suite C, Danville, IL 61834 does hereby grant, sell, assign, transfer and convey unto BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP whose address is 9062 OLD ANNAPOLIS, COLUMBIA, MD 21045 all beneficial interest under that certain Deed of Trust described below together with the note(s) and obligations therein described and the money due and to become due thereon with interest and all rights accrued or to accrue under said Deed of Trust.

Original Lender: WESTERN THRIFT & LOAN  
Made By: GORDON B. HANSEN, AN UNMARRIED MAN  
Trustee: JOAN H. ANDERSON  
Date of Deed of Trust: 7/15/2004 Original Loan Amount: \$436,000.00

Recorded in Clark County, NV on: 7/22/2004, book N/A, page N/A and instrument number 20040722-0003507

I the undersigned hereby affirm that this document submitted for recording does not contain the social security number of any person or persons.

IN WITNESS WHEREOF, the undersigned has caused this Assignment of Deed of Trust to be executed on

APR 04 2012

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

By: Yonda Crain  
Yonda Crain  
Assistant Secretary


State of California  
County of Ventura

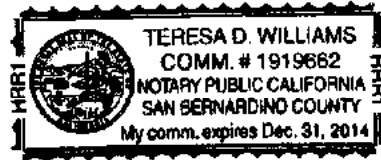
On APR 04 2012 before me, Teresa D. Williams, Notary Public, personally appeared  
YOU DA CRAIN

, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity (ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

  
Notary Public: Teresa D. Williams (Seal)  
My Commission Expires: 12-31-2014



DocID# 4068258423414993

Inst #: 20140909-0000974

Fee: \$18.00

M/C Fee: \$0.00

09/09/2014 11:08:50 AM

Receipt #: 2146472

Requestor:

CORELOGIC

Recorded By: MJM Pge: 2

DEBBIE CONWAY

CLARK COUNTY RECORDER

Recording Requested By:  
Bank of America  
Prepared By: Ralph Flores  
800-444-4302

When recorded mail to:  
CoreLogic  
Mail Stop: ASGN  
1 CoreLogic Drive  
Westlake, TX 76262-9823



DocID# 9028258423410976

Tax ID: 191-13-811-052

Property Address:  
2763 White Sage Dr  
Henderson, NV 89052-7093

NVG-ADT 30021075 7/28/2014 NPHASE2

This space for Recorder's use

### ASSIGNMENT OF DEED OF TRUST

For Value Received, the undersigned holder of a Deed of Trust (herein "Assignor") whose address is C/O BAC, M/C: CA6-914-01-43, 1800 Tapo Canyon Road, Simi Valley, CA 93063 does hereby grant, sell, assign, transfer and convey unto WELLS FARGO BANK, NATIONAL ASSOCIATION, AS SUCCESSOR TO WACHOVIA BANK, NATIONAL ASSOCIATION FKA FIRST UNION NATIONAL BANK whose address is C/O BAC, M/C: CA6-914-01-43, 1800 Tapo Canyon Road, Simi Valley, CA 93063 all beneficial interest under that certain Deed of Trust described below together with the note(s) and obligations therein described and the money due and to become due thereon with interest and all rights accrued or to accrue under said Deed of Trust.

Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR WESTERN THRIFT & LOAN, ITS SUCCESSORS AND ASSIGNS

Made By: GORDON B. HANSEN, AN UNMARRIED MAN

Trustee: JOAN H. ANDERSON

Date of Deed of Trust: 7/15/2004 Original Loan Amount: \$436,000.00

Recorded in Clark County, NV on: 7/22/2004, book N/A, page N/A and instrument number 20040722-0003507

I the undersigned hereby affirm that this document submitted for recording does not contain the social security number of any person or persons.

IN WITNESS WHEREOF, the undersigned has caused this Assignment of Deed of Trust to be executed on

AUG 21 2014

BANK OF AMERICA, N.A., SUCCESSOR BY  
MERGER TO BAC HOME LOANS SERVICING, LP,  
FKA COUNTRYWIDE HOME LOANS SERVICING LP

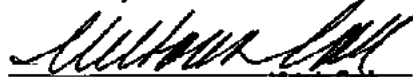
By:   
Srbul Muradyan  
Assistant Vice President

State of California  
County of Ventura

On **AUG 21 2014** before me, **Victoria Cook**, Notary Public, personally appeared **Srbul Muradyan**, who proved to me on the basis of satisfactory evidence to be the person (s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.



Notary Public: Victoria Cook  
My Commission Expires: 6/28/16



(Seal)

DocID# 9028258423410976



2

Inst #: 20141201-0000518

Fee: \$18.00

N/C Fee: \$0.00

12/01/2014 09:00:43 AM

Receipt #: 2235133

Requestor:

NATIONSTAR MORTGAGE

Recorded By: SAC Pgs: 2

DEBBIE CONWAY

CLARK COUNTY RECORDER

Assessor's/Tax ID No. 191-13-811-052

Recording Requested By:  
Nationstar Mortgage

When Recorded Return To:  
DOCUMENT ADMINISTRATION  
Nationstar Mortgage  
2617 COLLEGE PARK  
SCOTTSBLUFF, NE 69361



**CORPORATE ASSIGNMENT OF DEED OF TRUST**

Clark, Nevada  
SELLER'S SERVICING #:0618315261 "HANSEN"

THE UNDERSIGNED DOES HEREBY AFFIRM THAT THIS DOCUMENT SUBMITTED FOR RECORDING DOES NOT CONTAIN PERSONAL INFORMATION ABOUT ANY PERSON.

Date of Assignment: October 23rd, 2014

Assignor: BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP, BY NATIONSTAR MORTGAGE LLC ITS ATTORNEY-IN-FACT at 350 HIGHLAND DRIVE, LEWISVILLE, TX 75067

Assignee: NATIONSTAR MORTGAGE LLC at 350 HIGHLAND DRIVE, LEWISVILLE, TX 75067

Executed By: GORDON B. HANSEN, AN UNMARRIED MAN. To: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR WESTERN THRIFT & LOAN

Date of Deed of Trust: 07/15/2004 Recorded: 07/22/2004 in Book: 20040722 as Instrument No.: 0003507 In the County of Clark, State of Nevada.

Assessor's/Tax ID No. 191-13-811-052

Property Address: 2763 WHITE SAGE DR, HENDERSON, NV 89052

KNOW ALL MEN BY THESE PRESENTS, that for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the said Assignor hereby assigns unto the above-named Assignee, the said Deed of Trust having an original principal sum of \$436,000.00 with interest, secured thereby, and the full benefit of all the powers and of all the covenants and provisos therein contained, and the said Assignor hereby grants and conveys unto the said Assignee, the Assignor's interest under the Deed of Trust.

TO HAVE AND TO HOLD the said Deed of Trust, and the said property unto the said \*VSR\*VSRNATN\*10/23/2014 03:08:21 PM\* NATTO1NATNA00000000000000521839\* NVCLARK\* 0618315261 NVCLARK\_TRUST\_ASSIGN\_ASSN \* \*CKNATN\*

Assignee forever, subject to the terms contained in said Deed of Trust. IN WITNESS WHEREOF, the assignor has executed these presents the day and year first above written:

BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP, BY NATIONSTAR MORTGAGE LLC ITS ATTORNEY-IN-FACT

On 10/29/14

By: Nisha Dietrich  
Nisha Dietrich  
Assistant Secretary

STATE OF Nebraska  
COUNTY OF Scotts Bluff

On 10-24-2014, before me, Traci J Garton  
a Notary Public in and for Scotts Bluff in the State of Nebraska, personally appeared Nisha Dietrich, Assistant Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

Traci J Garton  
Traci J Garton  
Notary Expires 10 25 2016



(This area for notarial seal)

Mail Tax Statements To: GORDON HANSEN, 2763 WHITE SAGE DR, HENDERSON, NV 89052

\*VSR\*VSRNATN\*10/23/2014 03:08:21 PM\* NATTO1NATNA00000000000000521839\*  
NVCLARK\* 0818315261 NVCLARK\_TRUST\_ASSIGN\_ASSN \* \*CKNATN\*

Inet #: 20150122-0001850  
Fees: \$17.00  
N/C Fee: \$0.00  
01/22/2015 09:10:12 AM  
Receipt #: 2289961  
Requestor:  
5 ARCH CODE COMPLIANCE LLC  
Recorded By: OSA Pgs: 1  
DEBBIE CONWAY  
CLARK COUNTY RECORDER

APN: 191-13-811-052  
LOAN NUMBER: 618315261  
RECORDING REQUESTED BY:  
5 ARCH CODE COMPLIANCE, LLC  
WHEN RECORDED MAIL TO:

NATIONSTAR MORTGAGE, LLC  
c/o 5 Arch Code Compliance, LLC  
P.O. Box 7338  
Newport Beach, CA 92658

496.GRC.JD.NV.RFN


**REQUEST FOR NOTICE**  
Under NRS Chapters 107 and 116

The undersigned is a person with an interest in the real property described herein, having an interest in that certain Deed of Trust, wherein the Trustor is GORDON B. HANSEN, AN UNMARRIED MAN, the Trustee is JOAN H. ANDERSON, and the Beneficiary is MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC, which was recorded as Instrument No. 20040722-0003507 on 7/22/2004 in the Official Records of Clark County, Nevada. Pursuant to NRS 116.31168, the name(s) of the property owner(s) is/are HANSEN, ESTATE OF GORDON , and the name(s) of the common-interest community/ies is/are SUN CITY ANTHEM. This Request for Notice relates to any liens recorded against the property.

Accordingly, the undersigned hereby requests that a copy of any notice of default and a copy of any notice of sale sent pursuant to NRS Chapters 107 or 116, including but not limited to NRS 107.090 and NRS 116.31168, is mailed to the address listed below.

NATIONSTAR MORTGAGE, LLC

Address for Notices:

  
Gene Clark, Assistant Secretary  
DATED: December 30, 2014


NATIONSTAR MORTGAGE, LLC  
c/o 5 Arch Code Compliance, LLC  
P.O. Box 7338  
Newport Beach, CA 92658

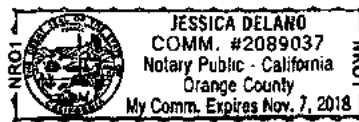
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

STATE OF CALIFORNIA )  
COUNTY OF ORANGE )

On December 30, 2014, before me, Jessica Delano, Notary Public, personally appeared, Gene Clark, who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

  
Signature of Notary



Inst #: 20150817-0001056

Fees: \$18.00

N/C Fee: \$0.00

08/17/2015 09:48:58 AM

Receipt #: 2527959

Requestor:

SPL INC.

Recorded By: GWC Pgs: 2

DEBBIE CONWAY

CLARK COUNTY RECORDER

Recording Requested By:  
Title 365

When Recorded Mail To:  
First American Trustee Servicing Solutions, LLC  
1500 Solana Blvd, Bldg 6, 1st Floor  
Westlake, TX 76262

APN: 191-13-811-052

TS No.: NV1500270670  
TSG No.: 730-1508685-70  
Borrower: GORDON B HANSEN

**SUBSTITUTION OF TRUSTEE**

WHEREAS,  
GORDON B. HANSEN, AN UNMARRIED MAN

was the original Trustor, JOAN H. ANDERSON was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR WESTERN THRIFT & LOAN was the original Beneficiary under that certain Deed of Trust Dated 07/15/2004 and recorded on 07/22/2004 as Instrument No. 20040722-0003507, of Official Records of CLARK County, Nevada; and

WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust, and

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in place and instead of said original Trustee, or Successor Trustee, thereunder, in the manner in said Deed of Trust provided,

NOW, THEREFORE, the undersigned hereby substitute, First American Trustee Servicing Solutions, LLC whose address is: 1500 Solana Blvd, Bldg 6, 1st Floor, Westlake, TX 76262, as Trustee under said Deed of Trust.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

SUBSTITUTION OF TRUSTEE - PAGE 2

NEVADA

TS No.: NV1508270670  
TSG No.: 730-1508685-70

WELLS FARGO BANK, NATIONAL ASSOCIATION, AS  
SUCCESSOR TO WACHOVIA BANK, NATIONAL  
ASSOCIATION FKA FIRST UNION NATIONAL BANK BY  
NATIONSTAR MORTGAGE LLC AS ITS ATTORNEY-IN-  
FACT

Rebecca C Wallace 8-6-15

Rebecca C Wallace - Assistant Secretary

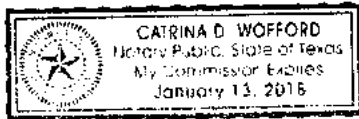
Date: 8-6-15

State Of: Texas

County Of: Denton

Before me, Catrina D. Wofford on this day personally appeared  
Rebecca C Wallace, known to me to be the person whose name is subscribed to the  
foregoing instrument and acknowledged to me that this person executed the same for the  
purposes and consideration therein expressed.

Given under my hand and seal of office this 6th day of August, A.D., 2015.  
Catrina D. Wofford (Notary Seal)



Inst #: 20190308-0002790

Fees: \$40.00

03/08/2019 02:12:46 PM

Receipt #: 3651599

Requestor:

NATIONSTAR MORTGAGE LLC

Recorded By: DECHO Pgs: 2

DEBBIE CONWAY

CLARK COUNTY RECORDER

Src: PRIORITY MAIL

Ofc: MAIN OFFICE

Assessor's/Tax ID No. 191-13-811-052

Recording Requested By:  
NATIONSTAR MORTGAGE DBA MR. COOPER

When Recorded Return To:  
DOCUMENT ADMINISTRATION  
NATIONSTAR MORTGAGE DBA MR. COOPER  
8950 CYPRESS WATERS BLVD  
COPELL, TX 75019



**CORPORATE ASSIGNMENT OF DEED OF TRUST**

Clark, Nevada  
SELLER'S SERVICING #:0618315261 "HANSEN"

THE UNDERSIGNED DOES HEREBY AFFIRM THAT THIS DOCUMENT SUBMITTED FOR RECORDING DOES NOT CONTAIN PERSONAL INFORMATION ABOUT ANY PERSON.

Date of Assignment: February 25th, 2019  
Assignor: WELLS FARGO BANK, NATIONAL ASSOCIATION, AS SUCCESSOR TO WACHOVIA BANK, NATIONAL ASSOCIATION F/K/A FIRST UNION NATIONAL BANK BY NATIONSTAR MORTGAGE LLC ITS ATTORNEY-IN-FACT at 8950 CYPRESS WATERS BLVD, COPPELL, TX 75019  
Assignee: NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER at 8950 CYPRESS WATERS BLVD., COPPELL, TX 75019

Executed By: GORDON B. HANSEN, AN UNMARRIED MAN. To: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR WESTERN THRIFT & LOAN

Date of Deed of Trust: 07/15/2004 Recorded: 07/22/2004 in Book: N/A Page: N/A as Instrument No.: 20040722-0003507 In the County of Clark, State of Nevada.

Property Address: 2763 WHITE SAGE DR, HENDERSON, NV 89052

KNOW ALL MEN BY THESE PRESENTS, that for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the said Assignor hereby assigns unto the above-named Assignee, the said Deed of Trust having an original principal sum of \$436,000.00 with interest, secured thereby, and the full benefit of all the powers and of all the covenants and provisos therein contained, and the said Assignor hereby grants and conveys unto the said Assignee, the Assignor's interest under the Deed of Trust.

TO HAVE AND TO HOLD the said Deed of Trust, and the said property unto the said Assignee forever, subject to the terms contained in said Deed of Trust. IN WITNESS WHEREOF, the assignor has executed these presents the day and year first above written:  
\*VSR\*VSRNATN\*02/25/2019 10:04:59 AM\* NATT01NATNA00000000000000521839\*  
NVCLARK\* NVCLARK\_TRUST\_ASSIGN\_ASSN \* AM9\*AM9NATT\*

WELLS FARGO BANK, NATIONAL ASSOCIATION, AS SUCCESSOR TO WACHOVIA BANK, NATIONAL ASSOCIATION F/K/A FIRST UNION NATIONAL BANK BY NATIONSTAR MORTGAGE LLC ITS ATTORNEY-IN-FACT


On February 25th, 2019

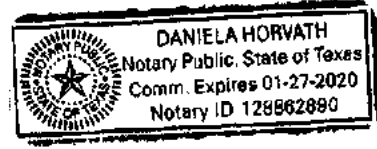
By:   
MOHAMED HAMEED, Vice-President

STATE OF Texas  
COUNTY OF Dallas

On February 25th, 2019, before me, DANIELA HORVATH, a Notary Public in and for Dallas in the State of Texas, personally appeared MOHAMED HAMEED, Vice-President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

  
DANIELA HORVATH  
Notary Expires: 01/27/2020 #128862890



(This area for notarial seal)

Mail Tax Statements To: GORDON HANSEN, 2763 WHITE SAGE DR, HENDERSON, NV 89052

\*VSR\*VSRNATN\*02/25/2019 10:05:00 AM\* NATTO1NATNA00000000000000521839\*  
NVCLARK\* NVCLARK\_TRUST\_ASSIGN\_ASSN \* AM9\*AM9NATT\*

20040901-0007297  
Fee \$14.00  
39/01/2004 19:17:10 120040393554  
Re: GORDON HANSEN  
Frances Deane  
Clark County Recorder Pg. 1

APN: 191-13-811-052

# Declaration of Homestead

1. **GORDON HANSEN** hereby declare as follows:

- 1. I am a householder.
- 2. I reside on the land and premises located at:

**2763 WHITE SAGE DRIVE  
HENDERSON, NV 89052**

and more particularly described as follows:

**PLAT BOOK 102 PAGE 80 LOT 85 BLOCK 4,  
SUN CITY ANTHEM, UNIT 19 PHASE 2**

**Assessor's Parcel Number 191-13-811-052, Clark County, Nevada.**

- 3. I herein claim the land and premises hereinabove described together with the dwelling house thereon, and its appurtenances, as a homestead.

IN WITNESS WHEREOF, I have hereunto set my hand this 30 day of AUGUST, 2004.

x *Gordon Hansen*  
GORDON HANSEN

STATE OF NEVADA, COUNTY OF Clark

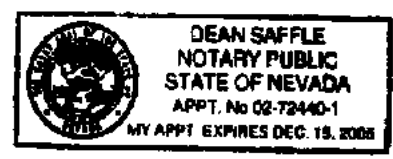
On this 30 day of August, in the year 2004, before me, the undersigned, a Notary Public in and for said State, personally appeared:

**GORDON HANSEN,**

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument, and acknowledged to me that he/she executed it.

WITNESS my hand and official seal: (notary seal)

x *Dean Saffle*  
(Signature of notary public)



RECORDING REQUESTED BY AND MAIL TO:

**GORDON HANSEN  
2763 WHITE SAGE DRIVE  
HENDERSON, NV 89052**