

# **EXHIBIT E:**

## **DISCLOSED FALSE & FALSIFIED EVIDENCE**

**OCHOA DISCLOSURES WERE NOT VERIFIED EVIDENCE, BUT WERE PRODUCED WITH THE INTENTION TO DECEIVE THE COURT**

### **LINKED TABLE OF CONTENTS OF EXHIBITS E**

**[EXHIBIT E-1](#) DISPUTED FACTS IN RED ROCK FORECLOSURE FILE IN SCA 176 - 643**

**[EXHIBIT E-2](#) EXAMPLES OF FALSE EVIDENCE**

**[EXHIBIT E-3](#) RED ROCK FORECLOSURE FILE IS FALSE, FALSIFIED AND DISCLOSED AS SCA 176-643**

#### **OCHOA DISCLOSED**

**[180531 SCA disclosures were not verified evidence](#)**

[SCA 001-116 CC&Rs](#)

[SCA 117-145 SCA Bylaws](#)

[SCA 146-163 SCA Rules & Regulations](#)

[SCA 164-167 SCA-Red Rock 2007 debt collection agreement](#) – disclosed the wrong contract

[SCA 168-175 SCA 2013 Delinquent Assessment Policy](#) – later disavowed that this was applicable

[SCA 176-643 Red Rock Foreclosure file](#) disclosed Red Rock's unverified, uncorroborated, false, falsified, and fraudulent file while he concealed the HOA's official records

**DAVID OCHOA DISCLOSED THE DEFECTIVE RED R6430CK FORECLOSURE FILE (SCA 176 - 643) AND USED IT AS THE SOLE SUPPORT FOR THE UNWARRANTED 2/5/19 MOTION FOR SUMMARY JUDGMENT AND THE 4/18/19 ORDER THAT UNFAIRLY BECAME THE LAW OF THE CASE.**

### Rules of professional Conduct Implicated provisions

- (NRPC3.3(a) (3) (offer false evidence) (b) (cover up client's crimes);
- NRPC 3.4(a)(obstruct other's access to evidence) (b) (falsify evidence):
- NRPC 4.1(a)(b) (truthfulness in statements to others – false statement of fact);
- NRPC 8.4(a)(b)(c)(d)(violate the NRPC; fail to disclose info necessary to avoid assisting a criminal act)

# Disputed Facts in Red Rock Foreclosure File disclosed as SCA 176-643

March 20, 2020

Categories: Overview

Tags: concealed, Fraud, lack of notice, rejection of payments, RRFs, SCA, SCA foreclosure, unfair

[Link to bookmarked SCA 176-643 Red Rock Foreclosure File](#) Links to motions and orders that relied on the disputed Red Rock foreclosure file in SCA ...

[Read More »](#)

## [Link to bookmarked SCA 176-643 Red Rock Foreclosure File](#)

Links to motions and orders that relied on the disputed Red Rock foreclosure file in SCA 176-643 are embedded in list below

[2/5/19 \(bookmarked\) SCA MSJ](#) filed against GBH Trust, but not against Tobin, the individual

[3/6/19 SCA Reply to Tobin](#) [3/5/19 OPPM](#) See page 6, lines 26-27 where SCA 302 and [SCA 276](#) (annotated) and [SCA 277](#) (altered) were wrongly attributed to "*Craig Leidy requested the HOA waive thousands of dollars of the debt*"

[2/12/19 NSM limited joinder to SCA MSJ](#)

[4/17/19 Order \(NEO 4/18/19\) granting SCA MSJ](#)

See [#13 on Page 4 of 4/17/19 order](#) that shows "*payment was applied to the July 1, 2012 Quarterly Assessment and the Late Fee due on July 31, 2012.*"

[5/2/19 Summary of relevant points in SCA OPPS to Tobin motion to reconsider](#)

[5/2/19 filed SCA OPPS to Tobin motion to reconsider](#)

[5/3/19 NSM filed joinder to SCA OPPS](#)

[5/3/19 Hong filed joinder to SCA OPPS](#)

[5/31/19 order denying motion to reconsider](#)

[6/24/19 annotated order granting quiet title to Jimijack and denying all claims of the GBH Trust](#)

## [Red Rock Foreclosure File – links to disputed pages below and links to Tobin documents disputing SCA 176-643 following](#)

[9/17/12 SCA 642 RRFs letter to 2664 OH SCA 643 to 2763 notice of intent to lien – Tobin has no recollection nor Proudfit any record of this. No proof of service though alleged to be sent certified. Demanded \\$617.94 when it is undisputed that the account was PIF on 6/30/14. See \[SCA 642 and SCA 643\]\(#\).](#)

[9/20/12 SCA 628 120920 SENDER'S copy of hearing notice SCA sent to 2664 Olivia Heights could not have been sent by Tobin to RRFs as alleged in 2/5/19 MSJ See \[SCA 628\]\(#\), \[SCA 635\]\(#\),](#)

[9/20/12 SCA 635 is duplicate of SCA 628 also alleged to be sent to 2664. No allegation that the notice was sent to 2763. No allegation that the hearing was actually ever held. See \[SCA 628\]\(#\), \[SCA 635\]\(#\),](#)

TOBIN. 4736

10/18/12 See [SCA 618 Payment Allocation Detail](#). Check 143 was applied to pay assessments from 7/1/12-9/30/12, but also called a "partial payment"

10/8/12 SCA 626 "**CORRESPONDENCE RECEIVED**" SCA claimed the sender's copy of the hearing notice was sent to RRFS by Tobin

11/5/12 11/5/12 SCA 620 "**Correspondence Response to Homeowner**"

12/13/12 12/13/12 P/O DEMAND RECEIVED SCA 615

12/20/12 12/20/12 P/O DEMAND SENT See [SCA 603](#)

1/3/13 1/3/13 SCA 587 "**LIEN SENT TO OWNER**". See [annotated SCA 591-592](#)

1/9/13 1/9/13 SCA P/O DEMAND RECEIVED See [SCA 586](#)

1/16/13 SCA 578 "P/O DEMAND SENT" See [SCA 579](#)

3/7/13 3/7/13 SCA 572 Send NOD to Title Company

4/2/13 SCA 378 Endorsement, effective 4/2/13, relates to 9/23/13 Republic Lien and "plant date of 2/5/14"?? Unclear

4/4/13 4/4/13 SCA SCA 552 NOD Notice of Rescission

4/16/13 4/16/13 SCA 525 "**Payoff Demand Received**"

See [SCA 513-530 to see how SCA handled the rejection of the Miles Bauer tender](#) .

Note that check 143 paid the assessments from 7/1/12-9/30/12.

See [SCA 618 "Association Allocation Detail"](#) and [#13 on Page 4 of 4/17/19 order](#) that states "*payment was applied to the July 1, 2012 Quarterly Assessment and the Late Fee due on July 31, 2012.*"

Therefore, the Miles Bauer \$825 tendered on 5/9/13 satisfied the debt of \$825 assessment due and payable for the quarters from 10/1/12 to 13/6/30.

The only remaining debt at the time of the miles Bauer tender were fines: \$75 late fees authorized by the SCA Board as a fine for non-payment of installments within 30 days of their due date and whatever fines RRFS-added on their own initiative.

[NRS 116.31162\(5\)\(2013\)](#) prohibits the HOA from foreclosing on fines or penalties. See [Nationstar Mortgage LLC vs. Saticoy Bay LLC series 2227 Shadow Canyon, 133 Nev. Advance Opinion 91, 405 P.3rd 641](#) cited in 4/17 order. See #1 irregularity cited by NSM, page 9.

4/17/13 4/17/13 SCA 527 Request reviewed

4/30/13 4/30/13 SCA payoff Demand Sent

5/16/13 5/16/13 SCA Payoff Demand Received

5/29/13 5/29/13 SCA 504 payoff Demand See [SCA 504](#)

8/15/13 8/15/13 See [SCA 491 for notice sent to 2664](#)

TOBIN. 4737

8/15/13 SCA 401 is an envelope addressed to 2763 White Sage that was stamped on 8/15/13 "deceased". There is no such envelope for the letter RRFS alleged in SCA 287 was sent to 2763 White Sage on 7/2/14. This is the 7/2/14 letter that RRFS claims was sent to notify the owner that the waiver request RRFS sent to the SCA Board on 6/9/14 was denied.

See [SCA 401-403](#)

8/15/13 SCA 403 is an envelope addressed to 2763 White Sage that was stamped on 8/15/13 "Return to sender Not deliverable as addressed. Unable to forward.". There is no such envelope for the letter RRFS alleged in [SCA 278](#) was sent to 2763 White Sage on 7/2/14. This is the 7/2/14 letter that RRFS claims was sent to notify the owner that the waiver request RRFS sent to the SCA Board in [SCA 295](#) on 6/9/14 was denied.

10/16/13 10/16/13 SCA 450 "Followed Up POP"

**10/16/13 SCA 468 RRFS "Homeowner Progress Report" to 10/16/13 does not show any BOD approval. See 468 is duplicated in annotated [SCA 415-416 Homeowner Progress Report to 01/3/14](#).**

1/3/14 1/03/14 SCA 407 Followed Up POP

1/3/14 [SCA 406](#) "Permission for publication of foreclosure sale and authority to conduct foreclosure sale", RRFS form letter signed by Dan Folgeron on 1/9/14. According to this form, RRFS had the ability to move the sale date without specific instruction from the BOD.

Note that this contradicts [SCA 377](#) and [SCA 407](#).

By RRFS being able to unilaterally move a sale date, RRFS can suppress bidding, particularly when this is compounded by RRFS giving the SCA BOD the false instruction that

*"The Board of Directors agrees that in the event that the homeowner makes any claim regarding the loss of its property through this foreclosure action, the association shall have the exclusive duty to defend and to pay all defense costs of all such claims..."*

More importantly, it violated the 4/27/12 RRFS debt collection contract [Indemnity clause on page 3, #7 of the RRFS-SCA contract signed on 4/27/12](#). Both RRFS and SCA refused to produce this contract in discovery. SCA deceptively disclosed the inapplicable 2007 contract that does not contain the provision that RRFS must indemnify SCA.

1/3/14 RRFS transmittal memo to SCA, dated 1/3/14, gave Permission for Publication packet to SCA BOD which contained the sentence. "If the Board does not want to proceed with the foreclosure sale please return the packet unsigned." Note that there are multiple unsigned documents in [SCA 176-643](#). Note also that there is no Board decision to proceed or not in any Board minutes.

1/3/14 [SCA 415 RRFS "Homeowner Progress Report" from 9/13/12 -4/10/13](#)

1/3/14 SCA 416 RRFS "Homeowner Progress Report" from 4/10/13 – 1/3/14. **Note neither RRFS nor SCA disclosed this form for the period from 1/3/14 – 8/15/14** when RRFS sold the property without notice after the property had already been sold on auction.com on 5/8/14.

1/9/14 [SCA 377 and SCA 407](#) Dan Folgeron signed RRFS form" Association Foreclosure sale Approval" for "Property Address" Dan wrote in "All twelve properties attached". **Neither SCA nor RRFS listed the properties nor was there any attachment.**

**NO SCA BOARD APPROVAL OF THE SALE ON ANY AGENDA.**

1/9/14 [SCA 407](#) Dan Folgeron signed RRFS form" Association Foreclosure sale Approval" for "Property Address" Dan wrote in "All twelve properties attached". Neither SCA nor RRFS listed the properties nor was there any attachment. This is a duplicate of [SCA 377](#). According to the box checked RRFS was **not** given authority to postpone the sale without discussing with the Board.

**TOBIN. 4738**

1/10/14 1/10/14 SCA 405 "Board Approved POP"

1/29/14 1/29/14 SCA 389 "Supporting Documents"

2/11/14 **SCA 382- 384 disclosed the Resident Transaction Report from 1/1/6-2/11/14. SCA refused to disclose the Resident Transaction Report when requested in discovery. The part that shows the RTR does not include any indication that the property was foreclosed, that \$63,100 was collected for the sale, or that there were any other owners between Hansen and Jimijack, shows in the time period after 2/11/14.**

2/24/14 2/24/14 SCA 338 Invoice (Priority Posting)

2/27/14 See [SCA 315](#) President signed that Board approved 3/7/14 sale on 12/5/13 by BOD resolution . See [pg. 2 12/5/13 SCA BOD minutes for](#) .

2/27/14 There is a 2/27/14 email on the bottom of SCA 332 that informs them that she received a request from the realtor for a reduction in fees because the owner is dead and there is no money left in the estate. See [annotated SCA 332](#).

3/4/14 See [SCA 324-325](#) email Leidy-RRFS Marling exchange where Leidy had asked for a copy of the fees and to speak to the Board about a fee reduction. Marling says she'll let him know if they want him to attend.

3/3/14 3/3/14 SCA 336 priority posting confirmations

3/4/14 3/04/14 SCA 329 "Sale Postponed"

3/4/14 **SCA 332 (top) is a 3/4/14 email from RRFs to Gary Leopold, FSR employee serving as the SCA CAM, to state that she had received a request from the 3/7/14 sale was postponed to 4/8/14. There is a 2/27/14 email on the bottom of the page that informs them that she received a request from the realtor for a reduction in fees because the owner is dead and there is no money left in the estate. See [annotated SCA 332](#).**

3/7/14 3/7/14 "Request Form sent to Board"

3/18/14 3/18/14 "Payoff Demand Received"

3/18/14 [SCA 312-13](#) Chicago Title payoff request

3/18/14 **SCA 310 contains two emails dated 3/18/14 which clearly indicate RRFs received a request for payoff figure on 3/18/14, but the SCA BOD was scheduled to review Leidy's requests at the 3/27/14 meeting. Note RRFs and SCA both failed to disclose the [3/28/14 RRFs response to Chicago title](#) in which the ledger shows that the SCA BOD approved a \$400 fee waiver on Page 6. This fee waiver is not included in SCA 255, RRFs account detail that allegedly was accurate and complete from 2/11/14-8/15/14.**

3/28/14 **SCA 277 Undated email RRFs to Leidy "Please see response regarding the settlement request for \$1000.00" (Note there was no settlement request for \$1000. Leidy did not receive this. Not clear what was supposedly attached as it does not relate to the 6/5/14 email Leidy sent to RRFs to forward the NSM 5/28/14 offer.**

5/6/14 5/6/14 "Supporting Documents"

5/13/14 5/13/14 "Sale Postponed"

5/15/14 SCA 307 is an unsigned approval form to conduct the sale on 5/15/14. Note there was no BOD approval in SCA 176-643 to conduct the sale on 5/15/14, the date that the Ombudsman received notice that the 5/15/14 sale was cancelled as the owner was retained.

5/15/14 SCA 308 is another email alleging final approval of the 5/15/14 sale from which the date has been scrubbed and there is no signature

5/28/14 5/28/14 [SCA 302](#) NSM Equator message to Leidy that was mischaracterized by SCA/RRFS as a non-existent new request from Leidy. See [SCA 277](#). See also [SCA 295](#) and [SCA 276](#)

5/28/14 5/28/14 SCA 302 NSM Equator message to Leidy "please be advised the max I will be able to pay the HOA is \$1100"

6/5/14 [SCA 277](#) Leidy forwarded NSM's 5/28/14 offer (SCA 302) but SCA concealed it at the bottom of the page

6/9/14 SCA 275 "Request Sent to Board"

6/26/14 [SCA 276](#) Jean Capillupo signed the 6/9/14RRFS waiver form from SCA 295. 6/26/14 SCA 276 (Signed 6/9/14 RRFS Form "Waiver or Reduction in Fees" found in SCA 295. Note no BOD response to [SCA 302](#) was disclosed.

7/2/14 SCA 275 "7/2/14 Received Board response"

7/2/14 [SCA 278](#) alleges RRFS sent a letter to 2763 stating the BOD "has denied your request for a settlement of \$1,000." SCA 279 is a blank owner request form. SCA 280-285 is a ledger. SCA/RRFS did not produce any proof of service. No RTS like in SCA 401-405. Tobin has said under oath she never received this. Tobin-Leidy emails never mention it.

See also [SCA 286](#) alleges RRFS sent a letter to 2664 OH stating the BOD "has denied your request for a settlement of \$1,000." Tobin has said under oath she never received this. Tobin-Leidy emails never mention it or the ledger in SCA 287-292. Obviously, she never signed the blank owner request form in SCA 287 and SCA 279.

7/2/14 SCA 280-285 RRFS allegedly sent this ledger to Tobin at 2664 Olivia Heights Ave and to the vacant property at 2763 White Sage. There are no proofs of service. There are no returns to sender like RRFS got when a notice was sent to the vacant property on 8/15/13 (See SCA 401 and 403. **Note also RRFS does not charge for any collection activity, any mailings, any sale guarantee, nothing after 2/11/14.**

See [annotated SCA 275- SCA 293](#). There is no document that shows how NSM was informed that SCA 302 was rejected.

Also, see on [SCA 285](#) RRFS did not charge \$150 to produce pay off figures requested by Chicago Title on 3/18/14 (SCA 310). RRFS and SCA both concealed that RRFS demanded \$3,055.47 in a letter to Chicago Title, dated 3/28/14. SCA 285 does not include the \$400 fee waiver requested by Leidy and authorized by the SCA Board on 3/27/14 that is accounted for on [pg 6 of the 3/28/14 demand](#).

8/1/14 8/1/14 Emails

8/5/14 [SCA 271](#) Jean Capillupo signed to approve the sale of 2763 White sage subject to the conditions set forth in the permission for Publication of foreclosure Sale and Authority to conduct foreclosure sale. No record of any BOD action to authorize her signing this.

8/6/14 8/6/14 "Supporting Documents"

8/15/14 [SCA 242](#) Sent at 10:12 AM to report to Christie Marling, RRFS, that the property had been sold at an auction conducted at 10:11 AM at which three people allegedly bid and 45 people were in attendance

See [SCA 250-262 for RRFS account detail as of 8/15/14 \(SCA 250-255\), RRFS attempts to rectify the numbers \(SCA 256-259\) and Resident Transaction Report to 7/30/14 \(SCA 260-262\) all that fail to account for the \\$400 Board approved waiver](#))

8/15/14 SCA 250 RRFS account detail 1/1/06–6/25/08. not relevant

8/15/14 SCA 251 RRFS account detail 7/1/08-8/18/11 not relevant

8/15/14 [SCA 252 RRFS account detail 10/1/11- 12/5/12](#)

8/15/14 [SCA 253 RRFS account detail 12/5/1 – 4/4/13](#)

8/15/14 [SCA 254 RRFS account detail 4/4/13 – 1/30/14](#)

**8/15/14 RRFS account detail 2/11/14 – 8/15/14. See [annotated SCA 255](#) for major discrepancies with [3/28/14 RRFS demand pg. 6](#)**

**8/15/14 [SCA 274](#) is an email with the date scrubbed that alleges sale was approved and the amount due on 8/15/14 would be \$5,738.68**

8/18/14 8/18/14 SCA 228 deed sent to 3rd party

8/21/14 [SCA 217](#) and [SCA 224](#) \$57,282.32 check #49909, made out to Clark County District Court on Red Rock Financial Services Trust Account 4775 W. Teco Ave suite 140 #121201694 153751166148. USBank 94-0169/1212

**8/28/14 SCA 223 and SCA 224 RRFS memo to Steve Scow, Koch & Scow, from Christie Marlow re Foreclosure excess funds "*please have these funds interpleaded in regards to the below properties*". See [SCA 223](#), [SCA 224](#), [SCA 217](#), and documents showing RRFS pattern and practice of retaining excess proceeds.**

**Links to Documents Disputing RRFS file disclosed as [SCA 176-643](#).**

See post "[RRFS claims vs Actual](#)"

**[7/1/14-10/15/14 Tobin-Leidy emails \(31 pages – No attachments\)](#)**

**[February-October 2014 Tobin-Leidy emails \(201 pages including attachments\)](#)**

5/20/19 Proudfit DECL with 20 exhibits

**[3/5/19 Tobin OPPM SCA MSJ](#)**

**[Ombudsman Compliance Record for 2763](#) authenticated 4/15/19**

4/20/19 [Tobin DECL](#) in support of motion to reconsider (23 pages not filed vs 12 pages in attachment to 4/29/19)

4/29/19 [Tobin/GBH Trust motion to reconsider NEO 4/18/19 order](#)

**[5/23/19 TOC of Tobin Reply with links to 11 exhibits](#)**

5/23/19 Tobin filed Reply

**[5/13/19 Leidy DECL with exhibits \(76-pages\)](#)**

TOBIN. 4741



5/8/14 \$367,500 sale to high bidder MZK.

7/25/14 Leidy post to MLS "I have *worked out all other liens* and this can close quickly"

3/28/14 RRFs \$4,962.64 pay off demand to Chicago Title

3/28/14 ledger page 6 for \$400 SCA BOD-approved \$400 fee waiver that shows SCA 255 was falsified

# EXHIBIT E-2

## EXAMPLES OF FALSE EVIDENCE

1. [SCA 315](#) was the only evidence proffered of Board action to authorize the sale of 2763 White Sage Drive on March 7, 2014.



February 14, 2014

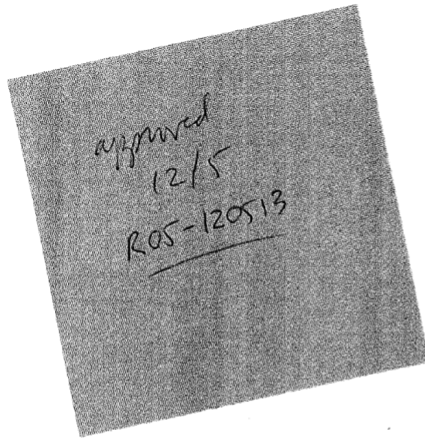
Re: 2763 White Sage Dr, Henderson, NV 89052  
Sun City Anthem Community Association  
GORDON B. HANSEN, TRUSTEE OF THE GORDON B. HANSEN TRUST, DATED AUGUST 22,  
2008 / R808634

**Red Rock Financial Services is a debt collector and is attempting to collect a debt. Any information obtained will be used for that purpose.**

The Board of Directors Sun City Anthem Community Association approves that Red Rock Financial Services is to proceed with the foreclosure sale of property address 2763 White Sage Dr, Henderson, NV 89052 on **March 7, 2014 at 10:00 am** pursuant to this authorization and the conditions set forth in the Permission for Publication of Foreclosure Sale and Authority to Conduct Foreclosure Sale.

JEAN CAPILLUPO  
Board Member (Please Print)  
*Jean Capillupo*  
Board Member (Signature)

2/27/14  
Date



702.932.6887 | fax 702.341.7733 | 4775 W. Teco Avenue, Suite 140, Las Vegas, Nevada 89118 | [www.rrfs.com](http://www.rrfs.com)

SCA000315

TOBIN. 4743

2. SCA 315 alleges that Jean Capillupo, Board member, signed on February 27, 2014 a statement on RRFS letterhead, dated February 14, 2014:

“The Board of Directors of Sun City Anthem Community Association approves that Red Rock Financial Services is to proceed with the foreclosure of the property address 2763 White Sage Dr., Henderson NV 89052 on **March 7, 2014** at 10:00 AM pursuant to this authorization and the conditions set forth in the Permission for Publication of Foreclosure Sale and Authority to Conduct Foreclosure Sale.”

3. SCA 315 also includes a note, handwritten by an unknown author, that stated  
“approved  
12/5  
R05-120513”

4. SCA Board [minutes of the December 5, 2013 Board meeting](#) were retrieved from the SCA website since SCA refused to disclose minutes, the requested in discovery, of any meeting at which action was taken to authorize the sale. These minutes show the resolution R05-120513 was about something else entirely.

5. Item R05 – 120513 on page 2 did not authorize the sale of 2763 White Sage Drive.

6. SCA Board [minutes of the December 5, 2013 Board meeting](#) **Item R05 – 120513** reads

“(R05-120513) UPON motion duly made by Dan Forgeron and Jim Mayfield, the Board unanimously voted to refer the bids to the Reserve Study group for analysis and recommendation presented at the January 23, 2014 regular Board meeting.”

**[R05-120513]**

**UPON** motion duly made by Dan Forgeron and seconded by Jim Mayfield, the Board unanimously voted to refer the bids to the Reserve Study Work Group for analysis and recommendation presented at the January 23, 2014 regular Board meeting.

Page 2 of 11  
Minutes – Board of Directors Regular Meeting  
December 5, 2013

- Any Other Bids received as of December 4, 2013  
Bids were received for eight replacement table tennis tables from the following companies:
    - a. Sport Squad - \$6,400.00 (refurbished);
    - b. Joola North America LLC - \$11,199.60;
    - c. Rollins Specialities - \$11,600.00
- [R06-120513]** **UPON** motion duly made by Dan Forgeron and

7. [SCA 271](#) was the only evidence proffered of Board action to authorize the sale of 2763 White Sage Drive on August 15, 2014.



**This is nt a valid Board authorization. There was no published item on any agenda. There are no minutes of any Board vote.**

August 1, 2014

Re: 2763 White Sage Dr, Henderson, NV 89052  
Sun City Anthem Community Association  
GORDON B. HANSEN, TRUSTEE OF THE GORDON B. HANSEN TRUST, DATED AUGUST 22,  
2008 / R808634

**Red Rock Financial Services is a debt collector and is attempting to collect a debt. Any information obtained will be used for that purpose.**

The Board of Directors Sun City Anthem Community Association approves that Red Rock Financial Services is to proceed with the foreclosure sale of property address 2763 White Sage Dr, Henderson, NV 89052 on **August 15, 2014 at 10:00 am** pursuant to this authorization and the conditions set forth in the Permission for Publication of Foreclosure Sale and Authority to Conduct Foreclosure Sale.

JEAN CAPELLUPO  
Board Member (Please Print)  
*Jean Capillupo*  
Board Member (Signature)

8/5/14  
Date

8. [SCA 276](#) alleges that Jean Capillupo, Board member, signed on August 5, 2014, a statement on RRFS letterhead, dated August 1, 2014,



**Waiver or Reduction in Fees and Fines**

June 9, 2014

RRFS # 808634

Address: 2763 White Sage Dr

Owner: Gordon B. Hansen Trust (Deceased)

RRFS Representative: Christie Marling

Dear Board

This is a lie, but if receiving a super-priority offer from a lender is treated as Red Rock Financial Services has received a request from the above referenced owner for a waiver or reduction in fees or fines. Please find below the following information: an account balance with a breakdown of that balance, details regarding the reason for the waiver or reduction request, and a section where you can let us know how you would like us to proceed. The account has been placed on hold pending your decision. Should you have any questions please feel free to contact the above mentioned representative at our office.  
 from the owner, rejecting it voids the entire sale.

Account Balance Information			
Association Charges		Red Rock Charges	
Assessments	\$1,925.00	Interest	\$34.32
Late Fees	\$425.00	Other	\$0.00
Fines	\$0.00		
	Waiver Request (Items in Bold)		\$459.32
	<b>Current Balance Owed Association</b>		<b>\$2,384.32</b>
	<b>Association Balance if Waiver Granted</b>		<b>\$1,925.00</b>
		Total Current Balance Owed	\$5,421.96
		Total Balance With Waiver	\$4,962.64
Reason for the Request			

SCA 277 is what RRFS presented to the SCA Board instead of presenting NSM's \$1100 offer (SCA 302). SCA 302 was NSM 5/28/14 offer of one year of assessments, i.e., greater than the super-priority, to close the 5/8/14 auction.com escrow to MZK Properties, high bidder (\$350,000). 6/26/14 #16 minutes show SCA Board wrote off \$18,843.93 bad debt on two lender foreclosures. This property is not identified but this item appears to have been addressed in executive session as "one appeal to settle a delinquent account".

**Board Decision**

Please choose one of the following options. If you choose "Other" please detail how you would like us to proceed. As this account is currently on hold pending your decision we request a response as quickly as possible.

Tobin-Leidy emails show that neither had any contemporaneous awareness of what RRFS told the Board or what the Board was doing. This property is not on any Board agenda

- Grant the full reduction requested in the amount of \$459.32 *-with condition that \$1925- is paid by 7/15/14*
- Allow a partial reduction (please specify the amount)
- Other SCA refused to release minutes of any Board meeting at which action was taken against Tobin, Hansen, GBH Trust or this property.

Board Signature

*Jean Capillupo*

Date

*6/26/14*

4775 W Teco Avenue, Suite 140 | Las Vegas, Nevada 89118 | 702-932-6887

SCA000276

9. The minutes of all 2014 Board meetings available to all SCA members, but which SCA refused to provide in discovery., but they are in this complaint in Exhibit G.

10. There are no agendas or minutes of any Board meeting held any between December 5, 2013 and December 31, 2014 that document SCA Board authorization to sell the property on March 7, 2014.

11. There are no agendas or minutes of any Board meeting held any between December 5, 2013 and December 31, 2014 that document a SCA Board action to authorize the sale of the property on August 15, 2014.

12. There are no agendas or minutes of any Board meeting held any between December 5, 2013 and December 31, 2014 that document that SCA sold 2763 White Sage Drive on August 15, 2014.

**THE REAL RESIDENT TRANSACTION REPORT WAS FALSIFIED BY RED ROCK AND THE FALSIFIED RECORDS WERE DISCLOSED AND RELIED ON BY OCHOA**

13. There is no record that RRFS, as SCA's agent, for collected \$63,100 the benefit of SCA.

14. There was no deposit of \$63,100 into an SCA-controlled bank account.

15. The SCA Resident Transaction Report does not have an entry 2763 White Sage was foreclosed.

16. The only entry in the Resident Transaction Report is the August 27, 2014 entry that a collection payment of \$2,701.04 was payment in full of the Gordon Hansen account.

17. The Resident Transaction reports that the second owner of 2763 White Sage was Plaintiff Jimijack Irrevocable Trust, effective September 25, 2014.

18. There is so SCA record that Thomas Lucas or Opportunity Homes, alleged purchaser at the August 15, 2014 sale was ever an owner of 2763 White Sage





08/15/2014 9:34:02 AM

<b>Resident Transaction Report</b> <b>SUCI Sun City Anthem Community Association</b> <b>Date: 01/01/2001 - 08/15/2014</b>
---

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
0480 01	Gordon B Hansen 2763 White Sage Dr Henderson, NV 89052				2664 Olivia Heights Ave Henderson, NV 89052			
	Current Credit History Code:		AC		Effective Date: 09/13/2012			
		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	2,068.81
		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
							Res Balance	2,692.68

RMI/FSR, as SCA managing agent and NRS 649 debt collector licensee dba RRFs had control over SCA's ownership and payment records. RRFs withheld the Resident Transaction report that had entries after 8/15/14. Compare this SCA 262 with Pages 1336 and 1337 that I received on a records request to CAM Lori Martin provided by the IT consultant handling the transition.

Note SCA became "self-managed", i.e., employing a community manager directly, and not utilizing a private contractor as managing agent on 4/1/16.

Page number scrubbed

Page: 3

SCA000262

TOBIN. 4750

**THE LEDGERS DON'T MATCH UP BETWEEN SCA 262 (WHAT FSR DID FOR SCA) AND SCA 255 (FSR DBA RED ROCK'S LEDGER IS A SEPARATE SET OF BOOKS.)**



Red Rock Financial Services

**Account Detail**

Information as of: August 15, 2014

Sun City Anthem Community Association

**NO NOTICE TO OWNER AFTER 2/11/14 NOTICE OF CANCELLED 3/7/14 SALE**

**Red Rock Financial Service**

**Account Number:** 808634

**Property Address:** 2763 White Sage Dr, Henderson, NV 89052

**Homeowner(s):** The Gordon B. Hansen Trust, dated August 22, 2008; The Gordon B. Hansen Trust, dated August 22, 2008; SUN CITY ANTHEM COMMUNITY ASSOCIATION, INC. ; WESTERN THRIFT & LOAN; MERS ; BANK OF AMERICA, N.A. ; WELLS FARGO BANK, N.A. ; State of Nevada Ombudsman for Common-Interest Communities; REPUBLIC SERVICES

2/11/2014	NOS Mailing Costs	\$8.96	\$4,240.10	
2/11/2014	NOS Mailing Costs	\$8.96	\$4,249.06	NO \$150 CHARGE FOR CHICAGO
2/11/2014	NOS Mailing Costs	\$8.96	\$4,258.02	TITLE 3/18/14 REQUEST FOR PAY OFF
2/11/2014	NOS Mailing Costs	\$8.96	\$4,266.98	CONCEALED 3/28/14 PAYOFF
2/11/2014	NOS Mailing Costs	\$8.96	\$4,275.94	DEMAND FOR 2/25/14 \$340K CASH
2/11/2014	NOS Mailing Costs	\$8.96	\$4,284.90	ESCROW. WITHHELD THAT THE
2/11/2014	NOS Mailing Costs	\$8.96	\$4,293.86	3/28/14 DEMAND WAS THE ONLY
2/11/2014	NOS Mailing Costs	\$8.96	\$4,302.82	RRFS LEDGER LEIDY RECEIVED.
2/11/2014	NOS Mailing Costs	\$8.96	\$4,311.78	NO CHARGES FOR SCA 277, 279,
2/11/2014	Notice of Sale	\$275.00	\$4,586.78	295, OR 302.
2/11/2014	Publishing and Posting Costs	\$496.67	\$5,083.45	NO MAILING COSTS FOR 7/2/14
2/11/2014	NOS Recording Costs	\$23.00	\$5,106.45	LETTERS ALLEGEDLY SENT TO
3/30/2014	Interest	\$7.15	\$5,113.60	OWNER TO REJECT NONEXISTENT
4/1/2014	Sun City Anthem QT Assmt	\$275.00	\$5,388.60	REQUEST FOR FEE WAIVER.
4/30/2014	Late Fees	\$25.00	\$5,413.60	
5/30/2014	Interest	\$8.36	\$5,421.96	Interest
6/30/2014	Interest	\$8.36	\$5,430.32	Sun City Anthem QT Assmt
7/1/2014	Sun City Anthem QT Assmt	\$275.00	\$5,705.32	Late Fees
7/30/2014	Late Fees	\$25.00	\$5,730.32	Interest
7/30/2014	Association Interest	\$8.36	\$5,738.68	Interest
8/15/2014	Conduct Foreclosure Sale	\$125.00	\$5,863.68	Sun City Anthem QT Assmt
8/15/2014	Prepare and Record Trustee Deed	\$125.00	\$5,988.68	Late Fees

**SCA 302 IS NATIONSTAR'S \$1,100 OFFER TO THE HOA TO CLOSE ESCROW ON THE 5/8/14 AUCTION.COM SALE, BUT THE HOA BOARD NEVER SAW THIS.**

Equator – The Premiere Provider of Real Estate Technology

Page 1 of 1

808634

Printable Message

Close

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

**Subject:** HOA

**Body:** Hello, please be advised the max I will be able to pay the HOA is \$1,100. ✱

**Attachment(s):** No Attachment

**Created By/Date:** DURAN, VERONICA - 05/28/2014 09:29:38

**Notification From:** VERONICA.DURAN@NATIONSTARMAIL.COM

**Notification To:** CLEIDY21@AOL.COM;

As the Equator Workstation is a technology platform utilized by third parties (including Servicers, agents, vendors, buyers, sellers, brokers, et.al.) to communicate and manage the process related to Servicer properties, please be advised that Equator is not a party to any transactions that take place, is not responsible for, nor does it have any control over, the content or messages being sent through its platform and hereby disclaims all liability related to such transactions, content or messages.

NSM did not disclose having made the offer in SCA 302. NSM did not rely on it in its 2/12/19 Join to SCA MSJ or in its 1/11/16 COMP vs Op Homes, or its 6/2/16 AACC vs Jimijack or it 5/3/19 Join opposing MRCN. NSM did not reference it in it 3/21/19 MSJ against Jimijack.

This stunning deception by NSM provides strong evidence of NSM's perpetration of a fraud on this court. It is an abuse of this process for NSM to claim that the sale was valid for the sub-priority portion of the lien so it could get rid of me and make a deal with Jimijack.

**RED ROCK MISREPRESENTED SCA 302 AS AN OWNER REQUEST FOR WAIVER IN RRFA 112 AND SCA 295**



**Waiver or Reduction in Fees and Fines**

June 9, 2014

RRFS # 808634

Address: 2763 White Sage Dr

Owner: Gordon B. Hansen Trust (Deceased)

RRFS Representative: Christie Marling

Dear Board **This is how Red Rock misrepresented Nationstar's super-priority offer to the HOA Board that was offered to close the \$367,500 auction.com sale.**

Red Rock Financial Services has received a request from the above referenced owner for a waiver or reduction in fees or fines. Please find below the following information: an account balance with a breakdown of that balance, details regarding the reason for the waiver or reduction request, and a section where you can let us know how you would like us to proceed. The account has been placed on hold pending your decision. Should you have any questions please feel free to contact the above mentioned representative at our office.

Account Balance Information			
Association Charges		Red Rock Charges	
Assessments	\$1,925.00	Interest	\$34.32
Late Fees	\$425.00	Other	\$0.00
Fines	\$0.00		
Waiver Request (Items in Bold)			\$459.32
<b>Current Balance Owed Association</b>	<b>\$2,384.32</b>	<b>Total Current Balance Owed</b>	<b>\$5,421.96</b>
<b>Association Balance if Waiver Granted</b>	<b>\$1,925.00</b>	<b>Total Balance With Waiver</b>	<b>\$4,962.64</b>

**Reason for the Request**

**Nationstar never admitted that Red Rock had rejected this super-priority tender because if it had, it would have to have explained why Nationstar told Leidy to tell MZK Properties, the high bidder at the 5/8/14 auction.com sale, that the unidentified beneficiary had rejected MZK's \$367,500 bid and then explain why Nationstar didn't go to the 8/15/14 HOA sale and make a credit bid so that Nationstar could record a notice of default on the Hansen deed of trust and foreclose on the property and recover virtually all of the \$389,000 balance outstanding when the borrower died on 1/14/12.**

**Board Decision**

Please choose one of the following options. If you choose "Other" please detail how you would like us to proceed. As this account is currently on hold pending your decision we request a response as quickly as possible.

- Grant the full reduction requested in the amount of \$459.32
- Allow a partial reduction (please specify the amount)
- Other

**RRFS 112 is identical to SCA 295.**

Board Signature \_\_\_\_\_ Date \_\_\_\_\_

**OCHOA AIDED AND ABETTED STEVEN SCOW IN HIS DECEPTION  
REGARDING HIS FAILURE TO DISTRIBUTE THE PROCEEDS BY SCA  
223-224**



SCA 223 AND 224 ARE DECEPTIVE AND INTENDED TO CONVEY THE FALSE IMPRESSION THAT THE EXCESS PROCEEDS WERE CONVEYED TO THE COURT. THE \$57282.32 CHECK MADE OUT TO THE COURT WAS NEVER TRANSMITTED. THE FUNDS REMAIN UNDER THE CONTROL OF KOCH & SCOW ON BEHALF OF RRFS.

### Memorandum

To: Koch & Scow – Steve Scow SCA MISREPRESENTED THIS IN THE MSJ. I ATTEMPTED TO MAKE A CLAIM FOR THESE FUNDS IN 2014 AND DOCUMENTED IT IN EMAILS TO LEIDY.  
From: Christie Marling  
Date: August 28, 2014  
Subject: Foreclosure Excess Funds NRS 116.31164(3)(C) DEFINES HOW THESE FUNDS ARE TO BE DISTRIBUTED.

Enclosed you will find the below listed checks made out to Clark County District Court as well as the Title Report. Please have these excess funds interpleaded in regards to the below properties: SEE SPANISH TRAIL EMAIL

- 677 Principle Point Ave, Henderson, N V89102 11/30/18 STEVE SCOW TOLD ME FORECLOSURE DATE: 08/14/2014 CHECK 49916, \$14,296.10 PERSONALLY THAT THE FUNDS HAD NOT BEEN DISTRIBUTED BECUASE THEY WERE WAITING TO SEE IF THE DOT WAS EXTINGUISHED.
- 623 Port Talbot Ave, Las Vegas, NV 89178 FORECLOSURE DATE: 08/14/2014 CHECK 49915, \$1,032.26 I HAVE OBJECTED TO THESE FUNDS GOING TO NSM THAT PROVABLY DOES NOT OWN THE DOT. SEE 9/23/16 AFFD. IT IS WORSE NOW AS NSM'S JOINDER WAS GRANTED AND IT WAS NEVER REQUIRED TO PRODUCE EVIDENCE TO SUPPORT ITS CLAIMS.
- 10085 Mystic Dance St, Las Vegas, NV 89183 FORECLOSURE DATE: 08/14/2014 CHECK 49913, \$14,422.90
- 2763 White Sage Dr, Henderson, NV 89052 FORECLOSURE DATE: 08/15/2014 CHECK 49909, \$57,282.32
- 654 Loughton St, Las Vegas, NV 89178 FORECLOSURE DATE: 08/14/2014 CHECK 49894, \$18,614.21 THE 11/30/18 AMENDMENT TO MY 1/31/17 COMP WOULD HAVE ADDED A THIRD PARTY UNJUST ENRICHMENT CLAIM AGAINST RRFS BUT THE COURT APPROVED THE MAND ON THE CONDITION THAT NO NEW PARTIES AND NO NEW CLAIMS COULD BE ADDED WITHOUT THE COURT'S LEAVE, BUT THIS WAS THE FIRST AMENDMENT AND SHOULDN'T HAVE REQUIRED LEAVE.
- 6982 Mirkwood Ave, Las Vegas, NV 89178 FORECLOSURE DATE: 8/20/2014 CHECK 49926, \$54,697.13

Should you have any questions please contact Christie Marling at 702.483.2996 or via email at [cmarling@rrfs.com](mailto:cmarling@rrfs.com).

Thank you,

Christie Marling  
Red Rock Financial Services

4775 West Teco Avenue, Suite 140, Las Vegas, Nevada 89118 ♦ 702-932-6887 ♦ 702-341-7733 Fax

SCA000223

**Red Rock Financial Services**  
**Trust Account**  
 4775 W. Tebo Avenue, Suite 140  
 Las Vegas, NV 89118  
 (702) 932-6887

usbank  
 Five Star Service Guaranteed  
 www.usbank.com  
 94-0169/1212

49909

8/21/2014

PAY TO THE ORDER OF **Clark County District Court**

\*\$57,282.32

Fifty-Seven Thousand Two Hundred Eighty-Two and 32/100

DOLLARS

Clark County District Court

MEMO



2763 White Sage Drive Excess Funds

⑈049909⑈ ⑆121201694⑆ 153751166148⑈

Red Rock Financial Services/Trust Account

49909

Clark County District Court			Original Amt.	Balance Due	8/21/2014 Discount	Payment
Date	Type	Reference				
8/22/2014	Bill	R808634	57,282.32	57,282.32		57,282.32
Check Amount:						57,282.32

*TO  
 Christie  
 M.*

Trust Account - NV 2763 White Sage Drive Excess Funds

57,282.32

Red Rock Financial Services/Trust Account

49909

Clark County District Court			Original Amt.	Balance Due	8/21/2014 Discount	Payment
Date	Type	Reference				
8/22/2014	Bill	R808634	57,282.32	57,282.32		57,282.32
Check Amount:						57,282.32

Trust Account - NV 2763 White Sage Drive Excess Funds

57,282.32

SCA000217

# **EXHIBIT E-3**

## **Red Rock foreclosure file is false, falsified & disclosed as SCS 176 -643**

### **Sun City Anthem attorneys misrepresented the facts to cover up Red Rock's wrongdoing.**

Link to [bookmarked SCA 176-643 Red Rock Foreclosure File](#) disclosed by Sun City Anthem in 2018. It is almost identical to the unverified, uncorroborated, and sometimes blatantly falsified Red Rock foreclosure file.

SCA misrepresented the Red Rock foreclosure file to Judge Kishner as if it represented the true, accurate, and complete records of the foreclosure of 2763 White Sage, despite SCA attorneys knowing full well that the file was the debt collector's unverified, uncorroborated version of revisionist history.

SCA attorneys were not representing the interests of the HOA when they disclosed Red Rock's fraudulent documents. SCA attorneys presented to the court Red Rock's fantasy version of reality that was explicitly contradicted by SCA's official, verified records of the enforcement actions taken in secret by the HOA Board between 2012-2014.

SCA attorneys withheld, concealed, and/or misrepresented the HOA's official records related to this foreclosure and a dozen other foreclosures in the same time period.



Link to "[SCA Board secretly sold a dozen houses in 2014](#)"

Link to "[SCA Board did not properly authorize any foreclosures conducted by Red Rock Financial Services](#)"

Links to A-15-720032-C motions and orders that relied on the disputed Red Rock foreclosure file disclosed by SCA as SCA 176-643 are listed below.

[Red Rock Foreclosure File](#) as SCA 176-643 as SCA attorneys produced it.

- [2/5/19 \(bookmarked\) SCA MSJ](#) filed against GBH Trust, but not against Tobin, the individual
- [3/6/19 SCA Reply to Tobin 3/5/19 OPPM](#) See page 6, lines 26-27, where SCA 302 and SCA 276 (annotated) and SCA 277 (altered) were wrongly attributed to Craig Leidy, "*requested the HOA waive thousands of dollars of the debt*"
- [2/12/19 NSM limited joinder to SCA MSJ](#)
- [4/17/19 Order \(NEO 4/18/19\) granting SCA MSJ](#)
- See [#13 on Page 4 of 4/17/19 order](#) that shows "*payment was applied to the July 1, 2012 Quarterly Assessment and the Late Fee due on July 31, 2012.*"
- 5/2/19 [Summary of relevant points in SCA OPPS to Tobin motion to reconsider](#)
- [5/2/19 filed SCA Opposition to Tobin motion to reconsider](#)
- [5/3/19 Nationstar filed joinder to SCA Opposition](#)
- 5/3/19 Hong filed a [joinder to SCA Opposition](#)
- [5/31/19 order denying motion to reconsider](#)

- [6/24/19 annotated order granting quiet title to Jimijack and denying all claims of the GBH Trust](#)

Links to Tobin's evidence disputing material facts in the Red Rock foreclosure file, stricken or ignored by Judge Kishner, are listed below.

- [4/17/19 table of contents of exhibits](#) to 4/17/19 reply
- [4/17/19 Reply](#) in support of Tobin joinder to Nationstar's motion for summary judgment vs. Jimijack
- [4/24/19 motion to vacate SCA motion for summary judgment and Nationstar joinder](#) and counter-motion for summary judgment for fraud on the court (NRC 60(b)(3))
- [4/24/19 motion to vacate SCA motion for summary judgment](#) and Nationstar joinder and counter-motion for summary judgment
- [5/23/19 Table of contents](#) to Reply in support of motion to reconsider
- [5/23/19 Reply in support of motion to reconsider](#)

David Ochoa disclosed the Red Rock foreclosure file as SCA 176-643 on 5/31/18. Steven Scow produced the nearly identical Red Rock foreclosure file in response to Tobin [2/4/19 subpoena](#)

[RRFS 001-425](#) Red Rock foreclosure file as Steven Scow produced it was not properly verified as being a true, accurate and complete record contemporaneously produced by a person in the normal course of her occupation.



Another example of a verification by a person of knowledge shows the deficiency in Steven Scow's employee's verification

**BRIAN SANDOVAL**  
Governor

**STATE OF NEVADA**



**BRUCE H. BRESLOW**  
Director

**JOSEPH (JD) DECKER**  
Administrator

**DEPARTMENT OF BUSINESS AND INDUSTRY**  
**REAL ESTATE DIVISION**  
<http://red.nv.gov/>

**SWORN DECLARATION**

I, LINDA Proudfit, declare under penalty of  
(Print Name)

perjury under the law of the State of Nevada, that the documents submitted  
herewith consisting of 311 pages are a true, correct, and complete copy of  
311 files and 9 FOLDERS  
any and all documents for

The Gordon B. Hansen Trust, Dated August 22, 2008, Nona Tobin, Successor Trustee

\_\_\_\_\_  
(Client name)

2763 White Sage Drive, Henderson, NV 89052

\_\_\_\_\_  
(Transaction Address, City, State, Zip code)

Executed on June 14, 2016

(date)

Linda Proudfit  
(signature)

TOBIN AS AN INDIVIDUAL AS WELL AS THE TRUSTEE OF THE HANSEN TRUST SUBPOENAED STEVE SCOW TO PROVIDE RED ROCK'S COMPLETE FILE.

2/4/19 Tobin subpoena

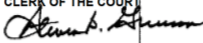
1 MICHAEL R. MUSHKIN, ESQ.  
Nevada Bar No. 2421  
2 L. JOE COPPEDGE, ESQ.  
Nevada Bar No. 4954  
3 MUSHKIN CICA COPPEDGE  
4 4495 S. Pecos Road  
Las Vegas, NV 89121  
5 Telephone: 702-386-3999  
Facsimile: 702-454-3333  
6 Joe@mushlaw.com  
7 *Attorneys for Nona Tobin, an individual and  
as Trustee of the Gordon B. Hansen Trust*

8

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

11 JOEL A. STOKES and SANDRA F.  
12 STOKES, as trustee for the JIMJACK  
IRREVOCABLE TRUST,  
13  
14 Plaintiffs,  
15 vs.  
16 BANK OF AMERICA, N.A.; SUN CITY  
17 ANTHEM COMMUNITY ASSOCIATION,  
INC.; DOES I through X and ROE  
18 BUSINESS ENTITIES I through X,  
inclusive,  
19 Defendants.

20 NATIONSTAR MORTGAGE, LLC,  
21  
22 Counter-Claimant,  
vs.  
23 JIMJACK IRREVOCABLE TRUST;  
24 OPPORTUNITY HOMES, LLC, a Nevada  
limited liability company; F. BONDURANT,  
25 LLC, a Nevada limited liability company;  
26 DOES I through X, inclusive; and ROE  
CORPORATIONS XI through XX, inclusive,  
27  
28 Counter-Defendants.

Electronically Filed  
2/4/2019 2:23 PM  
Steven D. Grierson  
CLERK OF THE COURT  


Case No.: A-15-720032-C  
Consolidated with: A-16-730078-C  
Department: XXXI

**NOTICE OF ISSUANCE OF  
SUBPOENA DUCES TECUM  
TO RED ROCK FINANCIAL  
SERVICES, LLC**

Page 1 of 4

1 NONA TOBIN, an individual, and Trustee of the  
2 GORDON B. HANSEN TRUST. Dated 8/22/08  
3 Counter-Claimant,  
4 vs.  
5 JOEL A. STOKES and SANDRA F. STOKES,  
6 as trustees of the JIMJACK IRREVOCABLE  
TRUST,  
7 Counter-Defendants.

8 NONA TOBIN, an individual, and Trustee of the  
9 GORDON B. HANSEN TRUST. Dated 8/22/08  
10 Cross-Claimant,  
11 vs.  
12 SUN CITY ANTHEM COMMUNITY  
ASSOCIATION, INC., NATIONSTAR  
13 MORTGAGE, LLC,  
DOES 1-10, AND  
14 ROE CORPORATIONS 1-10, inclusive,  
15 Counter-Defendants.

16 NONA TOBIN, an individual, and Trustee of the  
17 GORDON B. HANSEN TRUST. Dated 8/22/08  
18 Cross-Claimant,  
19 vs.  
20 OPPORTUNITY HOMES, LLC, THOMAS  
LUCAS, Manager,  
21 Counter-Defendant.

22 NONA TOBIN, an individual, and Trustee of the  
23 GORDON B. HANSEN TRUST. Dated 8/22/08  
24 Cross-Claimant,  
25 vs.  
26 YUEN K. LEE, an Individual, d/b/a Manager,  
27 F. BONDURANT, LLC,  
28 Counter-Defendant.

Page 2 of 4

1  
2 **ITEMS TO BE PRODUCED**

3 You are required to bring with you at the time of your deposition the items set forth  
4 below:

5 1. Your entire file related to the real property located at 2763 White Sage Drive,  
6 Henderson, Nevada, your account number 808634.

7 2. All communications regarding any aspect of collection activity concerning 2763  
8 White Sage Drive (RRFS collection account 808634), including, but not limited to,

9 a. legally-required notices

10 b. "courtesy" notices

11 c. the schedule of collection fees that conforms to NRS 116.310313(1)  
12 collection rate maximum set by the CIC Commission

13 d. Notice of the owner's right to a hearing and an appeal to the Board and the  
14 procedures for requesting an appeal

15 e. offers of a payment plan

16 f. rejection of a payment plan

17 g. quarterly statements defining the amount of assessments due, the amount  
18 paid, and the amount in arrears, late fees, and interest due

19 h. any statement of default specifying the amount applicable to assessments  
20 versus other amounts.

21 3. All proofs of service with return receipt requested, and any signatures collected,  
22 indicating receipt, for any communications regarding any aspect of collections, that RRFS,  
23 and/or either of its parent companies, RMI or FSR, claim were sent to the owner's address of  
24 record, 2664 Olivia Heights Ave. regarding 2763 White Sage Drive, (RRFS collection account  
25 808634).

26 4. The NRS 649 debt collection licenses of RMI Management, LLC dba Red Rock  
27 Financial Services from the period of 2006 -- 2014 when RMI was under contract as the SCA  
28 managing agent and Red Rock was the debt collector.

*Steven Scow provided RRFS 001-425 that was deceptive, inaccurate, and incomplete with the obvious mens rea and the specific intent to conceal the wrongdoing of his clients.*

- 1           5.     The NRS 649 debt collection licenses of FirstService Residential, LLC dba Red  
2 Rock Financial Services.
- 3           6.     All Fictitious Name Certificates involving any of these parties – FirstService  
4 Residential, Red Rock Financial Services, and/or RMI Management, LLC.
- 5           7.     Any and all, debt collection agreements, including any, and all, amendments,  
6 between SCA and
- 7                 a.     Red Rock Financial Services, a Partnership, EIN 88-0358132 or  
8                 b.     “Red Rock Financial Services, LLC” or  
9                 c.     “Red Rock Financial Services, a FirstService Residential Company”  
10                d.     “Red Rock Financial Services, a division of RMI Management, LLC”  
11                e.     “Red Rock Financial Services”, no specified entity or affiliation.

*Steve Scow withheld all documents requested in items 4,5, and 6. The proofs of service provided in response to item 2 did not include any proofs of service for any of the notices that Tobin disputes were sent.*

## Disputed facts in Red Rock foreclosure file

9/17/12 SCA 642 RRFs letter to 2664 OH SCA 643 to 2763 notice of intent to lien – Tobin has no recollection nor Proudfit any record of this. No proof of service though alleged to be sent certified. Demanded \$617.94 when it is undisputed that the account was PIF on 6/30/14. See [SCA 642](#) and [SCA 643](#).

9/20/12 SCA 628 120920 SENDER’S copy of hearing notice SCA sent to 2664 Olivia Heights could not have been sent by Tobin to RRFs as alleged in 2/5/19 MSJ See [SCA 628](#), [SCA 635](#),

9/20/12 SCA 635 is duplicate of SCA 628 also alleged to be sent to 2664. No allegation that the notice was sent to 2763. No allegation that the hearing was actually ever held. See [SCA 628](#), [SCA 635](#),

10/18/12 See [SCA 618 Payment Allocation Detail](#). Check 143 was applied to pay assessments from 7/1/12–9/30/12, but also called a “partial payment”

SCA 618 DISCLOSED THAT ON 10/18/12 CHECK 143 WAS BOTH 1) CALLED A "PARTIAL PAYMENT" BUT 2) WAS ALLOCATED TO THE \$275 DUE FOR THE



**Payment Allocation Report**

RRFS Account: 808634  
Mgmt Account: SUCI0002048001  
Information as of: October 18, 2012

QUARTER 7/1/12 - 9/30/12  
AND TO THE \$25 LATE FEE  
AUTHORIZED TO BE CHARGED ON  
7/31/12.

**Account Information**

Company: RMI Management  
Association: Sun City Anthem Community Association  
Property Address: 2763 White Sage Dr, Henderson NV 89052  
Owners: Gordon B. Hansen; Gordon B. Hansen;

**Payment Summary**

<b>Payment Processed</b>	<b>\$300.00</b>
Allocation Categories	
Association	\$300.00
<b>Total Allocations</b>	<b>\$300.00</b>

**Payment Detail RRFS had no authority to keep two sets of books.**

Date:	Description:	Code:	Amount:	Check:	Memo:
10/18/2012	Red Rock Partial Payment	PPRR	300.00	PC 143	Partial Payment

**Association Allocation Detail**

Assessment			Total:	\$275.00
Date:	Description:	Code:	Amount:	
07/01/2012	Sun City Anthem QT Assmt	SQA	275.00	

Late Fee			Total:	\$25.00
Date:	Description:	Code:	Amount:	
07/31/2012	Late Fee	LF	25.00	

10/18/2012 11:53:28 AM Processed By: Reporting

1

Corporate Office: 7251 Amigo Street, Suite 100, Las Vegas, NV 89119 Phone: (702) 932-6887 Fax: (702) 341-7733  
Red Rock Financial Services is a debt collector and is attempting to collect a debt. Any information obtained will be used for that purpose.

SCA000618

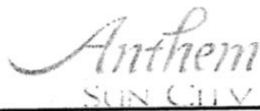
SCA 618 and RRFS 402 are identical.

TOBIN. 4765



10/8/12 SCA 626 "CORRESPONDENCE RECEIVED" SCA claimed the sender's copy of the hearing notice was sent to RRFs by Tobin which is impossible.

SCA duplicated and misrepresented this document to falsely imply that SCA had complied with the notice requirements in SCA CC&Rs 7.4 prior to imposing the sanction of permanent revocation, rather than temporary suspension, of member benefits, for the alleged violation of the governing documents of delinquent assessments.



**Hearing Notice and Sanction for Delinquent Account**

2450 Hampton RD \* Henderson \* NV \* 89052  
t.702-614-5816/5817 \* f.866-941-5644 \* e. homeownerresponse@scacai.com  
w.https://www.sca-hoa.org

**Certified Article Number**

7160 3701 9849 6408 7011

**SENDERS RECORD**

Thursday, September 20, 2012

Gordon B. Hansen  
2664 Olivia Heights Ave  
Henderson NV 89052

COPY

Subject: **Suspension of Membership Privileges for Delinquent Accounts**

**Property Address: 2763 White Sage Dr Henderson NV 89052**

**Violation Type: Assessments/Fines/Violations - Delinquency**  
**Last Inspection Date (if applicable): NA**

**Reference/Requirement: CC&R 7.4 Compliance & Enforcement, CC&R 8.7 Obligation for Assessment**

Dear Gordon B. Hansen,

Your account is listed as delinquent and is now at collection with the Red Rock Financial Services (RRFS) which is a debt collection agency. Therefore, as required by the Board of Directors, your membership privileges shall be suspended on the date of the hearing if RRFS records indicate the account remains at collection for an amount in excess of \$99.00. **This is the only notice of this hearing and the sanction. The hearing is scheduled for 10/10/2012 at 9:00 AM at the Anthem Center. If you plan to attend the hearing PLEASE BRING PROOF that your account is paid in full (current).**

Attendance at the hearing is not required. **If you do not have proof your account is current, and you want to appeal or dispute the Association charges on your account, please follow the process described on the enclosed sheet (Collection Account Inquiry Procedures).**

As a service, you will be provided the opportunity to meet with an RRFS representative to discuss your account at Anthem Center on the day of your hearing.

You have the right to appeal the decision to impose this sanction. To do so you must submit a written appeal to the Board of Directors at Sun City Anthem within 15 days after the hearing date at the following address:

**Sun City Anthem Community Association, Inc**  
**ATTN: Board of Directors**  
**2450 Hampton Road**  
**Henderson NV 89052**

On behalf of the Association,

Sacha Fotu  
Sun City Anthem Community Association Manager  
RMI Management, LLC



*There was no hearing on 10/10/12 or any other date because check 143 cured the delinquency. Assessments were paid through 9/30/12. No other notice like this was ever sent and none of the other steps of due process required were ever provided. This "sender's copy was NOT attached to Tobin's 10/3/12 letter to the HOA that transmitted check 143.*

October 3, 2012

To: SCAHOA

Re: Delinquent HOA Dues for 2763 White Sage Dr.

Enclosed please find:

1. Certificate of death for Gordon B. Hansen, property owner, on 1/14/2012
2. Check for \$300 HOA dues

On 2/14/2012, I listed Mr. Hansen's property for short sale with the Proudfit Realty Company. I continued to pay the HOA dues owed on the property, and wrote the enclosed check on 8/17/2012. Unfortunately I failed to mail the check in a timely fashion. Subsequently, an offer was placed on the property as a short sale, and it is my understanding that the buyers will be moving in within the next month.

It is my request that the HOA pursue collection of any future HOA dues from the buyers within the escrow or from them directly once the sale is complete or however you normally handle cases in which the owner is deceased.

Any questions, please contact Doug Proudfit.

Thank you.



Nona Tobin  
2664 Olivia Heights Ave.  
Henderson NV 89052



**RRFS 000409**

*SCA misrepresented this letter to claim it was evidence that Tobin was not entitled to any relief because it meant that she had unclean hands.*

TOBIN. 4767

- 11/5/12 11/5/12 SCA 620 "Correspondence Response to Homeowner"
- 12/13/12 12/13/12 P/O DEMAND RECEIVED SCA 615
- 12/20/12 12/20/12 P/O DEMAND SENT See [SCA 603](#)
- 1/3/13 1/3/13 SCA 587 "LIEN SENT TO OWNER". See [annotated SCA 591-592](#)
- 1/9/13 1/9/13 SCA P/O DEMAND RECEIVED See [SCA 586](#)
- 1/16/13 SCA 578 "P/O DEMAND SENT" See [SCA 579](#)
- 3/7/13 3/7/13 SCA 572 Send NOD to Title Company
- 4/2/13 SCA 378 Endorsement, effective 4/2/13, relates to 9/23/13 Republic Lien and "plant date of 2/5/14"?? Unclear
- 4/4/13 4/4/13 SCA SCA 552 NOD Notice of Rescission
- 4/16/13 4/16/13 SCA 525 "Payoff Demand Received"

See [SCA 513-530 to see how SCA handled the rejection of the Miles Bauer tender](#).

Note that check 143 paid the assessments from 7/1/12-9/30/12.

See [SCA 618 "Association Allocation Detail"](#) and [#13 on Page 4 of 4/17/19 order](#) that states "payment was applied to the July 1, 2012 Quarterly Assessment and the Late Fee due on July 31, 2012." RRFs 402 is identical to SCA 618.

#### Association Allocation Detail

Assessment			Total:	\$275.00
Date:	Description:	Code:	Amount:	
07/01/2012	Sun City Anthem QT Assmt	SQA	275.00	
Late Fee			Total:	\$25.00
Date:	Description:	Code:	Amount:	
07/31/2012	Late Fee	LF	25.00	





Red Rock Financial Services  
Homeowner Progress Report  
Sun City Anthem Community Association  
Information as of: January 03, 2014

**Red Rock Financial Service**

**Account Number:** 808634  
**Property Address:** 2763 White Sage Dr, Henderson, NV 89052  
**Homeowner(s):** The Gordon B. Hansen Trust, dated August 22, 2008; The Gordon B. Hansen Trust, dated August 22, 2008; SUN CITY ANTHEM COMMUNITY ASSOCIATION, INC.; WESTERN THRIFT & LOAN; MERS; BANK OF AMERICA, N.A.; WELLS FARGO BANK, N.A.

4/10/2013 Notice of Default sent to Homeowner. The Notice of Default must mature for a minimum of 90 days before the Board may enforce the Notice of Default by setting a Sale.  
4/16/2013 4/16/13 Received Payoff request via email from Miles, Bauer, Bergstrom & Winters.  
4/17/2013 Legal correspondence received via mail on 4/16/13  
4/17/2013 Received correspondence via mail on 4/16/13  
4/30/2013 wrong workflow  
4/30/2013 A Title Company has requested a Payoff Demand. Payoff Demand Sent expires 5/15/13.  
5/9/2013 duplicate entry  
5/9/2013 Legal correspondence received no response required.  
5/10/2013 Payment received from MBBW \$825.00. Check returned as it does not pay the account in full.  
5/16/2013 5/16/13 Received Payoff request via email from Proudfit Realty.  
5/16/2013 Red rock will not be providing a response to the Legal Correspondence as the information has previously been provided to attorney.  
5/29/2013 A Title Company has requested a Payoff Demand. Payoff Demand Sent expires 6/13/13.  
6/25/2013 Intent to Notice of Sale sent via first class mail. The Homeowner has 30 days to reinstate the account before the Board of Directors will have the ability to proceed with the non-judicial foreclosure sale.  
6/25/2013 Mortgage Letter sent via first class mail. Letter sent to Mortgage holder(s) to inform them of the Associations delinquent account status.  
8/15/2013 Intent to Conduct Foreclosure sent via first class and certified mail. Homeowner has 10 business days to contact our office.  
10/16/2013 Permission for Publication Packet sent to Management Company for Boards approval. Once the forms are returned signed, Red Rock will prepare the Notice of Sale and Post the Sale.  
10/16/2013 Memo attached to Permission for Publication Packet.  
1/3/2014 Memo attached to Permission for Publication Packet.  
1/3/2014 Permission for Publication Packet sent to Management Company for Boards approval. Once the forms are returned signed, Red Rock will prepare the Notice of Sale and Post the Sale.

*5/10/13 rejection of the \$825 tendered was sufficient to void the entire sale. RRFS covertly rejected this tender without legal authority. \$825 was the exact amount of assessments that were then delinquent. The 5/16/13 entry implicates the attorneys as co-conspirators.*

The only remaining debt at the time of the Miles Bauer tender were fines: \$75 late fees authorized by the SCA Board as a fine for non-payment of installments within 30 days of their due date and whatever fines RRFs-added on their own initiative. An HOA cannot foreclose if the assessments are brought current and only fines, including collecting fees remain.

[NRS 116.31162\(5\)\(2013\)](#) prohibits the HOA from foreclosing on fines or penalties. See [Nationstar Mortgage LLC vs. Saticoy Bay LLC series 2227 Shadow Canyon, 133 Nev. Advance Opinion 91, 405 P.3rd 641](#) cited in 4/17 order. See #1 irregularity cited by NSM, page 9.

4/17/13     4/17/13 SCA 527 Request reviewed

4/30/13     4/30/13 SCA payoff Demand Sent

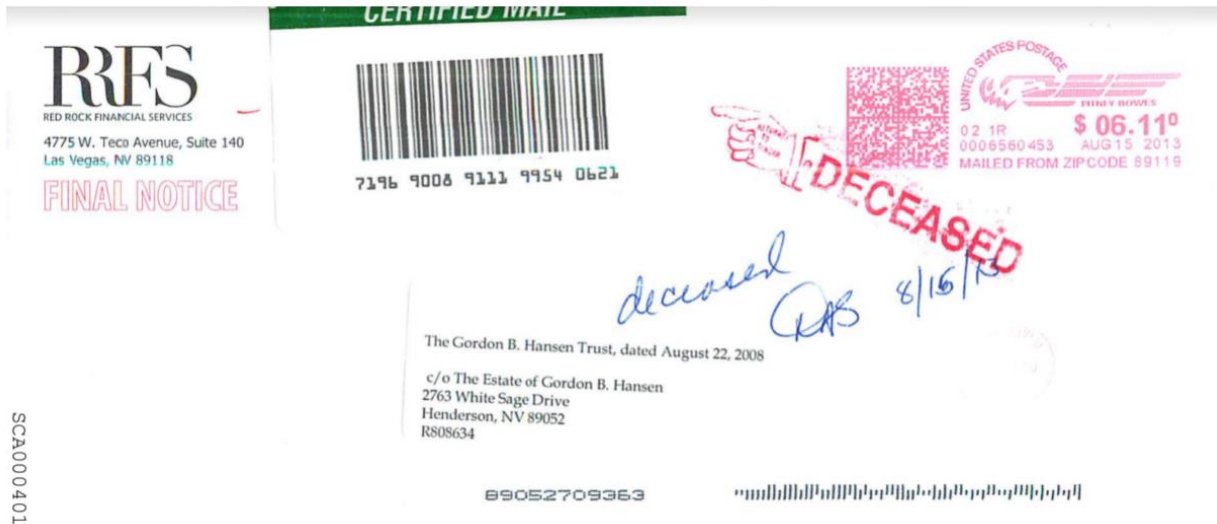
5/16/13     5/16/13 SCA Payoff Demand Received

5/29/13     5/29/13 SCA 504 payoff Demand See [SCA 504](#)

8/15/13     8/15/13 See [SCA 491 for notice sent to 2664](#)

8/15/13     SCA 401 is an envelope addressed to 2763 White Sage that was stamped on 8/15/13 "deceased". There is no such envelope for the letter RRFs alleged in SCA 287 was sent to 2763 White Sage on 7/2/14. This is the 7/2/14 letter that RRFs claims was sent to notify the owner that the waiver request RRFs sent to the SCA Board on 6/9/14 was denied.

See [SCA 401-403](#)



8/15/13 SCA 403 is an envelope addressed to 2763 White Sage that was stamped on 8/15/13 “Return to sender Not deliverable as addressed. Unable to forward.”. There is no such envelope for the letter RRFs alleged in [SCA 278](#) was sent to 2763 White Sage on 7/2/14. This is the 7/2/14 letter that RRFs claims was sent to notify the owner that the waiver request RRFs sent to the SCA Board in [SCA 295](#) on 6/9/14 was denied.

10/16/13 10/16/13 SCA 450 “Followed Up POP“

10/16/13 SCA 468 RRFs “Homeowner Progress Report” to 10/16/13 does not show any BOD approval. See 468 is duplicated in annotated [SCA 415-416](#) Homeowner Progress Report to 01/3/14.



Red Rock Financial Services  
Homeowner Progress Report  
Sun City Anthem Community Association  
Information as of: January 03, 2014

**Red Rock Financial Service**

**Account Number:** 808634  
**Property Address:** 2763 White Sage Dr, Henderson, NV 89052  
**Homeowner(s):** The Gordon B. Hansen Trust, dated August 22, 2008; The Gordon B. Hansen Trust, dated August 22, 2008; SUN CITY ANTHEM COMMUNITY ASSOCIATION, INC. ; WESTERN THRIFT & LOAN; MERS ; BANK OF AMERICA, N.A. ; WELLS FARGO BANK, N.A.

**Progress Notes**

9/13/2012 **No disclosed document confirms this.**  
Account sent to Red Rock Financial Services to start the collection process  
**Not received. No proof of service disclosed**

9/17/2012 Intent to Lien Letter sent via first class and certified mail. Homeowner has 30 days to reinstate the account before the Lien is prepared and recorded. **No notice of lien until 1/3/13**

10/8/2012 Received correspondence via mail.  
**SCA 631 transmitted check 143 to SCA on 10/3/12 to pay 7//12-9/30/12**

10/18/2012 Partial Payment received and processed.  
**SCA 618 "Assoc. payment allocation" shows it was applied to assessments late fee**

11/5/2012 Response to The Estate of The Homeowner. advsied we received death certificate and to contact us within 30 days for payment arrangement. **Ignored notice it was in escrow**

12/5/2012 Lien prepared for recording.  
**\$925.76 claimed when \$275 was delinquent for 10/1/12-12/31/12**

12/13/2012 Lien sent for recording.  
**No notice**

12/13/2012 Received payoff request via email from Ticor Title.  
**RRFS knew Ticor Title had instructions to pay HOA on COE**

12/14/2012 Lien Recorded.

12/20/2012 **No notice**  
A Title Company has requested a Payoff Demand. Payoff Demand Sent expires .  
**RRFS knew Ticor Title had instructions to pay HOA on COE**

1/3/2013 Lien Letter sent via first class and certified mail. Recorded Lien enclosed. Homeowner has 30 days to reinstate the account before Red Rock will proceed with collection efforts. **Predatory practice**

1/9/2013 Received payoff request via email from Ticor Title.  
**RRFS knew Ticor Title had instructions to pay HOA on COE**

1/16/2013 A Title Company has requested a Payoff Demand. Payoff Demand Sent expires 1/31/13 .  
**Unearned and unauthorized fees added, but escrow instructed to pay in full.**

2/5/2013 Intent to Notice of Default sent via first class mail. Homeowner has 10 days to contact our office before the Notice of Default is prepared and recorded.  
**Instructions to pay COE**

3/7/2013 Notice of Default prepared for recording.

3/14/2013 Notice of Default Recorded on 3/12/13.  
**Rescission recorded 4/3/13. Owner billed for RRFS error.**

3/15/2013 Notice of Default sent to Homeowner. The Notice of Default must mature for a minimum of 90 days before the Board may enforce the Notice of Default by setting a Sale.  
Rescission for Notice of Default prepared for recording due to mailing error.

3/27/2013 Set correct workflow due to mailing error

4/4/2013 Notice of Default prepared for recording. **Sparkman escrow ended 4/4/13. said BANA said lender would not approve \$310,000 sale.**

4/10/2013 Notice of Default Recorded on 4/8/13. **BANA did nt record NODES on DOT.**

© RED ROCK FINANCIAL SERVICES 4775 W. Tecco Avenue, Suite 140, Las Vegas, NV 89118 Phone:(702) 932-6887 Fax:(702) 341-7733  
Red Rock Financial Services is a debt collector and is attempting to collect a debt. Any information obtained will be used for that purpose.

SCA 415-416 is identical to RRFS 218-219.



1/3/14 1/03/14 SCA 407 Followed Up POP

1/3/14 [SCA 406](#) "Permission for publication of foreclosure sale and authority to conduct foreclosure sale", RRFs form letter signed by Dan Folgeron on 1/9/14. According to this form, RRFs had the ability to move the sale date without specific instruction from the BOD. Note that this contradicts [SCA 377](#) and [SCA 407](#).



Red Rock Financial Services  
Homeowner Progress Report  
Sun City Anthem Community Association  
Information as of: January 03, 2014  
No report of actions after 1/3/14 was disclosed.

**Red Rock Financial Service**  
**Account Number:** 808634  
**Property Address:** 2763 White Sage Dr, Henderson, NV 89052  
**Homeowner(s):** The Gordon B. Hansen Trust, dated August 22, 2008; The Gordon B. Hansen Trust, dated August 22, 2008; SUN CITY ANTHEM COMMUNITY ASSOCIATION, INC.; WESTERN THRIFT & LOAN; MERS; BANK OF AMERICA, N.A.; WELLS FARGO BANK, N.A.

4/10/2013 Notice of Default sent to Homeowner. The Notice of Default must mature for a minimum of 90 days before the Board may enforce the Notice of Default by setting a Sale.  
4/16/2013 Received Payoff request via email from Miles, Bauer, Bergstrom & Winters.  
4/17/2013 Miles Bauer claimed BANA owned the beneficial interest of DOT  
Legal correspondence received via mail on 4/16/13  
4/17/2013 Received correspondence via mail on 4/16/13  
4/30/2013 wrong workflow  
4/30/2013 A Title Company has requested a Payoff Demand. Payoff Demand Sent expires 5/15/13. No.  
5/9/2013 Miles Bauer tendered the nine months of assessments duplicate entry then delinquent. Title Company request came on 5/16/13  
5/9/2013 Legal correspondence received no response required. No response to Miles Bauer  
5/10/2013 Payment received from MBBW \$825.00. Check returned as it does not pay the account in full.  
Escrow opened 5/10/13 on Mazzeo \$395,000 offer  
5/16/2013 5/16/13 Received Payoff request via email from Proudfit Realty.  
5/16/2013 Red rock will not be providing a response to the Legal Correspondence as the information has previously been provided to attorney. No notice of Miles Bauer tender or rejection  
5/29/2013 A Title Company has requested a Payoff Demand. Payoff Demand Sent expires 6/13/13.  
6/24/13 escrow failed due to BANA rejecting buyer.  
6/25/2013 Intent to Notice of Sale sent via first class mail. The Homeowner has 30 days to reinstate the account before the Board of Directors will have the ability to proceed with the non-judicial foreclosure sale. No record of this notice. No proof of service  
6/25/2013 Mortgage Letter sent via first class mail. Letter sent to Mortgage holder(s) to inform them of the Associations delinquent account status. Not disclosed by NSM. Off market 7/11/13  
8/15/2013 Intent to Conduct Foreclosure sent via first class and certified mail. Homeowner has 10 business days to contact our office. Received, but deed in lieu in process. BANA  
10/16/2013 Permission for Publication Packet sent to Management Company for Boards approval. Once had taken possession without  
10/16/2013 Memo attached to Permission for Publication Packet. No notice. Not on any Board agenda. No Board minutes  
1/3/2014 Memo attached to Permission for Publication Packet. No notice. Not on any Board agenda. No Board minutes  
1/3/2014 Permission for Publication Packet sent to Management Company for Boards approval. Once the forms are returned signed, Red Rock will prepare the Notice of Sale and Post the Sale. BANA gave verbal notice it would not accept title  
Sept 2013.

By RRFs being able to unilaterally move a sale date, RRFs can suppress bidding, particularly when this is compounded by RRFs giving the SCA BOD the false instruction that

*“The Board of Directors agrees that in the event that the homeowner makes any claim regarding the loss of its property through this foreclosure action, the association shall have the exclusive duty to defend and to pay all defense costs of all such claims...”*

More importantly, it violated the 4/27/12 RRFs debt collection contract [Indemnity clause on page 3, #7 of the RRFs-SCA contract signed on 4/27/12](#). Both RRFs and SCA refused to produce this contract in discovery. SCA deceptively disclosed the inapplicable 2007 contract that does not contain the provision that RRFs must indemnify SCA.

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.

*SCA homeowners have been forced to pay over \$100,000 in costs that contractually were the responsibility of RedRock.*

1/3/14 RRFs transmittal memo to SCA, dated 1/3/14, gave Permission for Publication packet to SCA BOD which contained the sentence. “If the Board does not want to proceed with the foreclosure sale please return the packet unsigned.” Note that there are multiple unsigned documents in SCA 176-643. Note also that there is no Board decision to proceed or not in any Board minutes.

See [“SCA Board secretly sold a dozen houses in 2014”](#)

See [“SCA Board did not comply with HOA meeting laws”](#)

1/3/14 SCA 415 RRFS “Homeowner Progress Report” from 9/13/12 - 4/10/13

1/3/14 SCA 416 RRFS “Homeowner Progress Report” from 4/10/13 - 1/3/14. **Note neither RRFS nor SCA disclosed this form for the period from 1/3/14 - 8/15/14** when RRFS sold the property without notice after the property had already been sold on auction.com on 5/8/14.

1/9/14 [SCA 377 and SCA 407](#) Dan Folgeron signed RRFS form” Association Foreclosure sale Approval” for “Property Address” Dan wrote in “All twelve properties attached”. **Neither SCA nor RRFS listed the properties nor was there any attachment.**

**NO SCA BOARD APPROVAL OF THE SALE IS ON ANY AGENDA.**

1/9/14 [SCA 407](#) Dan Folgeron signed RRFS form” Association Foreclosure sale Approval” for “Property Address” Dan wrote in “All twelve properties attached”. Neither SCA nor RRFS listed the properties nor was there any attachment. This is a duplicate of [SCA 377](#). According to the box checked RRFS was **not** given authority to postpone the sale without discussing with the Board.

1/10/14 1/10/14 SCA 405 “Board Approved POP” is contradicted by the HOA records that were concealed in discovery.

1/29/14 1/29/14 SCA 389 “Supporting Documents”

2/11/14 SCA 382- 384 disclosed the Resident Transaction Report from 1/1/6-2/11/14. SCA refused to disclose the Resident Transaction Report when requested in discovery. The part that shows the RTR does not include any indication that the property was foreclosed, that \$63,100 was collected for the

sale, or that there were any other owners between Hansen and Jimijack, shows in the time period after 2/11/14.

See [Resident Transaction Report Page 1334-1339](#) that was provided in response to Nona Tobin's records request to CAM Lori Martin in May 2016.

2/24/14    2/24/14 SCA 338 Invoice (Priority Posting)

See "[Deceptive disclosures: SCA Board 12/5/13 meeting vs. SCA 315 & RRFS 128](#)"

2/27/14 See [SCA 315](#) President signed that Board approved 3/7/14 sale on 12/5/13 by BOD resolution [R05-120213]. See [pg. 2 12/5/13 SCA BOD minutes for \[R05-120213\]](#).

2/27/14    There is a 2/27/14 email on the bottom of SCA 332 that informs them that she received a request from the realtor for a reduction in fees because the owner is dead and there is no money left in the estate.

See [annotated SCA 332](#).

**Christie Marling**

---

**From:** Christie Marling  
**Sent:** Tuesday, March 04, 2014 1:06 PM  
**To:** gary.leobold@scacai.com  
**Cc:** Jean Capillupo (scabodjean@gmail.com); Jean Capillupo (Jean.Capillupo@scacai.com); Anna Romero  
**Subject:** RE: 2763 White Sage Drive - Sale Set 3/7/14 - Postponed

Marling received my authorization to NSM. There is no RRFS authorization. The Board had a duty to communicate with th owner that did not happen.

Good Afternoon, SCA presented RRFS's claims to the court as true and undisputed but they are refuted by both Tobin and Leidy under oath.

Just wanted to advise that I received the signed authorization on this account for the realtor and request for reduction. The Sale has officially been postponed until 4/8/14 to allow the board time to review the request at the March meeting.

No disclosure shows how the sale was "officially" postponed  
Thanks,

**Christie Marling**  
Trustee Sale Officer  
Red Rock Financial Services

o. 702.483.2996 | f. 702.940.7095 | [www.RRFS.com](http://www.RRFS.com)  
A FirstService Residential Management Company

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---

**From:** Christie Marling  
**Sent:** Thursday, February 27, 2014 1:21 PM  
**To:** gary.leobold@scacai.com  
**Cc:** Jean Capillupo (scabodjean@gmail.com); Jean Capillupo (Jean.Capillupo@scacai.com); Anna Romero  
**Subject:** 2763 White Sage Drive - Sale Set 3/7/14 - Postponed  
**Importance:** High

Hello Gary and Jean,

Hope you are having a great day. Please be advised that I have just received a request from the realtor on the above property for a reduction in fees. The owner of the property is deceased and the trustee of the estate is trying to get rid of the property since there are no funds left in the estate. The property was in escrow . This misrepresents that collection action was unnecessary.

Since the next Executive Meeting is not until 03/27/2014, the sale has been postponed until 4/8/2014 to allow the Board to review the request and for RRFS to provide a response to the authorized realtor.

Board Form will be provided in the monthly packets I send over ☺.

Thanks,

*This was Craig Leidy's only request. SCA and RRFS misrepresent this to cover up SCA 302 and SCA 295.*

3/4/14 See [SCA 324-325](#) email Leidy-RRFS Marling exchange where Leidy had asked for a copy of the fees and to speak to the Board about a fee reduction. Marling says she'll let him know if they want him to attend.

(SCA 324 is identical to RRFS 143.)

**Christie Marling**

*8081034*

**To:** Craig Leidy **email address scrubbed ?**  
**Subject:** RE: 2763 White Sage Dr  
**from and date scrubbed?**

I will send the request to the Board and see if they would like or feel the need for you to attend. I have briefly discussed the situation with them already. I will let you know ☺

**Christie Marling**  
Trustee Sale Officer  
Red Rock Financial Services

**Was this top undated email part of the chain of March 4 emails? Or was it sent in June? Or was it not sent at all and just cut and pasted in?**

o. 702.483.2996 | f. 702.940.7095 | [www.RRFS.com](http://www.RRFS.com)  
A FirstService Residential Management Company

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**From:** Craig Leidy [mailto:[cleidy21@aol.com](mailto:cleidy21@aol.com)]  
**Sent:** Tuesday, March 04, 2014 12:16 PM  
**To:** Christie Marling  
**Subject:** Re: 2763 White Sage Dr

I have one cash offer that needs to be presented and I'm receiving another today. The answer to the fees charged is "Yes" I would like a copy. Is there a chase I can make a plea to the board for reductions?

Craig Leidy  
Broker/Salesman CRS SFR  
Prudential Americana Group REALTORS  
3185 Saint Rose Pkwy. Ste.100  
Henderson, NV 8952  
702-595-9007 = Cell  
702-940-2121 = Office  
702-317-3384= Fax  
[www.mrsuncity.com](http://www.mrsuncity.com)

**Leidy requested to speak to the Board but nothing was disclosed that indicated the Board was ever told.**

**This 3/4/14 email was the only request for a fee waiver disclosed that actually came from Leidy. SCA 295, a blank, unsigned RRFS form is deceptive.**

-----Original Message-----

**From:** Christie Marling <[CMarling@rrfs.com](mailto:CMarling@rrfs.com)>  
**To:** Craig Leidy <[cleidy21@aol.com](mailto:cleidy21@aol.com)>  
**Sent:** Tue, Mar 4, 2014 9:30 am  
**Subject:** RE: 2763 White Sage Dr

Hi Craig, **This is only email disclosed of RRFS acknowledging receiving Leidy's request.**

Not a problem. This has been received. Do you have an open.escrow or how long would you like the postponement? Currently, I can only postpone until 4/8/14 while the Board reviews a longer postponement. As discussed on the phone, are you still wanting a review of the late fees/interest and such for a reduction?

Thanks,

3/3/14 3/3/14 SCA 336 priority posting confirmations

3/4/14 3/04/14 SCA 329 *"Sale Postponed"*

3/4/14 SCA 332 (top) is a 3/4/14 email from RRFs to Gary Leopold, FSR employee serving as the SCA CAM, to state that she had received a request from the 3/7/14 sale was postponed to 4/8/14. There is a 2/27/14 email on the bottom of the page that informs them that she received a request from the realtor for a reduction in fees because the owner is dead and there is no money left in the estate. See [annotated SCA 332](#).

3/7/14 3/7/14 *"Request Form sent to Board"*

3/18/14 3/18/14 *"Payoff Demand Received"*

3/18/14 [SCA 312-13](#) Chicago Title payoff request

3/18/14 SCA 310 contains two emails dated 3/18/14 which clearly indicate RRFs received a request for payoff figure on 3/18/14, but the SCA BOD was scheduled to review Leidy's requests at the 3/27/14 meeting. Note RRFs and SCA both failed to disclose the [3/28/14 RRFs response to Chicago title](#) in which the ledger shows that the SCA BOD approved a \$400 fee waiver on Page 6. This fee waiver is not included in SCA 255, RRFs account detail that allegedly was accurate and complete from 2/11/14 - 8/15/14.



Red Rock Financial Services  
Accounting Ledger  
Information as of: March 28, 2014

**Account Number:** 808634  
**Association:** Sun City Anthem Community Association  
**Property Address:** 2763 White Sage Dr, Henderson, NV 89052  
**Ledger Balance:** \$4,962.64  
**Homeowner(s):** The Gordon B. Hansen Trust, dated August 22, 2008;The Gordon B. Hansen Trust, dated August 22, 2008;SUN CITY ANTHEM COMMUNITY ASSOCIATION, INC. ;WESTERN THRIFT & LOAN;MERS ;BANK OF AMERICA, N.A. ;WELLS FARGO BANK, N.A. ;State of Nevada Ombudsman for Common-Interest Communities;REPUBLIC SERVICES

Posting	Description	Amount	Balance	Pmt Ref	Memo
2/11/2014	Notice of Sale	\$275.00	\$4,586.78		
2/11/2014	Publishing and Posting Costs	\$496.67	\$5,083.45		
2/11/2014	NOS Recording Costs	\$23.00	\$5,106.45		
3/28/2014	Late Fee Adjustment/Reduction	(\$400.00)	\$4,706.45		Per Board
3/28/2014	Interest Adjustment	(\$18.81)	\$4,687.64		Per Board
4/1/2014	Sun City Anthem QT Assmt	\$275.00	\$4,962.64		

3/28/14 Board apparently authorized a \$400 late fee adjustment in response to Leidy's 3/4/14 request disclosed in SCA 324.

There is no disclosure that informs Leidy of this \$400 reduction. The email on the top half of SCA 277 has been altered to look like notice to Leidy, but Leidy's 5/13/19 DECL claims this is false, that he received no ledgers from RRFS other than this 3/28/14 ledger that RRFS and SCA concealed in discovery.

*This 3/28/14 RRFS payoff demand was concealed in discovery. Both SCA and RRFs produced the false evidence of doctored ledgers as shown below.*

This ledger was given to Tobin by Leidy in October, 2014, when he told her that was the only ledger he ever got. This is explained because it was provided to Chicago Title in response to its 3/18/14 request for pay off figures as part of the escrow for the Red rock Regional Investors, LLC's attempted \$340,000 cash purchase which was rejected by Nationstar.

Both Red Rock and Nationstar concealed the 3/28/14 ledger in discovery. Each had their own corrupt reasons to doing so.



This 3/28/14 RRFs payoff demand was concealed in discovery. Both SCA and RRFs produced the false evidence of doctored ledgers as shown below.

08/15/2014 9:34:02 AM

Resident Transaction Report  
 SUCI Sun City Anthem Community Association  
 Date: 01/01/2001 - 08/15/2014

Building: 0002 SCA Big Sky  
 2450 Hampton Rd  
  
 Las Vegas, NV 89052

Ledger as of 8/15/14, the day of the sale

Res ID	Resident Name	Type	Date	Code	Charge Code Desc	Check No	Amount	Balance
0480 01	Gordon B Hansen 2763 White Sage Dr Henderson, NV 89052				2664 Olivia Heights Ave Henderson, NV 89052			
	Current Credit History Code:		AC		Effective Date: 09/13/2012			
		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	2,068.81
		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
							Res Balance	2,692.68

All entries after 7/30/14 were scrubbed.

RRFS 083 subpoena response scrubbed the Page 1336 number from the sequentially-numbered ledger.

3/28/14 SCA 277 Undated email RRFs to Leidy “Please see response regarding the settlement request for \$1000.00” (Note there was no settlement request for \$1000. Leidy did not receive this. Not clear what was supposedly attached as it does not relate to the 6/5/14 email Leidy sent to RRFs to forward the NSM 5/28/14 offer.

5/6/14 5/6/14 “Supporting Documents“

5/13/14 5/13/14 “Sale Postponed“

5/15/14 SCA 307 is an unsigned approval form to conduct the sale on 5/15/14. Note there was no BOD approval in SCA 176-643 to conduct the sale on 5/15/14, the date that the Ombudsman received notice that the 5/15/14 sale was cancelled as the owner was retained.

5/15/14 SCA 308 is another email alleging final approval of the 5/15/14 sale from which the date has been scrubbed and there is no signature

5/28/14 5/28/14 [SCA 302](#) NSM Equator message to Leidy “please be advised the max I will be able to pay the HOA is \$1100”

SCA 302 is identical to RRFs 119. Nationstar concealed it AND ALL EQUATOR RECORDS in discovery in order to deceive the court about Nationstar being the beneficiary of the 7/22/04 deed of trust as Bank of America’s successor in interest and to abuse the HOA quiet title litigation process to get rid of Tobin without foreclosing.

808634

Printable Message

Close

**Property:** 2763 WHITE SAGE DR  
HENDERSON NV, 89052  
**Subject:** HOA  
**Body:** Hello, please be advised the max I will be able to pay the HOA is \$1,100. ✱  
**Attachment(s):** No Attachment  
**Created By/Date:** DURAN, VERONICA - 05/28/2014 09:29:38  
**Notification From:** VERONICA.DURAN@NATIONSTARMAIL.COM  
**Notification To:** CLEIDY21@AOL.COM;

As the Equator Workstation is a technology platform utilized by third parties (including Servicers, agents, vendors, buyers, sellers, brokers, et.al.) to communicate and manage the process related to Servicer properties, please be advised that Equator is not a party to any transactions that take place, is not responsible for, nor does it have any control over, the content or messages being sent through its platform and hereby disclaims all liability related to such transactions, content or messages.

NSM did not disclose having made the offer in SCA 302. NSM did not rely on it in its 2/12/19 Join to SCA MSJ or in its 1/11/16 COMP vs Op Homes, or its 6/2/16 AACC vs Jimijack or it 5/3/19 Join opposing MRCN. NSM did not reference it in it 3/21/19 MSJ against Jimijack.

This stunning deception by NSM provides strong evidence of NSM's perpetration of a fraud on this court. It is an abuse of this process for NSM to claim that the sale was valid for the sub-priority portion of the lien so it could get rid of me and make a deal with Jimijack.

[https://agent.equator.com/index.cfm?event=property.print\\_note&property\\_id=13154351&n...](https://agent.equator.com/index.cfm?event=property.print_note&property_id=13154351&n...) 6/5/2014

SCA00030

*Nationstar concealed this in discovery. RRFs was obviously complicit as can be seen by SCA's fraudulently misrepresenting it to the SCA Board in SCA 295 as an owner request for waiver.*

TOBIN. 4784

5/28/14 5/28/14 [SCA 302](#) NSM Equator message to Leidy that was mischaracterized by SCA/RRFS as a non-existent new request from Leidy. See [SCA 277](#). See also [SCA 295](#) and [SCA 276](#)

6/5/14 [SCA 277](#) Leidy forwarded NSM's 5/28/14 offer (SCA 302) but SCA concealed it at the bottom of the page



**Waiver or Reduction in Fees and Fines**

June 9, 2014

RRFS # 808634

Address: 2763 White Sage Dr

Owner: Gordon B. Hansen Trust (Deceased)

RRFS Representative: Christie Marling

Dear Board **This is how Red Rock misrepresented Nationstar's super-priority offer to the HOA Board that was offered to close the \$367,500 auction.com sale.**

Red Rock Financial Services has received a request from the above referenced owner for a waiver or reduction in fees or fines. Please find below the following information: an account balance with a breakdown of that balance, details regarding the reason for the waiver or reduction request, and a section where you can let us know how you would like us to proceed. The account has been placed on hold pending your decision. Should you have any questions please feel free to contact the above mentioned representative at our office.

Account Balance Information			
Association Charges		Red Rock Charges	
Assessments	\$1,925.00	Interest	<b>\$34.32</b>
Late Fees	<b>\$425.00</b>	Other	\$0.00
Fines	\$0.00		
	Waiver Request (Items in Bold)		\$459.32
	<b>Current Balance Owed Association</b>		<b>\$2,384.32</b>
	<b>Association Balance if Waiver Granted</b>		<b>\$1,925.00</b>
		Collection Fees	\$3,037.64
		<b>Total Current Balance Owed</b>	<b>\$5,421.96</b>
		<b>Total Balance With Waiver</b>	<b>\$4,962.64</b>

**Nationstar never admitted that Red Rock had rejected this super-priority tender because if it had, it would have to have explained why Nationstar told Leidy to tell MZK Properties, the high bidder at the 5/8/14 auction.com sale, that the unidentified beneficiary had rejected MZK's \$367,500 bid and then explain why Nationstar didn't go to the 8/15/14 HOA sale and make a credit bid so that Nationstar could record a notice of default on the Hansen deed of trust and foreclose on the property and recover virtually all of the \$389,000 balance outstanding when the borrower died on 1/14/12.**

**Board Decision**

Please choose one of the following options. If you choose "Other" please detail how you would like us to proceed. As this account is currently on hold pending your decision we request a response as quickly as possible.

- Grant the full reduction requested in the amount of \$459.32
- Allow a partial reduction (please specify the amount)
- Other

**RRFS 112 is identical to SCA 295.**

Board Signature \_\_\_\_\_ Date \_\_\_\_\_

There is no proof that this was sent. There is nothing in Leidy-tobin emails to show Leidy received this.

**Christie Marling**

---

**To:** Craig Leidy  
**Subject:** RE: 2763 White Sage Dr./ The Hansen Estate  
**Attachments:** 2763 White Sage - Response.pdf

Date has been scrubbed.

What attachment? Neither Leidy nor I saw SCA 276 or SCA 278-295 before discovery.

Craig,

Please see response regarding the settlement request for \$1,000.00.

There was no settlement request for \$1000 from Tobin or Leidy  
Please let me know if you have any questions.

Thanks,

**Christie Marling**  
Trustee Sale Officer  
Red Rock Financial Services

o. 702.932.6887 | f. 702.341.7733 | [www.RRFS.com](http://www.RRFS.com)  
A FirstService Residential Management Company

Red Rock Financial Services is a debt collector and is attempting to collect a debt. Any information obtained will be used for that purpose.

**CONFIDENTIALITY NOTICE:** This e-mail message, including any attachments, may contain information that is confidential and/or proprietary. If you are not an intended recipient, please be advised that any review, use, reproduction or distribution of this message is prohibited. If you have received this message in error, please notify the sender immediately by return e-mail and delete/destroy the message and any copies thereof.

There is reason to believe these two emails have been joined on SCA 277 with the intent to deceive..

**From:** Craig Leidy [<mailto:cleidy21@aol.com>] This is Leidy's 6/5/14 forward of SCA 302 to RRFS.  
**Sent:** Thursday, June 05, 2014 3:08 PM  
**To:** Christie Marling RRFS did not present it to the SCA Board as NSM offering  
**Subject:** RE: 2763 White Sage Dr./ The Hansen Estate

Christie,

one year of assessments to close the MZK 5/8/14 auction.com sale that was in escrow pending lender approval.

Enclosed is the message I received from the negotiator at Equator.

Craig Leidy  
Broker/Salesman CRS SFR  
Berkshire Hathaway Home Services  
Nevada Properties  
3185 Saint Rose Pkwy. Ste.100  
Henderson, NV 89052

SC 302 was presented to the Board as SCA 295 on a RRFS fee waiver form dated 6/9/14 as if the owner had requested a fee waiver of \$459.32.

*SCA 277 and RRFS 095 are how this doctored evidence was produced.*

6/9/14 SCA 275 "Request Sent to Board"

6/26/14 [SCA 276](#) Jean Capillupo signed the 6/9/14 RRFS waiver form from SCA 295. 6/26/14 SCA 276 (Signed 6/9/14 RRFS Form "Waiver or Reduction in Fees" found in SCA 295. Note no BOD response to [SCA 302](#) was disclosed.



**Waiver or Reduction in Fees and Fines**

June 9, 2014

RRFS # 808634

Address: 2763 White Sage Dr

Owner: Gordon B. Hansen Trust (Deceased)

RRFS Representative: Christie Marling

Dear Board

This is a lie, but if receiving a super-priority offer from a lender is treated as Red Rock Financial Services has received a request from the above referenced owner for a waiver or reduction in fees or fines. Please find below the following information: an account balance with a breakdown of that balance, details regarding the reason for the waiver or reduction request, and a section where you can let us know how you would like us to proceed. The account has been placed on hold pending your decision. Should you have any questions please feel free to contact the above mentioned representative at our office.  
from the owner, rejecting it voids the entire sale.

Account Balance Information			
Association Charges		Red Rock Charges	
Assessments	\$1,925.00	Interest	\$34.32
Late Fees	\$425.00	Other	\$0.00
Fines	\$0.00		
	Waiver Request (Items in Bold)		\$459.32
	<b>Current Balance Owed Association</b>		<b>\$2,384.32</b>
	<b>Association Balance if Waiver Granted</b>		<b>\$1,925.00</b>
		Collection Fees	\$3,037.64
		<b>Total Current Balance Owed</b>	<b>\$5,421.96</b>
		<b>Total Balance With Waiver</b>	<b>\$4,962.64</b>

**Reason for the Request**

SCA 277 is what RRFS presented to the SCA Board instead of presenting NSM's \$1100 offer (SCA 302). SCA 302 was NSM 5/28/14 offer of one year of assessments, i.e., greater than the super-priority, to close the 5/8/14 auction.com escrow to MZK Properties, high bidder (\$350,000). 6/26/14 #16 minutes show SCA Board wrote off \$18,843.93 bad debt on two lender foreclosures. This property is not identified but this item appears to have been addressed in executive session as "one appeal to settle a delinquent account".

**Board Decision**

Please choose one of the following options. If you choose "Other" please detail how you would like us to proceed. As this account is currently on hold pending your decision we request a response as quickly as possible.

Tobin-Leidy emails show that neither had any contemporaneous awareness of what RRFS told the Board or what the Board was doing. This property is not on any Board agenda

- Grant the full reduction requested in the amount of \$459.32 *-with condition that \$1925 is paid by 7/15/14*
- Allow a partial reduction (please specify the amount)
- Other SCA refused to release minutes of any Board meeting at which action was taken against Tobin, Hansen, GBH Trust or this property.

Board Signature *Jean Capelluto* Date 6/26/14

4775 W Teco Avenue, Suite 140 | Las Vegas, Nevada 89118 | 702-932-6887

SCA000276

7/2/14 SCA 275 "7/2/14 Received Board response"

7/2/14 [SCA 278](#) alleges RRFs sent a letter to 2763 stating the BOD “has denied your request for a settlement of \$1,000.” SCA 279 is a blank owner request form. SCA 280-285 is a ledger. SCA/RRFS did not produce any proof of service. No RTS like in SCA 401-405. Tobin has said under oath she never received this. Tobin-Leidy emails never mention it.



July 2, 2014

The Gordon B. Hansen Trust, dated August 22, 2008  
c/o The Estate of Gordon B. Hansen  
2763 White Sage Drive  
Henderson, NV 89052

Re: 2763 White Sage Dr, Henderson, NV 89052  
Sun City Anthem Community Association / R808634

Dear The Gordon B. Hansen Trust, dated August 22, 2008 ,

***Red Rock Financial Services is a debt collector and is attempting to collect a debt. Any information obtained will be used for that purpose.***

Red Rock Financial Services (Red Rock) is in receipt of your correspondence. Sun City Anthem Community Association (the Association) has denied your request for a settlement of \$1,000.00; however, the Association has agreed to waive the late fees and interest from the account contingent upon the remaining balance being paid in full no later than **July 15, 2014**.

The current balance on the account is \$5237.64. Enclosed is an accounting ledger for your review. Please pay the account in full or submit a request to make payment arrangements by **July 15, 2014**. Enclosed is a Payment Agreement Request Form for your convenience. Upon receipt of such request our office will establish the Agreement and notify you in writing of its terms. Payments must be in the form of a cashier's check or money order made payable to Red Rock Financial Services and mailed to the address below. Failure to remit payment or the Request form by **July 15, 2014** may result in the continuation of the collection process at additional costs to you.

Additional information regarding this account can be obtained at [www.rvfs.com](http://www.rvfs.com). Please contact the office of Red Rock Financial Services at 702-932-6887 with any questions.

Sincerely,

Red Rock Financial Services  
Enclosure(S)

702.932.6887 | fax 702.341.7733 | 4775 W. Teco Avenue, Suite 140, Las Vegas, Nevada 89118 | [www.rvfs.com](http://www.rvfs.com)

By sending your check, please be aware that you are authorizing Red Rock Financial Services to use the information on your check to make a one-time electronic debit from your account in the financial institution indicated on your check. This electronic debit will be for the amount of your check; no additional amount will be added to the amount. If we cannot collect your electronic payment, we will issue a draft against your account. Please contact the Accounts Receivable department at (702) 932-6887 to learn about other payment options should you prefer to not have your payment processed in this manner.

SCA000278

RRFS lied about sending this letter and the one in SCA 286 to Tobin's residence and there are many documents that prove the falsity of this claim beyond the fact that neither RRFs nor SCA disclosed any proofs of service.



See also [SCA 286](#) alleges RRFs sent a letter to 2664 OH stating the BOD “has denied your request for a settlement of \$1,000.” Tobin has said under oath she never received this. Tobin-Leidy emails never mention it or the ledger in SCA 287-292. Obviously, she never signed the blank owner request form in SCA 287 and SCA 279.

7/2/14      SCA 280-285 RRFs allegedly sent this ledger to Tobin at 2664 Olivia Heights Ave and to the vacant property at 2763 White Sage. There are no proofs of service. There are no returns to sender like RRFs got when a notice was sent to the vacant property on 8/15/13 (See SCA 401 and 403. Notably, RRFs does not charge for any collection activity, any mailings, any sale guarantee, nothing after 2/11/14.

See [annotated SCA 275- SCA 293](#). There is no document that shows how NSM was informed that SCA 302 was rejected.

Also, see on [SCA 285](#) RRFs did not charge \$150 to produce pay off figures requested by Chicago Title on 3/18/14 (SCA 310). RRFs and SCA both concealed that RRFs demanded \$3,055.47 in a letter to Chicago Title, dated 3/28/14. SCA 285 does not include the \$400 fee waiver requested by Leidy and authorized by the SCA Board on 3/27/14 that is accounted for on [pg 6 of the 3/28/14 demand](#).

8/1/14      8/1/14 Emails

8/5/14      [SCA 271](#) Jean Capillupo signed to approve the sale of 2763 White sage subject to the conditions set forth in the permission for Publication of foreclosure Sale and Authority to conduct foreclosure sale. No record of any BOD action to authorize her signing this.

8/6/14 8/6/14 "Supporting Documents"

8/15/14 [SCA 242](#) Sent at 10:12 AM to report to Christie Marling, RRFs, that the property had been sold at an auction conducted at 10:11 AM at which three people allegedly bid and 45 people were in attendance

**Christie Marling**

---

**From:** no-return@priorityposting.com  
**Sent:** Friday, August 15, 2014 10:12 AM  
**To:** Christie Marling  
**Subject:** Interim Sale Results for TS# R808634/HANSEN

THIS IS A SALE RESULT INTERIM UPDATE - FINAL RESULTS WITH VESTING INFORMATION TO FOLLOW

Red Rock Financial Services  
Re: Interim Sale Results  
Priority No.: 1082780

Attn: Foreclosure Department  
Your T.S. Number R808634 sold to a 3rd party on 08/15/2014 in the county of Clark, NV at 10:00AM

Sale Conducted at: 10:11 AM **A 1-minute auction**

Said property sold for: \$63,100.00

Said property sold to: THOMAS LUCAS

Address: ,

**SCA 242**

Comments:

No. of Witnesses Present: 45

Should you have any questions, please feel free to contact our Sales Department at (800)570-3500

See [SCA 250-262 for RRFs account detail as of 8/15/14 \(SCA 250-255\), RRFs attempts to rectify the numbers \(SCA 256-259\) and Resident Transaction Report to 7/30/14 \(SCA 260-262\) all that fail to account for the \\$400 Board approved waiver\)](#)

8/15/14 SCA 250 RRFs account detail 1/1/06-6/25/08. not relevant

8/15/14 SCA 251 RRFS account detail 7/1/08-8/18/11 not relevant

8/15/14 [SCA 252 RRFS account detail 10/1/11- 12/5/12](#)

8/15/14 [SCA 253 RRFS account detail 12/5/1 – 4/4/13](#)

8/15/14 [SCA 254 RRFS account detail 4/4/13 – 1/30/14](#)

8/15/14 RRFS account detail 2/11/14 – 8/15/14. See [annotated SCA 255](#) for major discrepancies with [3/28/14 RRFS demand pg. 6](#)

8/15/14 [SCA 274 is an email with the date scrubbed](#) that alleges sale was approved and the amount due on 8/15/14 would be \$5,738.68

**Christie Marling** When was this sent?

---

**To:** Gary Leobold (SunCityAnthemNV) (gary.leobold@scacai.com)  
**Cc:** Anna Romero; Jean Capillupo (scabodjean@gmail.com)  
**Subject:** SCA - Sale Set 08/15/2014 - Update and Final Approval  
**Attachments:** 2763 White Sage - Final Approval.pdf

What was attached?

Good Morning,

As a reminder, this property is scheduled for sale on **08/15/2014**. Here is the update and breakdown. Also, I've attached the final approval form to have the Board President sign in order to proceed with the sale on this property. If the Board wishes to postpone or cancel the sale please let me know at your earliest convenience.

**What about the 5/8/14 auction.com sale to MZK that NSM offered \$1100 to close (SCA 302) R808634 – 2763 White Sage DR – (Gordon B. Hansen Trust) – Sale was previously postponed as the executor of the property is attempting to sell the property. As of today, RRFS is unaware of any buyer that is lined up due to the lender's terms of a short sale of the property. Please note there are no postponements available.**

Assessments - \$2,200.00  
Late Fees - \$425.00      that Leidy forwarded to RRFS on 6/5/14 (SCA 277)?  
Interest – \$42.68  
Fines - \$0.00 (fines cannot be included in the foreclosure balance)  
Red Rock - \$3,037.64 (Hard costs - \$1,166.64; Fees - \$1,871.00)  
Total that can be taken to foreclosure - **\$5,705.32**

**As of the date of Sale balance will be \$5,738.68 due to upcoming assessments, late fees.**

Please let me know if the Board would like to

- Move forward with the foreclosure (final approval form is attached, which would need to be signed by the **Board President** prior to the sale).
- Cancel the sale





SCA 223 AND 224 ARE DECEPTIVE AND INTENDED TO CONVEY THE FALSE IMPRESSION THAT THE EXCESS PROCEEDS WERE CONVEYED TO THE COURT. THE \$57282.32 CHECK MADE OUT TO THE COURT WAS NEVER TRANSMITTED. THE FUNDS REMAIN UNDER THE CONTROL OF KOCH & SCOW ON BEHALF OF RRFS.

## Memorandum

To: Koch & Scow – Steve Scow **SCA MISREPRESENTED THIS IN THE MSJ. I ATTEMPTED TO MAKE A CLAIM FOR THESE FUNDS IN 2014 AND DOCUMENTED IT IN EMAILS TO LEIDY.**

From: Christie Marling

Date: August 28, 2014

Subject: Foreclosure Excess Funds **NRS 116.31164(3) (C) DEFINES HOW THESE FUNDS ARE TO BE DISTRIBUTED.**

Enclosed you will find the below listed checks made out to Clark County District Court as well as the Title Report. Please have these excess funds interpleaded in regards to the below properties: **SEE SPANISH TRAIL EMAIL**

<p>677 Principle Point Ave, Henderson, N V89102 Foreclosure Date: 08/14/2014 Check 49916, \$14,296.10</p> <p>623 Port Talbot Ave, Las Vegas, NV 89178 Foreclosure Date: 08/14/2014 Check 49915, \$1,032.26</p> <p>10085 Mystic Dance St, Las Vegas, NV 89183 Foreclosure Date: 08/14/2014 Check 49913, \$14,422.90</p> <p>2763 White Sage Dr, Henderson, NV 89052 Foreclosure Date: 08/15/2014 Check 49909, \$57,282.32</p> <p>654 Loughton St, Las Vegas, NV 89178 Foreclosure Date: 08/14/2014 Check 49894, \$18,614.21</p> <p>6982 Mirkwood Ave, Las Vegas, NV 89178 Foreclosure Date: 8/20/2014 Check 49926, \$54,697.13</p>	<p><b>11/30/18 STEVE SCOW TOLD ME PERSONALLY THAT THE FUNDS HAD NOT BEEN DISTRIBUTED BECUASE THEY WERE WAITING TO SEE IF THE DOT WAS EXTINGUISHED.</b></p> <p><b>I HAVE OBJECTED TO THESE FUNDS GOING TO NSM THAT PROVABLY DOES NOT OWN THE DOT. SEE 9/23/16 AFFD. IT IS WORSE NOW AS NSM'S JOINDER WAS GRANTED AND IT WAS NEVER REQUIRED TO PRODUCE EVIDENCE TO SUPPORT ITS CLAIMS.</b></p> <p><b>THE 11/30/18 AMENDMENT TO MY 1/31/17 COMP WOULD HAVE ADDED A THIRD PARTY UNJUST ENRICHMENT CLAIM AGAINST RRFS BUT THE COURT APPROVED THE MAND ON THE CONDITION THAT NO NEW PARTIES AND NO NEW CLAIMS COULD BE ADDED WITHOUT THE COURT'S LEAVE, BUT THIS WAS THE FIRST AMENDMENT AND SHOULDN'T HAVE REQUIRED LEAVE.</b></p>
--	---

Should you have any questions please contact Christie Marling at 702.483.2996 or via email at [cmarling@rrfs.com](mailto:cmarling@rrfs.com).

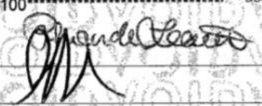
Thank you, **I ALSO DISPUTE THAT SCA BOARD IS AUTHORIZED TO "OUTSOURCE" PROPRIETARY CONTROL OF SCA FUNDS. SEE BYLAWS 3.18 AND 3.20**

Christie Marling  
Red Rock Financial Services

4775 West Teco Avenue, Suite 140, Las Vegas, Nevada 89118 ♦ 702-932-6887 ♦ 702-341-7733 Fax

SCA000223

8/28/14 SCA 223 and SCA 224 RRFs memo to Steve Scow, Koch & Scow, from Christie Marlow re Foreclosure excess funds "please have these funds interpleaded in regards to the below properties". See [SCA 223](#), [SCA 224](#), [SCA 217](#), and documents showing RRFs pattern and practice of retaining excess proceeds.

<b>Red Rock Financial Services</b> <b>Trust Account</b> 4775 W. Teco Avenue, Suite 140 Las Vegas, NV 89118 (702) 932-6887		usbank Five Star Service Guaranteed www.usbank.com 94-0169/1212	<b>50438</b>  11/10/2014
PAY TO THE ORDER OF <b>Clark County District Court</b>		<b>\$**1,168,865.05</b>	
One Million One Hundred Sixty-Eight Thousand Eight Hundred Sixty-Five and 05/100*****		DOLLARS	
Clark County District Court			
MEMO 34 Innisbrook Avenue Excess Funds			
*050438* 12201694 5375166148			
<b>Red Rock Financial Services/Trust Account</b>			<b>50438</b>
Clark County District Court			11/10/2014
Date 11/10/2014	Type Bill	Reference R74507	Original Amt. 1,168,865.05
			Balance Due 1,168,865.05
			Discount 0.00
			Payment 1,168,865.05
			Check Amount 1,168,865.05
Trust Account - NV 34 Innisbrook Avenue Excess Funds			1,168,865.05
<b>Red Rock Financial Services/Trust Account</b>			<b>50438</b>
Clark County District Court			11/10/2014
Date 11/10/2014	Type Bill	Reference R74507	Original Amt. 1,168,865.05
			Balance Due 1,168,865.05
			Discount 0.00
			Payment 1,168,865.05
			Check Amount 1,168,865.05
Trust Account - NV 34 Innisbrook Avenue Excess Funds			1,168,865.05
<b>RRFS000001</b>			

Steven Scow failed to distribute the proceeds of many sales. This is an example of a Spanish Trail foreclosure that was litigated in case A-14-710161-C. The proceeds were not distributed until after the owner died, and it only happened then after five years of litigation.

**Links to Other Documents Disputing RRFs file disclosed as [SCA 176-643](#) and [RRFS 001-425](#).**

See post "[RRFS claims vs Actual \\$\\$ Due](#)"

[7/1/14-10/15/14 Tobin-Leidy emails \(31 pages – No attachments\)](#)

[February-October 2014 Tobin-Leidy emails](#) (201 pages including attachments)

[5/20/19 Proudfit DECL with 20 exhibits](#)

[3/5/19 Tobin OPPM SCA MSJ](#)

[4/20/19 Tobin DECL](#) in support of motion to reconsider (23 pages not filed vs 12 pages in attachment to 4/29/19)

[4/29/19 Tobin/GBH Trust motion to reconsider](#) NEO 4/18/19 order

[5/23/19 TOC of Tobin Reply with links to 11 exhibits](#)

[5/23/19 Tobin filed Reply](#)

[5/13/19 Leidy DECL](#) with exhibits (76-pages )

[Ombudsman Compliance Record for 2763](#) authenticated 4/15/19

**DAVID OCHOA MISREPRESENTED THE OMBUDSMAN'S RECORDS (BELOW) ON 3/26/19 AND 5/24/19, BOTH TIMES SUCCEEDING IN GETTING THE COURT TO DISREGARD THEM.**

The Ombudsman's records are required by statute (NRS 116.311635)(2013) and NRS 116.31164(3)(b)(2013), and there is no benefit to the HOA or anyone in Nevada for that matter, to have the court exclude them from evidence.

Compliance View Screen Page 1 of 1

Compliance View Screen [update]

Case	2014-659	Date Created	02/18/2014	<a href="#">Audit</a> <a href="#">Entry Items</a> <a href="#">Documents</a> <a href="#">Notes</a> <a href="#">Disciplines</a> <a href="#">Participants</a> <a href="#">Add Discipline</a>
Legacy Compliance	191-13-811-052	Date Received	02/13/2014	
Status	NOS CLOSED	How Received	LETTER	
Respondent ID	271957	Receiving Board	RED	
Respondent	ESTATE OF GORDON B HANSEN, THE	Receiving Profession	OMB - NOTICE OF SALE (NOS) PROCESS	
Address	<input checked="" type="radio"/> Public <input type="radio"/> Mail ESTATE OF GORDON B HANSEN, THE 2783 WHITE SAGE DR HENDERSON, NV 89052	Receiving Department	Bonnie Schmidt SOUTH	
Complainant ID	123186	Received By	Bonnie Schmidt SOUTH	
Complainant	SUN CITY ANTHEM COMMUNITY ASSOCIATION INC	Priority	OMB ADR - NRS 38.310(1)(a), DELINQUENT ASSESSMENTS	
Comments:	R808634	Alleged Issues	OMB ADR - NRS 38.310(1)(a), DELINQUENT ASSESSMENTS	
	<ul style="list-style-type: none"> <li>Resolution</li> <li>Action Items</li> <li>Participants</li> </ul>	Case Nature	Chapter 38	

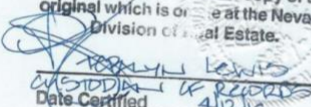
  

Resolution Field	Value	Field	Value
Department:	OMB - NOTICE OF SALE (NOS) PROCESS	Found Issues:	
Worker:	Bonnie Schmidt	Resolution:	OMB NOS - CANCELLED (OWNER RETAINED)

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

Resolution Notes:

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 APN ON NOS: 5,081.45 191-13-811-052 Comments: 89052								

**CERTIFIED**  
 This is a true and correct copy of the original which is on file at the Nevada Division of Real Estate.  
  
 BONNIE SCHMIDT  
 Date Certified: 4/12/14

<https://elicenseb.irondata.com/nvdbi/production/intranet/caseView.asp?CaseIdnt=26863> 7/18/2018

RRFS concealed that notice was given to the Ombudsman that the sale postponed to 5/15/14 was cancelled. RRFS never provided a deed to the Ombudsman within 30 days after the sale as required by NRS 116.31164 (3)(b) (2013). This was not an innocent error. It allowed the enforcement officials to be duped as there was no record that the 8/15/14 sale occurred without a published notice of sale in effect.



5/8/14 \$367,500 sale to high bidder MZK.

DocuSign Envelope ID: 2EDD1056-93DC-4E1D-856D-6D4346F286DE

AUCTION ITEM NO. HL79702B / 618315261

**PURCHASE AGREEMENT WITH JOINT ESCROW INSTRUCTIONS**

This Purchase Agreement with Joint Escrow Instructions (this "Agreement") is executed by and between Buyer and Seller, who agree as follows:

**LIMITATION OF SELLER'S LIABILITY AND BUYER'S WAIVER OF IMPORTANT RIGHTS: BUYER AGREES THAT BUYER IS BUYING THE PROPERTY "AS IS, WHERE IS, WITH ALL FAULTS AND LIMITATIONS" (AS MORE FULLY SET FORTH IN EXHIBIT B TO THIS AGREEMENT).**

**1. OFFER.**

A. SELLER: ESTATE OF GORDON HANSEN and NULL phone number: \_\_\_\_\_  
email address: \_\_\_\_\_

B. BUYER: MZK RESIDENTIAL, LLC phone number: \_\_\_\_\_  
email address: \_\_\_\_\_

C. PURCHASE PRICE: \$ 367,500.00 (Winning Bid Amount ("WBA") \$ 350,000.00+ Buyer's premium (5% of WBA)  
\$ 17,500.00)

D. PROPERTY:  
Property Address: 2763 WHITE SAGE DR HENDERSON NV 89052  
APN: \_\_\_\_\_  
Legal Description of Property: See Exhibit A

E. CLOSING DATE: The earlier of 06/23/2014 or the date that is forty five (45) days after the date this Agreement is executed by Buyer.

F. ESCROW AGENT: Ashley Remington phone number: 702-366-2969  
email address: ashley.remington@ctt.com

G. TITLE COMPANY: NA

H. AUCTIONEER: Auction.com

2. AGENCY. The disclosures related to the relationship with a broker or brokers are set forth at the end of this Agreement (before the Exhibits).

**3. FINANCE TERMS.**

A. EARNEST MONEY DEPOSIT. Buyer shall be required to deposit \$ 18,375.00 (the "Earnest Money Deposit") no later than the first business day following Buyer being declared the winning bidder (including for sales subject to confirmation). The Earnest Money Deposit shall be deposited with Escrow Agent (unless Buyer is executing an Auction Bid Deposit Escrow Agreement with Auctioneer's designated servicer ("Bidder's Bank Servicer") in connection with this Agreement, in which case the Earnest Money Deposit shall be deposited in accordance with such Auction Bid Deposit Escrow Agreement). Regardless of the amount financed, the Earnest Money Deposit amount required will not change. The Earnest Money Deposit will be non-refundable (except as specifically provided herein), and it will be applied only as provided in this Section or in Section 1.3. The term "Earnest Money Deposit" shall include interest, if any, earned on the Earnest Money Deposit.

B. ESCROW ARRANGEMENT. The Earnest Money Deposit is to be comprised of (1) the Winning Bidder's deposit made when registering to bid, if made by wire transfer ("Initial Bid Deposit"), plus (2) a wire transfer equal to the difference between the total Earnest Money Deposit and the value of the Initial Bid Deposit.

C. TRANSFER OF BIDDER'S BANK (IF ANY). If applicable, Buyer, by execution of this Agreement, hereby authorizes the transfer of the Earnest Money Deposit held by Bidder's Bank Servicer pursuant to the Auction Bid Deposit Escrow Agreement to Escrow Agent. No further action, consent, instruction or document from Buyer shall be required for such transfer.

SELLER'S INITIALS [Signature]  
BUYER'S INITIALS MZK

Nationstar rejected the 5/8/14 \$367,500 auction.com sale as if the unidentified beneficiary had wanted more money, and then stayed silent when Red Rock sold it on 8/15/14 to a Realtor in the listing office for \$63,100.

BERKSHIRE  
HATHAWAY  
HomeServices  
Nevada Properties

ADDENDUM NO. 2  
TO PURCHASE AGREEMENT



In reference to the Purchase Agreement executed by MZK Residential, LLC  
as Buyer(s) and Estate of Gordon B Hansen  
as Seller(s), dated May 8, 2014  
covering the real property at 2763 White Sage Dr, Henderson, NV 89052  
, the  Buyer  Seller hereby proposes that the Purchase

Agreement be amended as follows:

1. Escrow is hereby instructed to cancel the escrow of the above name property due to Beneficiary's non approval of terms of this short sale.
2. It is mutually agreed that all funds deposited by the buyer regarding this escrow are to be returned to the buyer.

ADDITIONAL PAGE(S) ATTACHED. This Addendum is not complete without the additional terms on the attached \_\_\_\_\_ page(s).

When executed by both parties, this Addendum is made an integral part of the aforementioned Purchase Agreement.

WHEN PROPERLY COMPLETED, THIS IS A BINDING CONTRACT. IF YOU DO NOT FULLY UNDERSTAND ITS CONTENTS, YOU SHOULD SEEK COMPETENT LEGAL COUNSEL BEFORE SIGNING.

*Rona Robin, Successor Trustee*  
*Gordon B. Hansen Trust* 7/25/14  
 Buyer  Seller Date  
Estate of Gordon B Hansen

7/25/14 Leidy post to MLS "I have worked out all other liens and this can close quickly"

Ag/Ag Rem AGENTS! BOM 7/25/14. Bank denied terms & escrow is now canceled. Bank wants higher offer than previously accepted. This will not be subject to Bidders Premium as before. I have worked out all other liens and this can close quickly. Because of the length of time involved with the previous escrow, much of the landscaping has died. Inside of this property is in good condition. Call me with any questions.

GLVAR	Single Family Residential		Ownership		SFR	07/25/14		2:25 PM			
ML#	1424197	Offc AMEG05	PubID	001098	Status	ER	Area	606	L/Price	\$ 380,000	
Address	2763 /WHITE SAGE DR		Unit		StatusUpdate	NOOFFERS		LP/SqFt			
Building #		Bldr/Manf Del Webb	Model	LibertyCAS			CondoConv	Zip	89052		
County	CLARK	Parcel#	191-13-811-052	Zoning	SINGLE		Studio	YrBuilt	2004 /RE		
Community	SUNCITYANT		Subdiv	SUN CITY ANTHEM UNIT #19 PHASE			City/Town	Henderson		State	NV
Assoc/Comm	Feat Desc		AGEREST /CCRS /CLUBHSE /COMGOLF /EXERCRM /POOL /SPA /TENNIS						Gated	N	
Elem K-2	WOLF	Elem 3-5	WOLF	YrRound	N	Junior	DELW	Highsch	LIBR	Subdiv#	
PROPERTY INFORMATION										MetroMap	95 -F6
Bldg Desc	1STORY		Prop Desc				#Baths	FB	3/4	HB	Tot
Roof	TILE/PITCHED		Type	DETACHED		Unit Desc		#Bedrms	3	#Den/Oth	1
Garage	2 /AUTODR /ENTRYHS /FINISHD /GOLFCT		Conv	N	Carport	0	Parking Desc			#Loft	0
AppxLivArea	2,200	Lot SqFt	8,276	#Acres +/-	0.190	Lot Desc	1/4LESS				
AppxAddLivArea	260	ApprxTotalLivArea	2,460		Manuf	Length	Width	ConvertRealProp		MH-YrBlt	
PvSpa	N		PvPool	Y /HEATED/INGRND			Pool Size +/-				
Dir	South on Eastern from St Rose Pkwy, bear left on to Anthem Pkwy at split, pass Hampton Rd, (R) on Wild Iris, (L) on Foxtail, (L) White Sage.										
Rem	Liberty model w/casita, pool & views of the city and mountains. High elevated lot. Courtyard entry. Formal living & dining rms. Lge kitchen w/island that opens to sep. family rm w/surround sound. Coffered ceilings. The den separates the MS from the secondary bedrm. MS has bay window, sep tub & sep shower, dbl sink & walkin clst. Laundry rm w/sink & extra cabts. Gar has storage & room for golf cart. Builtin BBQ. too!										
Ag/Ag Rem	AGENTS! BOM 7/25/14. Bank denied terms & escrow is now canceled. Bank wants higher offer than previously accepted. This will not be subject to Bidders Premium as before. I have worked out all other liens and this can close quickly. Because of the length of time involved with the previous escrow, much of the landscaping has died. Inside of this property is in good condition. Call me with any questions.										

[3/28/14 RREFS \\$4,962.64 pay off demand to Chicago Title](#)

[3/28/14 ledger page 6 for \\$400 SCA BOD-approved \\$400 fee waiver that shows SCA 255 was falsified](#)



Red Rock Financial Services  
 Accounting Ledger  
 Information as of: March 28, 2014

**Account Number:** 808634  
**Association:** Sun City Anthem Community Association  
**Property Address:** 2763 White Sage Dr, Henderson, NV 89052  
**Ledger Balance:** \$4,962.64  
**Homeowner(s):** The Gordon B. Hansen Trust, dated August 22, 2008;The Gordon B. Hansen Trust, dated August 22, 2008;SUN CITY ANTHEM COMMUNITY ASSOCIATION, INC. ;WESTERN THRIFT & LOAN;MERS ;BANK OF AMERICA, N.A. ;WELLS FARGO BANK, N.A. ;State of Nevada Ombudsman for Common-Interest Communities;REPUBLIC SERVICES

Posting	Description	Amount	Balance	Pmt Ref	Memo
2/11/2014	Notice of Sale	\$275.00	\$4,586.78		
2/11/2014	Publishing and Posting Costs	\$496.67	\$5,083.45		
2/11/2014	NOS Recording Costs	\$23.00	\$5,106.45		
3/28/2014	Late Fee Adjustment/Reduction	(\$400.00)	\$4,706.45		Per Board
3/28/2014	Interest Adjustment	(\$18.81)	\$4,687.64		Per Board
4/1/2014	Sun City Anthem QT Assmt	\$275.00	\$4,962.64		

3/28/14 Board apparently authorized a \$400 late fee adjustment in response to Leidy's 3/4/14 request disclosed in SCA 324.

There is no disclosure that informs Leidy of this \$400 reduction. The email on the top half of SCA 277 has been altered to look like notice to Leidy, but Leidy's 5/13/19 DECL claims this is false, that he received no ledgers from RRFS other than this 3/28/14 ledger that RRFS and SCA concealed in discovery.

*This ledger was concealed in discovery and SCA 255 below shows why.*



Red Rock Financial Services

Account Detail

Information as of: August 15, 2014

Sun City Anthem Community Association

NO NOTICE TO OWNER AFTER 2/11/14 NOTICE OF CANCELLED 3/7/14 SALE

Red Rock Financial Service

Account Number: 808634

Property Address: 2763 White Sage Dr, Henderson, NV 89052

Homeowner(s): The Gordon B. Hansen Trust, dated August 22, 2008;The Gordon B. Hansen Trust, dated August 22, 2008;SUN CITY ANTHEM COMMUNITY ASSOCIATION, INC. ;WESTERN THRIFT & LOAN;MERS ;BANK OF AMERICA, N.A. ;WELLS FARGO BANK, N.A. ;State of Nevada Ombudsman for Common-Interest Communities;REPUBLIC SERVICES

2/11/2014	NOS Mailing Costs	\$8.96	\$4,240.10	
2/11/2014	NOS Mailing Costs	\$8.96	\$4,249.06	NO \$150 CHARGE FOR CHICAGO
2/11/2014	NOS Mailing Costs	\$8.96	\$4,258.02	TITLE 3/18/14 REQUEST FOR PAY OFF
2/11/2014	NOS Mailing Costs	\$8.96	\$4,266.98	CONCEALED 3/28/14 PAYOFF
2/11/2014	NOS Mailing Costs	\$8.96	\$4,275.94	DEMAND FOR 2/25/14 \$340K CASH
2/11/2014	NOS Mailing Costs	\$8.96	\$4,284.90	ESCROW. WITHHELD THAT THE
2/11/2014	NOS Mailing Costs	\$8.96	\$4,293.86	3/28/14 DEMAND WAS THE ONLY
2/11/2014	NOS Mailing Costs	\$8.96	\$4,302.82	RRFS LEDGER LEIDY RECEIVED.
2/11/2014	NOS Mailing Costs	\$8.96	\$4,311.78	NO CHARGES FOR SCA 277, 279,
2/11/2014	Notice of Sale	\$275.00	\$4,586.78	295, OR 302.
2/11/2014	Publishing and Posting Costs	\$496.67	\$5,083.45	NO MAILING COSTS FOR 7/2/14
2/11/2014	NOS Recording Costs	\$23.00	\$5,106.45	LETTERS ALLEGEDLY SENT TO
3/30/2014	Interest	\$7.15	\$5,113.60	OWNER TO REJECT NONEXISTENT
4/1/2014	Sun City Anthem QT Assmt	\$275.00	\$5,388.60	REQUEST FOR FEE WAIVER.
4/30/2014	Late Fees	\$25.00	\$5,413.60	
5/30/2014	Interest	\$8.36	\$5,421.96	Interest
6/30/2014	Interest	\$8.36	\$5,430.32	Sun City Anthem QT Assmt
7/1/2014	Sun City Anthem QT Assmt	\$275.00	\$5,705.32	Late Fees
7/30/2014	Late Fees	\$25.00	\$5,730.32	Interest
7/30/2014	Association Interest	\$8.36	\$5,738.68	Sun City Anthem QT Assmt
8/15/2014	Conduct Foreclosure Sale	\$125.00	\$5,863.68	Late Fees
8/15/2014	Prepare and Record Trustee Deed	\$125.00	\$5,988.68	

© RED ROCK FINANCIAL SERVICES 4775 W. Teco Avenue, Suite 140, Las Vegas, NV 89118 Phone:(702) 932-6887 Fax:(702) 341-7733  
Red Rock Financial Services is a debt collector and is attempting to collect a debt. Any information obtained will be used for that purpose.

Information as of 08/15/14

SCA 255 was also produced as RRFS 076. They both show that RRFS or Steven Scow falsified the accounts. See [NRS 205.405](#) Falsifying accounts.

## 10/14/14 email excerpt re proceeds and lack of notice for the sale

Starting with Red Rock: the first person I spoke to told me that once Red Rock takes the amount that is due to them, they interplead the balance with district court and notify all the potential parties so they can make a claim and the court can decide on distribution. When I didn't hear from you about what the specific amount was, I called Red Rock back to get it, and I was told that they couldn't talk to me because I wasn't listed as the designated person. I can only assume that because I signed an authorization for Berkshire Hathaway to receive all the notices from them when we first set up the listing last February that Berkshire Hathaway was the authorized agent and you

[tps://mail.google.com/mail/u/0?ik=571a60460b&view=pt&search=all&permthid=thread-f%3A1481876247507649511%7Cmsg-f%3A1481986336800823577&sim...](https://mail.google.com/mail/u/0?ik=571a60460b&view=pt&search=all&permthid=thread-f%3A1481876247507649511%7Cmsg-f%3A1481986336800823577&sim...) 2/4

13/2019

Gmail - Re: Questions about HOA Foreclosure sale

are the specific person that they would have considered the recipient for notices that previously had gone to me as the Successor Trustee.

I am very concerned about this point now. I never received any notice regarding the interpleading. Obviously, I need to get whatever Berkshire Hathaway received from Red Rock as my agent so I can proceed on behalf of the Trust. Since I am unfamiliar with these matters, I do not know if time is of the essence or not in terms of filing a claim in District Court.

8/13/14 Notice of Sanction was the only notice Tobin received related to 2763 White Sage after the 2/12/14 notice of sale was cancelled.

SCA concealed this and all other compliance documents related to 2763 White Sage.

See [9/14/16 email exchange](#) where the HOA manager said a court order was required before the HOA would provide Tobin any compliance documents.

**NOTICE OF FINES**  
August 13, 2014

*Anthem*  
SUN CITY

2450 Hampton Road \* Henderson \* NV \* 89052  
t. 702-614-5816/5817 \* f. 866-941-5644  
e. [homeownerresponse@scacai.com](mailto:homeownerresponse@scacai.com) w. <https://www.sca-hoa.org>

**Two days before Red Rock confiscated Tobin's property without notice for the alleged violation of the governing documents of delinquent assessments, a notice was sent of a \$25 fine for a dead tree.**


Gordon Hansen  
2664 Olivia Heights Ave  
Henderson NV 89052

**According to Red Rock and the HOA insurance company's attorney, selling a house to collect an alleged \$2,000 in delinquent HOA dues without notice is OK because it is not a sanction for a violation. It's just a debt collector enforcing a lien.**

Dear Gordon Hansen,

Subject: NOTICE OF FINES IMPOSED FOR VIOLATION OF GOVERNING DOCUMENTS

A hearing was held on Wednesday, August 13, 2014 regarding the below listed violation of the governing documents for Sun City Anthem Community Association, Inc.



**Property Address:** 2763 White Sage Dr Henderson NV 89052  
**Violation Type:** SUCI Architectural - Landscaping - Maintenance  
**Inspection Date (if applicable):** Wednesday, July 23, 2014  
**Reference/Requirements:** Section IV.J of the Design Guidelines – It has been noticed that your lot has 5 dead plants and one dead tree. Please remove the dead plants and tree and if need be replace them insuring that you meet minimum landscape requirements.

The decision of the Covenants Committee hearing panel is:

There is a violation of the Governing Documents as referenced above. Therefore, an initial fine of \$25.00 shall be imposed. If the violation is not cured within 14 days after the initial fine, the violation shall be deemed a continuing violation. Thereafter the continuing violation fine of \$25.00 shall be imposed for each seven day period or portion thereof that the violation is not cured. A delinquent account that is referred for collection shall result in the loss of Membership privileges for as long as the collection action continues.

Please be advised that it is your responsibility to advise the Association, in writing, when the violation is corrected. A homeowner response form is enclosed for your convenience, or you may e-mail the Association at [homeownerresponse@scacai.com](mailto:homeownerresponse@scacai.com), or you may utilize the response form on the HOA Web site or mail/fax in your response using the address or fax number listed at the top of this letter.

Lastly, you have the right to appeal this decision to the Board of Directors. To perfect this right, a written notice of appeal must be received by the President or Secretary of the Association within 15 days from the date of this letter. The appeal must be mailed or delivered to 2450 Hampton Road, Henderson, NV 89052, or e-mailed to [homeownerresponse@scacai.com](mailto:homeownerresponse@scacai.com). Additionally, The Board of Directors invites you to appear in person to testify and answer questions at your appeal. Please indicate in your written appeal if you wish to appear in person and provide a current phone number and/or e-mail address so we can schedule the time for your meeting with the Board of Directors. If you do not choose to appear in person then the board will make their decision based on information in Association records and the information you provide in your written appeal so please provide all of the information you would like the board to consider.

For questions or comments regarding this letter please contact the Community Standards Department at (702)638-5751 or [compliance@scacai.com](mailto:compliance@scacai.com).

On behalf of the Association,

*Chris Wikoff*  
Chris Wikoff  
Sun City Anthem Community Standards Manager  
FirstService Residential

**Both the HOA and Red Rock have obstructed the adjudication of Tobin's claims on their merits to prevent adjudication of this issue of first impression: is foreclosure an exception to an owner's notice & due process rights because it's not a sanction for an alleged violation of the CC&Rs?**

# EXHIBIT F:

## FILED NON-MERITORIOUS CLAIMS

FILINGS BY OCHOA ALLEGEDLY FOR THE BENEFIT OF SUN CITY ANTHEM AND WHY THEY ARE IMPROPER, NON-MERITORIOUS, FILED FOR RETALIATION, OR SERVE THE INTERESTS OF THE WRONG PARTIES.

2/23/17	<a href="#"><u>Cross-Defendant Sun City Anthem Community Association's Motion to Dismiss Cross-Claimant Nona Tobin, An Individual and Trustee of the Gordon B. Hansen Trust's Cross-Claim</u></a>
	Filed by SCA's long-time law firm Leach to dismiss claims to go to NRS 38.30 mediation
	SCA did not file to dismiss Jimijack's claims against SCA to go to mediation because Jimijack never served its 6/16/15 complaint on SCA.
	SCA did not file to dismiss Nationstar claims against SCA to go to mediation because Nationstar never filed any claims against SCA.
	SCA's 2/23/17 motion to dismiss was against me both as a trustee and as an individual and it did not raise the notion that all my claims should be dismissed because I filed my 1/31/17 cross-claim against SCA as a Pro Se.
	On 3/8/17 I requested settlement talks with attorney Sean Anderson, and he agreed to meet on 3/16/17.
	On 3/10/17 Edward Song, another Leach attorney had authorized my Candidate Disclosure statement that Sandy Seddon and Lori Martin had been using as a means to prevent me from running for the SCA Board.
3/16/17	<a href="#"><u>Substitution of Lipson Neilson as SCA Counsel</u></a>
	I was sitting in the Leach law firm's offices waiting to discuss settlement when we both learned that the HOA had switched attorneys.



	Sandy Seddon switched attorneys to one that would not settle because she did not want me on the Board because I openly opposed her salary and her lack of transparency.
3/22/17	<a href="#"><u>Sun City Anthem Community Association's Motion to Dismiss Nona Tobin, an Individual and Trustee of the Gordon B. Hansen Trust's Cross-Claim</u></a>
	David Ochoa asked me to give him a written offer of settlement when I told him that I had been attempting to settle the case with the former attorney.
	The same day I gave him a written offer, he filed this motion to dismiss all my claims in both my capacities because i was practicing law without a license.
	The next day, 3/23/17, David Ochoa rejected my offer to settle with the HOA at no cost if they would investigate and, if warranted, void the sale on their own motion or do not oppose my 3/3/17 motion to void the sale .
	<i>"In our assessment of the case and your claims, many of the claims are similar to the claims made by the bank. As the HOA will have to defend against those claims anyway, a settlement with a single party does not benefit the HOA at this time, and we will have to decline your proposal."</i>
	Ochoa's rationale made no sense as no bank had any filed claims against SCA. If SCA had investigated and found that the sale was void, it would have returned title to me and Nationstar could have pursued foreclosure against me if they wanted to collect on a debt it claimed it was owed. SCA would have been out of the case at no cost. There would have been no more litigation.
	It strains credulity to think that this was done out of ignorance or mistake. It appears as though this was done for an improper purpose, particularly since the decision to reject was made before there was a Board meeting to consider it. Either David Ochoa acted unilaterally, or under the direction of Sandy Seddon, or it was done under the direction

	<p>of the insurance carrier who may be more closely aligned with the interests of Red Rock or may have considered this as a means of risk management. There simply was no benefit to the HOA to reject a settlement offer at no cost.</p>
3/27/17	<p><a href="#"><u>Sun City Anthem Community Association's Reply in Support of its Motion to Dismiss</u></a></p>
	<p>The same day that I sent an email to Ochoa asking him to reconsider his rejection, he filed a reply in support of his motion to dismiss re-emphasizing his argument that a pro se cis practicing law without a license by representing a trust.</p>
	<p>I informed Ochoa that Steve Hansen, the co-beneficiary, had disclaimed his interest and I was going to record a deed transferring the Trust's interest into my own name in order to moot the requirement for me to have an attorney.</p>
	<p>On 3/28/17 I told the court that I was trying to settle it, but Judge Kishner would not order settlement talks because neither Opportunity Homes nor SCA would agree to them.</p>
	<p>David Ochoa's wife, Angela, also an associate attorney with Lipson Neilson, told the court that David Ochoa had not received the deed I had sent him.</p>
	<p>On 3/28/17 I filed Steve Hansen's disclaimer of interest and I recorded the deed and closed the trust.</p>
3/31/17	<p><a href="#"><u>CROSS-DEFENDANT SUN CITY ANTHEM COMMUNITY ASSOCIATION OPPOSITION TO NONA TOBIN'S COUNTER-MOTION TO VOID THE SALE</u></a></p>
	<p>After Ochoa filed the opposition to my 3/3/17 motion to void the sale on the grounds that it did not comply with the statutes, the due process required by the governing documents had not been provided, the lien had been recorded before there was a default, I filed a reply on 4/5/17 and 4/10/17 analyzing in detail what was wrong with SCA's opposition and informing the court that the issue of not having an attorney was not because i was the sole beneficiary and I had a deed.</p>

4/27/17	<a href="#">Recorder's Transcript of Hearing: All Pending Motions April 27, 2017</a>
	At the 4/27/17 hearing, the court denied the HOA's 3/22/17 motion to dismiss me as an individual and deferred the decision about dismissing me claims as the trustee for two weeks for a "corporate counsel" status check.
	On 5/1/17 I was elected to the HOA Board and on 5/3/17 I found an attorney who filed a notice of appearance to represent me both as an individual and as the trustee on 5/24/17 and so the court declared the issue was moot.
	There never was a written order either memorializing that the HOA motion to dismiss me as an individual was denied, and there never was an order saying that I had to have an attorney even though the trust was closed.
5/25/17	<a href="#">Transcript of Proceedings: All Pending Motions 05/25/17</a>
	I did not attend the 5/25/17 hearing because it was my first meeting as a member of the HOA Board. My new attorney, Joe Coppedge, went to the hearing and he and David Ochoa arrived at a stipulation to dismiss my individual and trustee claims, except quiet title, to go to mediation.
	They also stipulated that my 3//3/17 motion to void the sale would also be withdrawn pending completion of meditation.
	David Ochoa also got the HOA's 3/31/17 opposition to my 3/3/17 motion to void the sale withdrawn by misrepresenting it to the court and my new attorney as a second motion by me to void the sale.
	Meanwhile, at the 5/25/17 HOA Board meeting, Adam Clarkson, who had been hired, over my outspoken objection, on 5/1/17 as both the HOA's Legal Counsel (selected on an RFP) and the HOA's debt collector (hired without any bids in response to my notice to the HOA that their other debt collector had gone bankrupt and hid its assets), had removed me from the Board meeting and gotten the Board to vote on ordering me to recuse myself from all HOA debt collection matters,

	past, present and future, in order to avoid the possible appearance of a conflict.
	Ochoa was to write up the order of this hearing, but did not file it until 9/20/17, one month after they kicked me off the BOD on the pretext that this quiet title litigation disqualifies me to serve on the BOD.
9/20/17	<a href="#">Order</a> did not include the denial of the 3/22/17 HOA motion to dismiss me as an individual and so it left the door open for the later shenanigans of opposing counsels' creation of the false narrative that i had never been a party as an individual.
4/20/18	<a href="#">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</a>
	Ochoa did not file an answer to my 1/31/17 cross-claim for 14 months, and then only did it after the first discovery conference. The answer only address the first cause of action because the other five had been dismissed for mediation and mediation did not occur until 11/13/18.
	My 1/31/17 cross-claim for quiet title focused on the failure of red rock to comply with the statutes and so Ochoa did not refute any of those but merely said they were drawing a legal conclusion and so an answer was not required.
5/31/18	<a href="#">CROSS-DEFENDANT SUN CITY ANTHEM COMMUNITY ASSOCIATION'S INITIAL DISCLOSURE OF WITNESSES AND DOCUMENTS PURSUANT TO NEV. R. CIV. P. 16.1</a>
	Ochoa filed the initial disclosures as a picture of a CD and so I did not have access to any of the disclosures until 12/26/18 when my attorney sent me the PDFs.
	As such I did not know prior to mediation, and no one told me during mediation, that Ochoa was going to dispute one of the statements i made in my 1/31/17 cross-claim, i.e., that I delivered check 143 on 8/17/12 to the HOA with check 142. It was what i thought and the cancelled checks supported my assumption. Ochoa later used this innocent error of

	<p>memory of one detail as the basis for falsely claiming in the 2/5/19 motion for summary judgment that I had unclean hands and equitable estoppel precluded recovery.</p>
2/5/19	<p><a href="#"><u>Cross-Defendant Sun City Anthem Community Association's Motion for Summary Judgment</u></a></p>
	<p>Ochoa file this MSJ solely as to the quiet title claim of me as the trustee.</p>
	<p>The HOA had no standing file a quiet title claim in a title in which it had no interest as there was nothing for the HOA to gain by filing this and it only served to damage me by covering up and misrepresenting the debt collector's wrongdoing and the way in which FSR and FSR dba Red Rock had duped the HOA Board.</p>
	<p>There are many false statements of fact in the MSJ, but all of my filed attempts to dispute them have been either stricken by ex parte bench order (4/23/19) or have been misrepresented or suppressed by Ochoa with the enthusiastic support from Nationstar and Jimijack whose purposes were greatly served by Ochoa's unwarranted filing.</p>
	<p>Ochoa relied on the unverified, uncorroborated Red Rock foreclosure file to support the motion and ignored the HOA official records that controvert Red Rock's revisionist history.</p>
	<p>Ochoa misrepresented the facts and produced falsified documents in the exhibits. These false documents were accepted wholeheartedly by the court who did not notice that they were not verified or that there were no affidavits supporting Ochoa's account.</p>
2/11/19	<p><a href="#"><u>CROSS-DEFENDANT SUN CITY ANTHEM COMMUNITY ASSOCIATION'S FIRST SUPPLEMENTAL DISCLOSURE OF WITNESSES AND DOCUMENTS PURSUANT TO NEV. R. CIV. P. 16.1</u></a></p>
	<p>Nothing new was disclosed. Ochoa's claim that there were minutes showing that the foreclosure was approved by the Board were in SCA 644-SCA 654 is false because there were no documents disclosed with those BATES numbers and there were no minutes disclosed at all.</p>

2/26/19	<a href="#">SCA's response to my interrogatories</a> was non-compliant with basic discovery requirements of a good faith effort.
2/26/19	<a href="#">SCA response to RFDs</a> my request for documents was a completed stonewall. It is discussed in detail in Exhibit D.
	My attorney filed <a href="#">my 3/5/19 opposition</a> by the date agreed to by Ochoa because Ochoa had not responded to interrogatories or requests for documents
3/5/19	<a href="#">Minute order</a> granted the HOA's MSJ and Nationstar's joinder was filed an hour after my opposition so apparently the judge didn't consider it then or at the 3/26/19 hearing
3/6/19	<a href="#">Cross-Defendant Sun City Anthem Community Association's Reply in Support of its Motion for Summary Judgment</a>
	Ochoa misrepresents SCA 302 which is the \$1,100 super-priority offer that Red Rock unlawfully and covertly rejected by misrepresenting it to the HOA Board as an owner request for waiver (SCA 295).
	Detailed description of how Ochoa misrepresented the evidence in his MSJ and reply in support is in Exhibit C and G.
3/26/19	<a href="#">Transcript of Proceedings: All Pending Motions 03/26/19</a>
	At the 3/26/19 hearing the court granted the HOA MSJ primarily by accepting Ochoa's oral arguments and unverified exhibits, ignoring my 3/5/19 declaration under penalty of perjury, and declaring that the Ombudsman's notice of sale record was inadmissible because it was not authenticated and said it might just be the Ombudsman's opinion rather than a contemporaneous record maintained by a person in the course and scope of their duties.
	The Ombudsman record had been in my court filings multiple times from 2016 to 2019 without its authenticity being challenged, but as a result, the court wrongly determined that there were no material facts in dispute.

	The court did not consider any evidence related to Nationstar and ignored what i said in my opposition so the court granted Nationstar's unsupported joinder to the HOA's MSJ despite the fact that Nationstar was fabricating standing to foreclose for itself out of whole cloth.
	Further, even though the court at the 3/26/19 hearing denied Jimijack's oral motion to join the HOA, granting the HOA's motion was giving Jimijack a huge win without ever ruling on my 2/1/17 cause of action #2, i.e., Jimijack did not have any admissible evidence of title because it's only recorded claim, a 6/9/15 fraudulently notarized deed (no notary record and the notary said she witnessed Thomas Lucas stand before her when actually Yuen K. Lee signed it). (NRS 111.345)
	Because I had earlier prepared and given my attorney a counter motion for summary judgment and a declaration against Nationstar and Jimijack and he did not file it, I decided after the stunning loss at the 3/26/19 hearing to return to my Pro Se status.
4/18/19	<a href="#"><u>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</u></a>
	The order wrongly states that " <i>HOA has met its burden in establishing that there is no genuine issue of material fact and that it is entitled to summary judgment.</i> <p><i>The totality of the facts evidence that the HOA properly followed the processes and procedures in foreclosing upon the Property."</i></p>
	The order doesn't state that the court didn't consider any verified evidence nor that it relied entirely on Ochoa's oral arguments and the unverified, false, falsified Red Rock foreclosure file.

	<p>This one sentence was used as justification for all my claims vs. all defendants, regardless of when or how they staked their adverse claim, were precluded on the grounds of res judicata.</p> <p>This made the 4/18/19 order wrongly the law of the case, and this is why none of my claims have been heard on their merits in five years of litigation.</p>
05/02/19	<p><a href="#"><u>Cross-Defendant Sun City Anthem Community Association Opposition to Cross-Claimant Nona Tobin's Motion for Reconsideration</u></a></p>
	<p>Ochoa persists in saying that the Ombudsman's records are worthless even after they were authenticated.</p>
	<p>“Tobin has failed to meet her burden in opposing the Motion because the screenshot was not authenticated as necessary pursuant to NRCP 56.”</p>
	<p>The detail related to this 5/2/19 opposition to the motion for reconsideration is found in Exhibit C.</p> <p>I filed a 5/23/19 reply to the Ochoa’s 5/2/19 opposition and Nationstar and Jimijack’s joinders that had 509 pages that Ochoa moved to have stricken that is described in detail in Exhibit C and G.</p>
5/24/19	<p><a href="#"><u>CROSS-DEFENDANT SUN CITY ANTHEM COMMUNITY ASSOCIATION OPPOSITION TO MOTION TO SUBSTITUTE REAL PARTY IN INTEREST AND TO WITHDRAW AS COUNSEL OF RECORD FOR COUNTERCLAIMANT NONA TOBIN ON ORDER SHORTENING TIME</u></a></p>
	<p>Ochoa’s opposition to my attempt to substitute myself as the real party in interest is improper. The HOA has no interest to protect, and is not prejudiced in any way had I been allowed to represent myself at a trial for quiet title against Jimijack that the HOA was excused from attending.</p>



5/31/19	<a href="#">Notice of Entry of Order Denying Motion for Reconsideration</a>
	<p>Ochoa wrote the order denying the motion for reconsideration and in it, he states that the prior order (4/18/19, not 5/2/19) was granted "<i>without addressing super-priority</i>" which is indicative that he was aware that the Miles Bauer super-priority tender had been rejected by Red Rock when there was no sub-priority portion of the lien or that Nationstar had concealed that its own 5/28/14 offer of \$1,100 because the entire sale would have been voided then because Nationstar's duplicity about climbing to be BANA's successor in interest and then switching to claiming it was Wells Fargo's after the end of discovery.</p>
8/8/19	<a href="#">SUN CITY ANTHEM COMMUNITY ASSOCIATION'S JOINDER TO: COUNTER DEFENDANTS RESPONSE TO NONA TOBIN'S MOTION FOR A NEW TRIAL PER RULE 54(8) AND RULE 59 (a)(1)(A)(B)(C)(F) AND MOTION TO DISMISS PURSUANT TO NRS 38.310(2) AND COUNTERMOTION TO STRIKE FROM THE RECORD THE ROGUE MOTIONS AND SUN CITY ANTHEM COMMUNITY ASSOCIATIONS COUNTER MOTION TO STRIKE NOTICE OF LIS PENDENS WITH ATTACHED COMPLAINT, FOR A VEXATIOUS LITIGANT ORDER, AND FOR ATTORNEYS' FEES PURSUANT TO NRS 18.010 and E.D.C.R. 7.60</a>
	<p>This 8/8/19 joinder Ochoa filed was pure harassment.</p>
	<p>Failing to file an EDCR 2.20 answer to my motion for a new trial, particularly since the grounds for a new trial were attorney misconduct and fraud on the court, was improper, and the motions that Ochoa joined were improper.</p>
	<p>The counter-motions were made without standing, when there is zero benefit to the HOA for filing them, and they were filed in retaliation for me being a party to this litigation.</p>

	<p>I am not a vexatious litigant. I am a victim and a whistleblower. Ochoa listed the elements necessary for a vexatious litigant order, but offered no facts to support it.</p>
	<p>Ochoa moved to strike my notice of lis pendens when the HOA had no interest in the title so the bad faith at play here is obvious.</p>
8/9/19	<p><a href="#"><u>COUNTER-DEFENDANT SUN CITY ANTHEM COMMUNITY ASSOCIATION'S MOTION FOR ATTORNEYS' FEES AND COST AGAINST THE GORDON B. HANSEN TRUST</u></a></p>
	<p>To file for attorney fees under NRS 116.4117 is retaliation against me for exercising my right under that statute to file a civil action when my rights have been abridged by the HOA's agents.</p> <p>Further, Ochoa prevailed by filing to quiet a title the HOA had no interest in and did not file against me as an individual as a means to prevent me from appealing as an individual.</p>
8/22/19	<p><a href="#"><u>COUNTER-DEFENDANT SUN CITY ANTHEM COMMUNITY ASSOCIATION'S REPLY IN SUPPORT OF ITS MOTION FOR ATTORNEYS' FEES AND COST AGAINST THE GORDON B. HANSEN TRUST</u></a></p>
	<p>I filed a <a href="#"><u>8/20/19 declaration</u></a> in opposition to SCA's motion, but it was stricken because I was deemed a non-party and therefore even though I have been responsible for the debts of the the insolvent, closed trust, I am not considered aggrieved.</p>
	<p><a href="#"><u>Nona Tobin's 8/26/19 FFCL</u></a> Proposed Findings of Fact and Conclusions of Law for an order of dismissal pursuant to NRS 38.010(2) was stricken unheard at the 9/3/19 hearing</p>
	<p><a href="#"><u>NONA TOBIN'S 8/27/19 OPPOSITION</u></a> TO SUN CITY ANTHEM'S MOTIONS AND TO STRIKE LIS PENDENS AND FOR A VEXATIOUS LITIGANT ORDER AND TWO MOTIONS FOR ATTORNEY FEES AND COUNTERMOTION FOR AN ORDER TO</p>

	SHOW CAUSE WHY SANCTIONS SHOULD NOT BE IMPOSED was stricken unheard at the 9/3/19 hearing
	<a href="#">NONA TOBIN'S 7/22/19 MOTION FOR A NEW TRIAL</a> PER RULE 54(8) AND RULE 59 (a)(1)(A)(B)(C)(F) was stricken unheard at the 9/3/19 hearing
	<a href="#">NONA TOBIN'S 7/29/19 MOTION TO DISMISS</a> PURSUANT TO NRS 38.310(2) was stricken unheard at the 9/3/19 hearing
9/4/19	<a href="#">COUNTER-DEFENDANT SUN CITY ANTHEM COMMUNITY ASSOCIATION'S REPLY IN SUPPORT OF ITS MOTION FOR ATTORNEYS' FEES AND COST AGAINST THE GORDON B. HANSEN TRUST</a>
9/10/19	<a href="#">Minutes</a> of the hearing where the court denied the HOA's untimely motion for attorney fees .
	Note that the court persisted in refusing to sign Judge Barker's 7/9/19 bench order granting Joe Coppedge leave to withdraw as counsel for Nona Tobin as an individual. I don't have a transcript.
11/22/19	<a href="#">Notice of Entry of Order striking my motions as rogue</a> and declaring that i had never been a party in case A-15-720032-C as an individual
	Order as prepared by Ochoa contained many inaccurate statements, including that my motions had been heard and considered on their merits which is totally false.
3/30/20	20-12078 <a href="#">RESPONDENTS' JOINT REPLY TO ORDER TO SHOW CAUSE</a> continued successfully the false narrtive tht i had never been a party as an individual

**OCHOA CREATED CONFUSION ABOUT MY STANDING AS AN INDIVIDUAL THAT DEPRIVED ME OF MY SUBSTANTIVE RIGHT TO AN EVIDENCE-BASED ADJUDICATION BY A FAIR AND NEUTRAL TRIBUNAL WHEN THE HOA WOULD HAVE SUFFERED NO PREJUDICE IF I PREVAILED ON MY CLAIMS AS AN INDIVIDUAL.**

[NRS 30.130](#)

1. **NRS 30.130 Parties.** When declaratory relief is sought, all persons shall be made parties who have or claim any interest which would be affected by the declaration, and no declaration shall prejudice the rights of persons not parties to the proceeding

2. [NRS 40.010](#)

**NRS 40.010 Actions may be brought against adverse claimants.** An action may be brought by any person against another who claims an estate or interest in real property, adverse to the person bringing the action, for the purpose of determining such adverse claim

**THE 2/5/19 MOTION FOR SUMMARY JUDGMENT WAS THE MOST EGREGIOUS NON-MERITORIOUS (NRPC 3.1) CLAIM, AND IT WAS FILED FOR THE IMPROPER PURPOSE OF DAMAGING ME AND PROTECTING RED ROCK.**

The HOA had no interest in the title, and the elements for a declaratory relief of quiet title were not met. By filing this unwarranted motion based on false evidence when the HOA had no interest in the title, Ochoa acted in bad faith to obstruct the quiet title between me, Nationstar and Jimijack.

Ochoa's motion had the effect of giving quiet title to Jimijack who did not have any admissible evidence of title and allowed Nationstar to make a side deal with Jimijack to collect on a debt it was not owed from me who did not owe it.

Ochoa's motion covered up the fact that Red Rock violated NRS 116A.640 (8) and (9) which should have voided the sale in its entirety because Red rock's unlawful mishandling of my payment of assessments (check 143 that would have cured the delinquency to 9/30/12, tender (5/8/13 Miles Bauer tendered \$825 for nine

months of assessments when, but for the unlawful rejection, the nine months assessments (10/1/12-6/30/13) that were then delinquent would have been cured) or offer of assessments (5/28/14 Nationstar offered \$1,100 to close escrow on the 5/8/14 auction.com sale which, if not rejected covertly by Red Rock, would have allowed the property to be sold at fair market value and would have allowed the HOA to collect one year of assessments out of the auction.com escrow.)

If Red Rock had not of unlawfully rejected assessments three times, there would have been no HOA foreclosure and would have been no litigation. Covering up that fatal flaw of the sale only benefitted Red Rock. Concealing debt collectors' wrongdoing provided no benefit to the HOA, and it specifically damaged me because it created a way for Nationstar to file a joinder as a sneaky way to get rid of me.

### **HOW OCHOA'S UNWARRANTED MSJ CAUSED OR ALLOWED NATIONSTAR'S FRAUD ON THE COURT**

If Ochoa had not filed the meritless MSJ, Nationstar would not have been able to file an MSJ vs. me because Nationstar had no filed claims against me and I had no filed claims against Nationstar. I stated under oath in 2016 that I was seeking to void the sale subject to the 7/22/04 deed of trust.

**Excerpt page 5**  
**9/23/16 Tobin**  
**Sworn affidavit supporting**  
**motion to intervene**

- ) 14 Our intervention into the former case was to support NSM's claim that the HOA sale was in valid, for the same as well as for different reasons, but also to pray that once the defective HOA sale was voided by the court, title should return to the equitable owner (the Trust) by placing the parties back as they were, i.e., to re-gain whatever title or security interests they actually held, on the day prior to the sale.
- ; 16 23. In our scenario, NSM would retain whatever security interest they had (and could legitimately prove they had in the first deed of trust on August 14, 2014 and no more.
- ' 19 24. Our prayer to the court would be 1) void the sale, 2) give back the title to us as the equitable titleholders prior to the fraudulent HOA sale, and 3) not allow NSM's claims to a security interest prevail by bypassing the requirements of Nevada's 2011 anti-foreclosure fraud law." (AB 284 2011)
- 19 21. I believe NSM's claims are clearly contradicted by evidence I possess.

If the sale were voided in its entirety, Nationstar and I would have been returned to our respective positions as if the sale had never occurred.

There would have been no quiet title claims pursued by either of us after that. Nationstar would have been able to attempt to collect on the debt by recording a notice of default and proceed to attempt to foreclose on the 7/22/04 deed of trust as there had been no payments on it since the borrower died on 1/12/14.

Nationstar would have to prove that it had standing to foreclose and comply with all the notice and foreclosure requirements of NRS 107.080 as amended by AB 284 (2011). Since Nationstar knew that I could prove that it did not have standing to foreclose, its scam would have been up, and the Nationstar would have

to have reconveyed the property to me in the same manner that it did to Joel A. Stokes on 6/3/19 ([SUB/RECONVEY](#)).

The only difference no money would have changed hands under the table as it did between Stokes and Nationstar.

Mr Cooper was not the beneficiary and was not a party to the consolidated cases.

Mr Cooper was not a party to the Jimijack-Nationstar settlement, recorded on 5/23/19

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

Recording Requested By:  
NATIONSTAR MORTGAGE LLC DBA MR. COOPER

When Recorded Return To:  
NATIONSTAR MORTGAGE DBA MR. COOPER  
RELEASES  
P.O. BOX 619092  
DALLAS, TX 75261-9947

Inet #: 20190603-0001599

Fees: \$40.00

06/03/2019 11:17:45 AM two days before the trial

Receipt #: 3726946

Requestor:

AKERMAN, LLP - LAS VEGAS

Recorded By: OSA Pgs: 3

DEBBIE CONWAY

CLARK COUNTY RECORDER

Src: ERECORD

Ofc: ERECORD

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

NATIONSTAR MORTGAGE #:0618315261 "HANSEN" Lender ID:CBA Clark, Nevada  
MIN #: 100052550018523257 SIS #: 1-888-679-6377

**JIMIACK-NATIONSTAR "SETTLEMENT" WAS ONLY POSSIBLE  
BECAUSE OF OCHOA'S MERITLESS MOTION FOR SUMMARY  
JUDGMENT**

This encumbers the property allegedly with a \$335K deed of trust on 5/23/19, several weeks before the 6/5/19 trial when the court was supposed to be adjudicating the quiet title dispute between Tobin, as an individual and as trustee vs. Joel and Sandra Stokes as trustees of Jimijack. Joel Stokes, who made this agreement was never a party to A-15-720032-C/A-16-730078-C, the final judgment of which, i.e., the 6/24/19 order supposedly resolved all parties' claims.

Inst #: 20190523-0003531

Fees: \$40.00

05/23/2019 03:10:20 PM

Receipt #: 3719436

Requestor:

BOSTON NATIONAL TITLE AGENC

Recorded By: RYUD Pgs: 30

DEBBIE CONWAY

CLARK COUNTY RECORDER

Src: ERECORD

Ofc: ERECORD

**Recording Requested by:**  
Civic Financial Services, LLC

Neither NSM nor Jimijack are named in this deal. It's a deal between Civic Financial Services and Joel Stokes

**And After Recording Return To:**  
Civic Financial Services, LLC  
2015 Manhattan Beach Blvd, Suite 106  
Redondo Beach, CA 90278

The disputed Western Thrift DOT still encumbered the property until NSM fraudulently recorded a release of its lien, a substitution of trustee and full reconveyance.

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

This is NSM's and Joel Stokes "agreement" to settle NSM's claims against Jimijack in fraudulent 3/21/19 MSJ vs. Jimijack (Jimijack had no claims against NSM and was in default since Jimijack did not file a responsive pleading or opposition to NSM's 6/2/16 AACC or to NSM's 3/21/19 MSJ despite the 4/12/19 court order that said Jimijack had to file its opposition by 4/26/19 to the MSJ.

3/21/19 MSJ dismissed its unjust enrichment claim against Jimijack. The only other claim in the 3/21/19 MSJ was that the Miles Bauer tender voided the sale as to the super-priority.

The 5/31/19 order s(pg 2, line 22 or so) says the SCA MSJ/NSM Joinder did not address super-priority. By my mistakingly identifying my 4/10/19 Opposition to NSM's MSJ against Jimijack and counter-motion as an OPPC instead of as a Joinder, NSM and Hong were able to trick the court at the 4/23/19 hearing, held ex-parte due to their fraudulent service of notice that it had been continued to 5/7/19, Hong and Morgan were able to trick the court into approving this bogus "settlement" to obstruct me presenting any evidence to the Court and the court ruling based solely on their lies.

## Deed of Trust, Assignment of Leases and Rents, Security Agreement, and Fixture Filing

This is a bogus DOT, not just because neither NSM nor Joel Stokes had any authority to encumber the property, but because it doesn't have any quid pro quo of elements of value "Transfer of Rights" that either NSM nor Stokes legally possess.

Loan Number: 0119048046

### 1. Definitions

Words used in multiple sections of this document are defined below and other words are defined in Sections 3.3, 3.10, 3.12, 3.17, 3.18, and 3.19. Certain rules regarding the usage of words used in this document are also provided in Section 3.15.

"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 final, non-appealable judicial opinions.

"Borrower" is JOEL A. STOKES; BORROWER'S ADDRESS IS 4791 Fiore Bella Boulevard, Las Vegas, NV 89135; Borrower is the trustor under this Security Instrument.

## OCHOA'S FILING A MERITLESS MSJ DEPRIVED ME OF MY RIGHT TO PROVE THE SUPERIORITY OF MY TITLE

Joel A. Stokes and I, each as individuals, had current recorded titles at the time of trial. Neither of us were parties at the trial, and so neither of the only two with adverse interests that should have been parties under NRS 40.010 were allowed, or required, to defend their titles at trial.



**I WAS THE SUCCESSOR IN INTEREST TO THE CLOSED HANSEN TRUST  
BY A 3/28/17 DEED**

41

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

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

After Recording Return To:  
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: MAYS M Pgs: 4  
DEBBIE CONWAY  
CLARK COUNTY RECORDER

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,

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)

**JOEL STOKES 5/1/19 DEED WAS A FRAUDULENT RECONVEYANCE OF JIMIACK'S DEFECTIVE DEED (NRS 111.175) (NRS 205.330)**

Jimijack had no interest in the property to convey to Joel Stokes on 5/1/19 as Jimijack's only recorded deed was inadmissible per NRS 111.345 See Tobin 9/23/16 AFFD and Tobin 2/1/17 AACC vs Jimijack. Jimijack did not refute Tobin's claim that it had an inadmissible deed per NRS 111.345.

Jimijack never entered any evidence into the record to support its claims, not a deed, or a purchase agreement or even a trust document to show that Jimijack was a legal entity

APN: 191-13-811-052 that could hold title to property or that Recording requested by and mail showed what powers the trustees had to document and tax statements to: transfer the property out of an Irrevocable Trust.

Name: Joel A. Stokes  
Address: 2763 White Sage Dr.  
City/State/Zip: Henderson, NV 89052

Joel Stokes, an individual, was the real party in interest before the 6/5/19 trial by virtue of this deed, IF this deed was valid.

Inst #: 20190501-0003348

Fees: \$40.00

RPTT: \$0.00 Ex #: 007

05/01/2019 04:12:04 PM

Receipt #: 3699653

Requestor:

JOEL STOKES

Recorded By: VELAZN Pgs: 3

DEBBIE CONWAY

CLARK COUNTY RECORDER

Src: FRONT COUNTER

Ofc: MAIN OFFICE

**QUITCLAIM DEED**

THIS QUITCLAIM DEED, Executed this 1<sup>st</sup> day of May, 2019, by Joel A. Stokes

and Sandra F. Stokes, as Trustees of the Jimijack Irrevocable Trust (hereinafter "Grantor(s)"),

whose address is 2763 White Sage Dr., Henderson, Nevada 89052, to Joel A. Stokes. (hereinafter

"Grantee(s)") whose address is 2763 White Sage Dr., Henderson, Nevada 89052

Joel and Sandra Stokes have never resided at the property. Why conceal their real address - 5 Summit Walk Trail, Henderson NV 89052?

WITNESSETH, That the said Grantor, for good consideration and for the sum of One Dollar

No evidence of any consideration. No evidence this deed was not executed fr the improper purpose of clouding the title prior to an USD (\$1.00) paid by said Grantee, the receipt whereof is hereby acknowledged, does hereby adjudication of the claims against Jimijack and to allow Joel Stokes to make a deal with NSM that NSM would not do with a trust.

remise, release and quitclaim unto the said Grantee forever, all the right, title, interest and

Banks have routinely taken my property out of the name of the Nona Tobin Tust when i refinanced and then put it back in the Trust's name after the closing. NSM did not put the roperty back in Jimijack's name after giving Joel Stokes a new \$335K DOT on 5/21/19 so Joel Stokes should have been at trial, not Jimijack

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 Dr., Henderson, Nevada 89052

More particularly described as: APN 191-13-811-052

SUN CITY ANTHEM UNIT# 19, PHASE 2, PLAT BOOK102, PAGE 80, LOT 85, BLOCK 4, CLARK COUNTY , NV

# JIMIACK'S DEED WAS INADMISSIBLE PER [NRS 111.345](#)

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

(9)

Inet #: 20150609-0001545  
Fee: \$18.00 N/C Fee: \$0.00  
RPTT: \$1377.00 Ex: #  
05/09/2015 01:05:29 PM  
Receipt #: 2452518  
Requestor:  
ROBERT GOLDSMITH  
Recorded By: ARC Pgs: 3  
DEBBIE CONWAY  
CLARK COUNTY RECORDER

## 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 make, release and quitclaim unto the said Grantee

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:

Joel Lee  
Grantor  
yeun Lee Marber

State of Nevada }  
County of Clark } ss

On this 8<sup>th</sup> day of June, 2015, before me, Clayton M. Coward, 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: Clayton M. Coward



No 04-08240-1  
April 12, 2016

There is no entry in the notary journal that the notary performed this notarial act.

## THE NECESSARY ELEMENTS OF A DECLARATORY RELIEF OR QUIET TITLE CLAIM WERE NOT MET BY THE HOA, AND SO OCHOA SHOULD NOT HAVE FILED THE UNWARRANTED MSJ:

(1) there must exist a justiciable controversy; that is to say, a controversy in which a claim of right is asserted against one who has an interest in contesting it;

The HOA claimed no right to the title, and the Hansen Trust was closed pursuant to NRS 163.187 in 2017 when the title to its sole remaining asset was transferred to me as an individual so Ochoa's filing an MSJ solely as to the quiet title claim of the Hansen Trust (without naming me as an individual) had not proper purpose.

There was no benefit to the HOA for Ochoa to prevail on the MSJ. The only result was to damage me as an individual (who held the title but was not permitted at trial to defend it), while at the same time allowing Jimijack (who had no deed to

defend) to gain quiet title at trial from the Hansen Trust (who had no deed to defend) while Joel Stokes didn't have to go to trial to defend the deed he did have.

**NRS 163.187 Termination of trust when value of trust property insufficient to justify cost of administration.**

1. After notice to the beneficiaries, the trustee of a trust that consists of trust property having a total value of less than \$100,000 or that is uneconomical to administer may terminate the trust if the trustee concludes that the value of the trust property is insufficient to justify the cost of administration.

(2) the controversy must be between persons whose interests are adverse;

Joel Stokes, an individual, and Nona Tobin, an individual, are the only two with  
adverse interests.

(3) the party seeking declaratory relief must have a legal interest in the controversy, that is to say, a legally protectable interest; and

Neither the HOA and the Hansen Trust that were the parties in Ochoa's meritless  
MSJ held a legally protectable interest.

(4) the issue involved in the controversy must be ripe for judicial determination.

Even if the parties had been correct, Ochoa had no proper purpose in filing the  
MSJ three weeks before the end of discovery and three weeks before he had  
answered my interrogatories and requests for documents. Further, since he had  
concealed the HOA's records and had disclosed only the inadmissible hearsay of  
the Red Rock foreclosure file, there was many, many disputed material facts. A  
fair judicial determination could not be made because of Ochoa's flagrant  
misrepresentations and total lack of candor with the court.

*Kress v. Corey, 189 P.2d 352, 364 (Nev. 1948) (emphasis added).*

*Res. Grp., LLC v. Nev. Ass'n Servs., Inc.*, 437 P.3d 154, 156 (Nev. 2019) (“We first hold that each party in a quiet title action has the burden of demonstrating superior title in himself or herself.”)

While the "burden of proof [in a quiet title action] rests with the plaintiff to prove good title in himself," *Breliant v. Preferred Equities Corp.* , [112 Nev. 663, 669](#), [918 P.2d 314, 318](#) (1996), *abrogated on other grounds by Delgado v. Am. Family Ins. Grp.*, [125 Nev. 564, 570](#), [217 P.3d 563, 567](#) (2009), "a plaintiff's right to relief [ultimately] ... depends on superiority of title," *W. Sunset 2050 Tr. v. Nationstar Mortg., LLC* , 134 Nev. —, —, [420 P.3d 1032, 1034](#) (2018) (internal quotation marks omitted). And because "[a] plea to quiet title does not require any particular elements, ... each party must plead and prove his or her own claim to the property in question." *Chapman v. Deutsche Bank Natl Tr. Co.*, [129 Nev. 314, 318](#), [302 P.3d 1103, 1106](#) (2013) (internal quotation marks omitted)

A foreclosure sale generally terminates a party's legal title to the property. *See Bldg. Energetix Corp. v. EHE, LP*, [129 Nev. 78, 86](#), [294 P.3d 1228, 1234](#) (2013); *Charmicor, Inc. v. Bradshaw Fin. Co.*, [92 Nev. 310, 313](#), [550 P.2d 413, 415](#) (1976). This general rule is subject to certain limited exceptions, such as where the sale is void. *See Energetix* , [129 Nev. at 86](#), [294 P.3d at 1234](#) (noting that a lack of substantial compliance with the relevant statutes and a lack of proper notice are exceptions to the general rule);

*see also Bank of Am., N.A. v. SFR Invs. Pool 1, LLC*, 134 Nev. —, —, [427 P.3d 113, 121](#) (2018), *as amended on denial of reh'g* (2018) (**holding that a foreclosure sale on a lien is void where that lien has been satisfied prior to the sale "as the lien is no longer in default"**);

*Henke v. First S. Props., Inc.*, [586 S.W.2d 617, 619-20](#) (Tex. Civ. App. 1979) (concluding that the payment of past-due installments cured a loan's default such that the subsequent foreclosure on the property was void); 1 Grant S. Nelson, Dale A. Whitman, Ann M. Burkhart & R. Wilson Freyermuth, *Real Estate Finance Law* § 7:21 (6th ed. 2014) (noting that a **trustee's sale is void where there is no authorization to foreclose**, and that there is no authorization to foreclose when the loan is not in default).

## **MSJ HAD 19 EXHIBITS THAT WERE DECEPTIVE AND OCHOA MISREPRESENTED THEIR MEANING TO THE COURT**

- 1 SCA third amended CC&Rs recorded 6/20/08
- 2 SCA250 RRFS 8/15/14 account detail
- 3 SCA 642 9/17/12 letter to 2763; SCA 643 same to 2664 "certified"
- 4 SCA 628 9/20/12 sender copy Hearing notice/sanction delinquent account/suspension of membership privileges
- 5 SCA626-628 10/3/12 letter, sender's copy 9/20/12 letter to 2664, SCA635 is also to 2664, redacted death cert
- 6 SCA 622-625 11/5/12 RRFS notice to 2763 (622); to 2664(621) 623-625 RRFS 11/5/12 ledger
- 7 SCA 589 1/14/12 recorded lien for \$925.76 allegedly due as of 12/5/12.
- 8 SCA 571 3/12/13 NODES
- 9 SCA 553 4/3/13 recorded rescission of 3/12/13 by RRFS eff. 3/27/13
- 10 SCA 547 4/8/13 2nd recorded NODES
- 11 SCA372 2/12/14 Recorded Notice of Sale
- 12 Pages 63-98 notices and proofs
- 13 priority positing confirmations
- 14 p 107 - 137 misc 598-602.595, 578, 580,581-84, 511, 512,?, 504, 505, 325-327, 317, 302, 277, 276, 286, 274
- 15 Tobin0075-79 5/8/14 MZK sale auction.com COE 6/23/14, \$350K+\$17.5K buyers prem
- 16 Sale Occurred deed given to OpHomes
- 17 10/13/14 email me to Craig - no answer
- 18 Order 8/9/17 Lucas/Op H MSJ
- 19 1/03/14 RRFS "homeowner's progress report"

**NOTICES THAT OCHOA CLAIMS WERE SENT (EXHIBITS 3, 4, 6, SEVERAL IN 12 ) ARE REFUTED, AND THERE ARE NO PROOFS OF SERVICE FOR ANY NOTICE I CLAIM UNDER PENALTY OF PERJURY THAT I DID NOT RECEIVE OR CRAIG LEIDY SAID UNDER PENALTY OF PERJURY THAT HE DID NOT RECEIVE.**

Ex 1 COVENANTS, CONDITIONS AND RESTRICTIONS

This Declaration shall be binding upon all Persons having anyright, title, or interest in any portion of the Properties, heir, heirs, successors, successors-in-title,and assigns.

Ex 2 account detail as of: August 15, 2014

Ex 3 September 17, 2012

September 17, 2012Gordon B. Hansen2763 White Sage Drive

Ex 4 Subject\_: SU5penslqn of Membership Privileges for Dellnguent Accounts OOPY

Ex 5 CORRESPONDENCE RECEIVED10/8/2012

Ex 5 October 3, 2012 To: SCAHOA Re: Delinquent HOA Dues for 2763 White Sage Dr.

Ex 5 September 20, 2012 Gordon B. Hansen SENDERS RECORD COPY to 2664 suspension of Membership Privileges for Delinquent Accounts m628 and 635

redacted death certificate

Ex 6 11/5/12 CORRESPONDENCE RESPONSE SENT TO HOMEOWNER

November 5, 2012The Estate of Gordon B. Hansen2763 White Sage Drive

Account DetailSun City Anthem Community AssociationInformation as of: November 5, 2012

PAYMENT ALLOCATION11/9/2012

Association Allocation Detail

Ex 7 LIEN FOR DELINQUENT ASSESSMENTS

Ex 8NOTICE OF DEFAULT

Ex 9 NOTICE OF RESCISSION

Ex 10 04/08/12 NOD

Ex 11 NOTICE OF FORECLOSURE SALE

Ex 12 LIEN SENT TO HOMEOWNER 1/3/2013

- 9/10/13 signed certified mail receipt- no proof of service of lien 7196 9008 9111 9954 0614
- June 25, 2013 no proof of service to 2664
- June 25, 2013 to 2763 no proof 497
- 8/15/13 mailing AFFD
- August 15, 2013 ltr to 2763 sca 490
- August 15, 2013 ltr to 2664 sca 491
- certified mailer sender record sca 488 mailed on 8/15/13 item 7196 9008 9111 9954 0621
- certified mailer sender record sca 392 mailed on 8/15/13 7196 9008 9111 1347 9402
- RTS SCA 0403 8/15/13
- mailing AFFD SCA 391 1/29/14
- 1/29/14 ltr to 2664 SCA 393
- 1/29/14 ltr to 2664 SCA 394
- 7196 9008 9111 1347 9396 I signed receipt of SCA 388
- NOS Sent to Homeowner2/11/2014
- mailing AFFD NOS Sent to Homeowner2/11/2014
- 7196 9008 9111 1346 5894 certified mailer sender record of NOS mailed 2/12/14 to 2664 sca 361
- 7196 9008 9111 1346 5900 certified mailer sender record of NOS mailed 2/12/14 to 2664
- 7196 9008 9111 1346 5894 signed receipt UNK sig SCA 187 to 2664 2/12/14 NOS

**EXHIBIT 13**

- Priority Posting Confirmations2/14/2014
- PERMISSION HJR PIIILICATION OF FORECLOSURE SAL[ANDAUTHORITY TO CONDUCT FORECLOSURE SALEJanuary 3, 2014 sca 37x
- I served Gordon R Hansen, Trustee with a copy of the Notice of Sale, on 2/13/14 at approximately 7:02 PM
- AI<'FIDAVIT OF POSI'ING NOTICE OF SALE
- Priority Posting Confirmations3/3/2014



#### EXHIBIT 14 PAYOFF DEMANDS

- 🔖 PAYOFF DEMAND UPDATE SENT 1/16/2013 sca 578
- 🔖 1/16/13 The current balance is \$1,451.75
- 🔖 Jason Cernak Wednesday, January 16, 2013 p/o demand sent
- 🔖 Payoff Demand Received 5/16/2013 sca 511
- 🔖 SCA 512 We are expecting a short sale approval letter to be re-issued in the name of the new buyers. Escrow is expected to close no later than June 28, 2013.
- 🔖 Payoff Demand Sent 5/29/2013 SCA 504
- 🔖 May 29, 2013 Proud-fit Realty p/o demand SCA 505 3055.47
- 🔖 Sent: Monday, March 03, 2014 10:43 AM To: Anna Romero Cc: Christie Marling Subject: RE: 2763 White Sage Dr Christy, Enclosed is the Letter of Authorization signed by the Trustee. If you need something else specific to the association accounts, please let me know SCA 326
- 🔖 Letter of Authorization February 1, 2014 To: Nationstar Mortgage sca 327
- 🔖 Waiver or Reduction in Fees and Fines 3/7/14 sca 317 The Homeowner of the property is deceased. The estate handler is trying to get rid of the property as there is no money
- 🔖 5/28/14 SCA 302 DURAN, VERONICA 05/28/2014 09:29:38. Equator Workstation is a technology platform, utilized by third parties (Including Servicers, agents,
- 🔖 SCA 277 undated top "response regarding the settlement request for \$1,000.00". Bottom of sc 277 From: Craig Leidy (mailto:deidy21@aol.com]
- 🔖 6/9/14 Waiver or Reduction in Fees and Fines SCA 276 Red Rock Financial Services has received a request from the above referenced owner for a waiver or reduction in fees or
- 🔖 July 2, 2014 unsent ltr to 2664 SCA 286 Red Rock Financial Services (Red Rock) is in receipt of your correspondence. Sun City Anthem has denied your request for a settlement of \$1,000.00; The current balance on the account is \$5237.64.
- 🔖 undated email re 8/15/14 sale needing BOD approval SCA 274
- 🔖 undated email re 5/15/14 email re needing BOD approval for 5/15/14 sale

Exhibit 14 shows that Red Rock responded to multiple pay off demands so it knew that the property had a lot of interested, fair market value, bona fide purchasers for value. It therefore knew, or should have known, that no foreclosure was necessary because the HOA could have been paid out of the escrows of these sales. Red Rock also knew, or should have known, that it was illegal for them to misapply or reject assessments (NRS 116A.640 (8) and (9)).

The last eight documents in Exhibit 14 from SCA 317, SCA 302, SCA 277, SCA 276, SCA 286, and SCA 274 all involve fraudulent misrepresentation:

**SCA 317 HAS BEEN DECEPTIVELY CONFLATED WITH SCA 295)**

SCA 317 is Leidy's only waiver request as how it was transmitted to the Board on 3/7/14.

Red Rock tries to pass off SCA 302 as being an owner request



**Waiver or Reduction in Fees and Fines**

March 7, 2014

RRFS # 808634

Address: 2763 White Sage Dr

Owner: Gordon B. Hansen Trust / Realtor Cra

RRFS Representative: Christie Marling

Dear Board

Red Rock Financial Services has received a request from the above referenced owner for a waiver or reduction in fees or fines. Please find below the following information: an account balance with a breakdown of that balance, details regarding the reason for the waiver or reduction request, and a section where you can let us know how you would like us to proceed. The account has been placed on hold pending your decision. Should you have any questions please feel free to contact the above mentioned representative at our office.

Account Balance Information			
Association Charges		Red Rock Charges	
Assessments	\$1,650.00	Interest	\$18.81
Late Fees	\$400.00	Other	\$0.00
Fines	\$0.00		
	Waiver Request (Items in Bold)		\$418.81
<b>Current Balance Owed Association</b>		<b>Total Current Balance Owed</b>	<b>\$5,106.45</b>
Association Balance if Waiver Granted		<b>Total Balance With Waiver</b>	<b>\$4,687.64</b>

The Homeowner of the property is deceased. The estate handler is trying to get rid of the property as there is no money in the estate to keep the property up. The realtor has asked for a postponement of the sale and waiver of late fees and interest. The realtor has at least one cash offer on the property already at this time.

Red Rock knows there are multiple offers for this property. There is no good faith explanation for selling it without notice to anyone with a known interest and getting less than 20% of what bona fide purchasers offered to pay.

**Board Decision**  
Please choose one of the following options. If you choose "Other" please detail how you would like us to proceed. As this account is currently on hold pending your decision we request a response as quickly as possible.

- Grant the full reduction requested in the amount of \$418.81
- Allow a partial reduction (please specify the amount)
- Other

Board Signature \_\_\_\_\_ Date \_\_\_\_\_

4775 W Teco Avenue, Suite 140 | Las Vegas, Nevada 89118 | 702-932-6887

RedRock 0242 MTDC A000317

**SCA 295 DATED 6/9/14 IS CONFLATED WITH LEIDY'S ONLY  
WAIVER REQUEST DATED 3/7/14 IN SCA 317 ABOVE**



**Waiver or Reduction in Fees and Fines**

June 9, 2014

RRFS # 808634

Address: 2763 White Sage Dr

Owner: Gordon B. Hansen Trust (Deceased)

RRFS Representative: Christie Marling

Dear Board **This is how Red Rock misrepresented Nationstar's super-priority offer to the HOA Board that was offered to close the \$367,500 auction.com sale.**

Red Rock Financial Services has received a request from the above referenced owner for a waiver or reduction in fees or fines. Please find below the following information: an account balance with a breakdown of that balance, details regarding the reason for the waiver or reduction request, and a section where you can let us know how you would like us to proceed. The account has been placed on hold pending your decision. Should you have any questions please feel free to contact the above mentioned representative at our office.

Account Balance Information			
Association Charges		Red Rock Charges	
Assessments	\$1,925.00	Interest	\$34.32
Late Fees	\$425.00	Other	\$0.00
Fines	\$0.00		
Waiver Request (Items in Bold)			\$459.32
<b>Current Balance Owed Association</b>	<b>\$2,384.32</b>	<b>Total Current Balance Owed</b>	<b>\$5,421.96</b>
<b>Association Balance if Waiver Granted</b>	<b>\$1,925.00</b>	<b>Total Balance With Waiver</b>	<b>\$4,962.64</b>

**Nationstar never admitted that Red Rock had rejected this super-priority tender because if it had, it would have to have explained why Nationstar told Leidy to tell MZK Properties, the high bidder at the 5/8/14 auction.com sale, that the unidentified beneficiary had rejected MZK's \$367,500 bid and then explain why Nationstar didn't go to the 8/15/14 HOA sale and make a credit bid so that Nationstar could record a notice of default on the Hansen deed of trust and foreclose on the property and recover virtually all of the \$389,000 balance outstanding when the borrower died on 1/14/12.**

**Board Decision**

Please choose one of the following options. If you choose "Other" please detail how you would like us to proceed. As this account is currently on hold pending your decision we request a response as quickly as possible.

- Grant the full reduction requested in the amount of \$459.32
- Allow a partial reduction (please specify the amount)
- Other

**RRFS 112 is identical to SCA 295.**

Board Signature \_\_\_\_\_ Date \_\_\_\_\_

4775 W Teco Avenue, Suite 140 | Las Vegas, Nevada 89118 | 702-932-6887 **RRFS 000112**

# SCA 302 IS FROM NATIONSTAR. IT IS NOT FROM ME. WHY DID NATIONSTAR CONCEAL IT IN DISCOVERY & IN ITS MOTIONS?

Equator – The Premiere Provider of Real Estate Technology

Page 1 of 1

808634

**RED ROCK AIDED AND ABETTED NATIONSTAR'S FRAUD WHEN IT MISREPRESENTED NSM'S SUPER-PRIORITY OFFER AS A NON-EXISTENT OWNER REQUEST FOR WAIVER. SEE SCA 277 AND 295.**

Printable Message

Close

**Property:** 2763 WHITE SAGE DR  
HENDERSON NV, 89052  
**Subject:** HOA  
**Body:** Hello, please be advised the max I will be able to pay the HOA is \$1,100. ✱  
**Attachment(s):** No Attachment  
**Created By/Date:** DURAN, VERONICA - 05/28/2014 09:29:38  
**Notification From:** VERONICA.DURAN@NATIONSTARMAIL.COM  
**Notification To:** CLEIDY21@AOL.COM;

As the Equator Workstation is a technology platform utilized by third parties (including Servicers, agents, vendors, buyers, sellers, brokers, et.al.) to communicate and manage the process related to Servicer properties, please be advised that Equator is not a party to any transactions that take place, is not responsible for, nor does it have any control over, the content or messages being sent through its platform and hereby disclaims all liability related to such transactions, content or messages.

**Nationstar refused to produce any of the Equator records Tobin requested in discovery which would uncover Nationstar's deception regarding the fact that neither Nationstar nor Wells Fargo, nor BANA for that matter, had any beneficial, economic or legal interest in the Hansen 7/22/04 deed of trust.**

NSM did not disclose having made the offer in SCA 302. NSM did not rely on it in its 2/12/19 Join to SCA MSJ or in its 1/11/16 COMP vs Op Homes, or its 6/2/16 AACC vs Jimijack or its 5/3/19 Join opposing MRCN. NSM did not reference it in its 3/21/19 MSJ against Jimijack.

This stunning deception by NSM provides strong evidence of NSM's perpetration of a fraud on this court. It is an abuse of this process for NSM to claim that the sale was valid for the sub-priority portion of the lien so it could get rid of me and make a deal with Jimijack.

[https://agent.equator.com/index.cfm?event=property.print\\_note&property\\_id=13154351&n...](https://agent.equator.com/index.cfm?event=property.print_note&property_id=13154351&n...)

6/5/2014

SCA00030

**SCA 277 IS AN OBVIOUSLY DOCTORED COMBO OF TWO UNRELATED EMAILS TO FAKE A NOTICE TO LEIDY THAT WAS NEVER SENT TO COVER UP SCA 302 IS FROM NATIONSTAR**

There is no proof that this was sent. There is nothing in Leidy-tobin emails to show Leidy received this.

**Christie Marling**

---

**To:** Craig Leidy  
**Subject:** RE: 2763 White Sage Dr./ The Hansen Estate  
**Attachments:** 2763 White Sage - Response.pdf

Date has been scrubbed.

What attachment? Neither Leidy nor I saw SCA 276 or SCA 278-295 before discovery.

Craig,

Please see response regarding the settlement request for \$1,000.00.

There was no settlement request for \$1000 from Tobin or Leidy  
Please let me know if you have any questions.

Thanks,

**Christie Marling**  
Trustee Sale Officer  
Red Rock Financial Services

o. 702.932.6887 | f. 702.341.7733 | [www.RRFS.com](http://www.RRFS.com)  
A FirstService Residential Management Company

Red Rock Financial Services is a debt collector and is attempting to collect a debt. Any information obtained will be used for that purpose.

**CONFIDENTIALITY NOTICE:** This e-mail message, including any attachments, may contain information that is confidential and/or proprietary. If you are not an intended recipient, please be advised that any review, use, reproduction or distribution of this message is prohibited. If you have received this message in error, please notify the sender immediately by return e-mail and delete/destroy the message and any copies thereof.

There is reason to believe these two emails have been joined on SCA 277 with the intent to deceive..

**From:** Craig Leidy [<mailto:cleidy21@aol.com>]

**Sent:** Thursday, June 05, 2014 3:08 PM

**To:** Christie Marling

**Subject:** RE: 2763 White Sage Dr./ The Hansen Estate

This is Leidy's 6/5/14 forward of SCA 302 to RRFS.

RRFS did not present it to the SCA Board as NSM offering

one year of assessments to close the MZK 5/8/14 auction.com sale that was in escrow pending lender approval.

Christie,

Enclosed is the message I received from the negotiator at Equator.

Craig Leidy  
Broker/Salesman CRS SFR  
Berkshire Hathaway Home Services  
Nevada Properties  
3185 Saint Rose Pkwy. Ste.100  
Henderson, NV 89052

SC 302 was presented to the Board as SCA 295 on a RRFS fee waiver form dated 6/9/14 as if the owner had requested a fee waiver of \$459.32.

**SCA 276 IS THE BOARD PRESIDENT'S APPROVAL OF THE FAKE OWNER REQUEST THAT WAS NEVER GIVEN TO ME OR LEIDY**



Waiver or Reduction in Fees and Fines

June 9, 2014

RRFS # 808634

Address: 2763 White Sage Dr

Owner: Gordon B. Hansen Trust (Deceased)

RRFS Representative: Christie Marling

Dear Board

This is a lie, but if receiving a super-priority offer from a lender is treated as Red Rock Financial Services has received a request from the above referenced owner for a waiver or reduction in fees or fines. Please find below the following information: an account balance with a breakdown of that balance, details regarding the reason for the waiver or reduction request, and a section where you can let us know how you would like us to proceed. The account has been placed on hold pending your decision. Should you have any questions please feel free to contact the above mentioned representative at our office.

from the owner, rejecting it voids the entire sale.

Account Balance Information			
Association Charges		Red Rock Charges	
Assessments	\$1,925.00	Interest	\$34.32
Late Fees	\$425.00	Other	\$0.00
Fines	\$0.00		
Waiver Request (Items in Bold)			\$459.32
<b>Current Balance Owed Association</b>	<b>\$2,384.32</b>	<b>Total Current Balance Owed</b>	<b>\$5,421.96</b>
<b>Association Balance if Waiver Granted</b>	<b>\$1,925.00</b>	<b>Total Balance With Waiver</b>	<b>\$4,962.64</b>
Reason for the Request			

SCA 277 is what RRFS presented to the SCA Board instead of presenting NSM's \$1100 offer (SCA 302). SCA 302 was NSM 5/28/14 offer of one year of assessments, i.e., greater than the super-priority, to close the 5/8/14 auction.com escrow to MZK Properties, high bidder (\$350,000). 6/26/14 #16 minutes show SCA Board wrote off \$18,843.93 bad debt on two lender foreclosures. This property is not identified but this item appears to have been addressed in executive session as "one appeal to settle a delinquent account".

Board Decision

Please choose one of the following options. If you choose "Other" please detail how you would like us to proceed. As this account is currently on hold pending your decision we request a response as quickly as possible.

Tobin-Leidy emails show that neither had any contemporaneous awareness of what RRFS told the Board or what the Board was doing. This property is not on any Board agenda

- Grant the full reduction requested in the amount of \$459.32 *-with condition that \$1925 is paid by 7/15/14*
- Allow a partial reduction (please specify the amount)
- Other SCA refused to release minutes of any Board meeting at which action was taken against Tobin, Hansen, GBH Trust or this property.

Board Signature

*Jean Capelluto*

Date

*6/26/14*

4775 W Teco Avenue, Suite 140 | Las Vegas, Nevada 89118 | 702-932-6887

SCA000276

## SCA 286 & SC 278 WERE NEVER SENT



July 2, 2014

The Gordon B. Hansen Trust, dated August 22, 2008  
c/o The Estate of Gordon B. Hansen  
2664 Olivia Heights Ave  
Henderson, NV 89052

Re: 2763 White Sage Dr, Henderson, NV 89052  
Sun City Anthem Community Association / R808634

Dear The Gordon B. Hansen Trust, dated August 22, 2008 ,

**Red Rock Financial Services is a debt collector and is attempting to collect a debt. Any information obtained will be used for that purpose.**

Red Rock Financial Services (Red Rock) is in receipt of your correspondence. Sun City Anthem Community Association (the Association) has denied your request for a settlement of \$1,000.00; however, the Association has agreed to waive the late fees and interest from the account contingent upon the remaining balance being paid in full no later than **July 15, 2014**.

The current balance on the account is \$5237.64. Enclosed is an accounting ledger for your review. Please pay the account in full or submit a request to make payment arrangements by **July 15, 2014**. Enclosed is a Payment Agreement Request Form for your convenience. Upon receipt of such request our office will establish the Agreement and notify you in writing of its terms. Payments must be in the form of a cashier's check or money order made payable to Red Rock Financial Services and mailed to the address below. Failure to remit payment or the Request form by **July 15, 2014** may result in the continuation of the collection process at additional costs to you.

Additional information regarding this account can be obtained at [www.rrfs.com](http://www.rrfs.com). Please contact the office of Red Rock Financial Services at 702-932-6887 with any questions.

Sincerely,

Red Rock Financial Services  
Enclosure(S)

Red roc and Ochoa allege that this same letter was sent to the vacant property, but this is false. If it had been sent to the vacant property Red rock would have received a "return to sender" or "deceased " notice like they received and disclosed in SCA 402., but there ws no such return to sender notice for an alleged 7/2/14 correspondence, because this was never sent either to me or the vacant property.

This was faked to cover up SCA 302.

702.932.6887 | fax 702.341.7733 | 4775 W. Teco Avenue, Suite 140, Las Vegas, Nevada 89118 | [www.rrfs.com](http://www.rrfs.com)

We accept your check, unless you mark that you are enclosing. Our debt collector services to use the information on your check to make a non-cash electronic debit from your account at the financial institution indicated on your check. This electronic debit will be for the amount of your check; no additional amount will be added to the amount. If we cannot collect your electronic payment, we will issue a check against your account. Please contact the Accounts Receivable department at (702) 932-6887 to learn about other payment options should you prefer to not have your payment processed in this manner.

RedRock 0246 MTD  
SCA000286

## NO RETURN TO SENDER SO SCA 278 WAS NEVER SENT



July 2, 2014

No return to sender disclosed which there would have been if this had been sent to the vacant property

The Gordon B. Hansen Trust, dated August 22, 2008  
c/o The Estate of Gordon B. Hansen  
2763 White Sage Drive  
Henderson, NV 89052

Re: 2763 White Sage Dr, Henderson, NV 89052  
Sun City Anthem Community Association / R808634

Dear The Gordon B. Hansen Trust, dated August 22, 2008 ,

***Red Rock Financial Services is a debt collector and is attempting to collect a debt. Any information obtained will be used for that purpose.***

Red Rock Financial Services (Red Rock) is in receipt of your correspondence. Sun City Anthem Community Association (the Association) has denied your request for a settlement of \$1,000.00; however, the Association has agreed to waive the late fees and interest from the account contingent upon the remaining balance being paid in full no later than **July 15, 2014**.

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Sincerely,

Red Rock Financial Services  
Enclosure(S)

702.932.6887 | fax 702.341.7733 | 4775 W. Teco Avenue, Suite 140, Las Vegas, Nevada 89118 | [www.rrfs.com](http://www.rrfs.com)

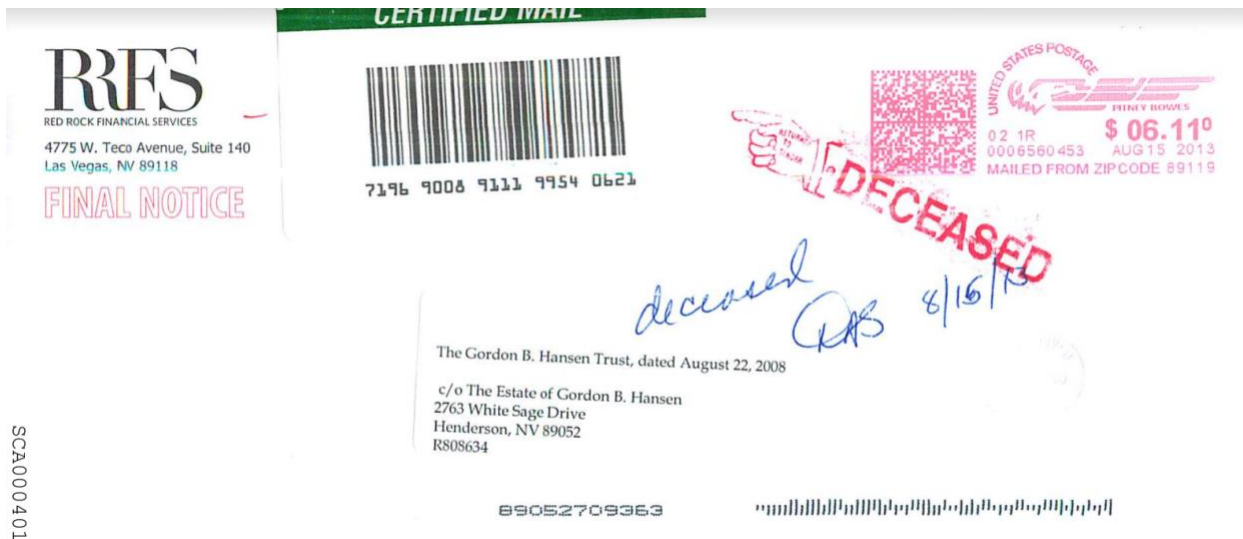
By sending your check, please be aware that you are authorizing Red Rock Financial Services to use the information on your check to make a one-time electronic debit from your account at the financial institution indicated on your check. This electronic debit will be for the amount of your check; no additional amount will be added to the amount. If we cannot collect your electronic payment, we will issue a draft against your account. Please contact the Accounts Receivable department at (702) 932-6887 to learn about other payment options should you prefer to not have your payment processed in this manner.

SCA000278

TOBIN. 4837



# 8/15/13 RETURN TO SENDER IN SCA 401 IS WHAT IT LOOKS LIKE



## SCA 274 FALSIFIED, UNDATED SCA BOARD APPROVAL REQUEST

**Christie Marling** When was this sent?

**To:** Gary Leobold (SunCityAnthemNV) (gary.leobold@scacai.com)  
**Cc:** Anna Romero; Jean Capillupo (scabodjean@gmail.com)  
**Subject:** SCA - Sale Set 08/15/2014 - Update and Final Approval  
**Attachments:** 2763 White Sage - Final Approval.pdf

What was attached?

Good Morning,

As a reminder, this property is scheduled for sale on **08/15/2014**. Here is the update and breakdown. Also, I've attached the final approval form to have the Board President sign in order to proceed with the sale on this property. If the Board wishes to postpone or cancel the sale please let me know at your earliest convenience.

**What about the 5/8/14 auction.com sale to MZK that NSM offered \$1100 to close (SCA 302) R808634 - 2763 White Sage DR - (Gordon B. Hansen Trust) - Sale was previously postponed as the executor of the property is attempting to sell the property. As of today, RRFS is unaware of any buyer that is lined up due to the lender's terms of a short sale of the property. Please note there are no postponements available.**

Assessments - \$2,200.00  
Late Fees - \$425.00 that Leidy forwarded to RRFS on 6/5/14 (SCA 277)?  
Interest - \$42.68  
Fines - \$0.00 (fines cannot be included in the foreclosure balance)  
Red Rock - \$3,037.64 (Hard costs - \$1,166.64; Fees - \$1,871.00)  
Total that can be taken to foreclosure - **\$5,705.32**

**As of the date of Sale balance will be \$5,738.68 due to upcoming assessments, late fees.**

Please let me know if the Board would like to

- Move forward with the foreclosure (final approval form is attached, which would need to be signed by the **Board President** prior to the sale).
- Cancel the sale

**EXHIBIT 15 SHOWS OCHOA KNOWS I SOLD IT FOR \$367,500 ON 5/8/14, BUT NATIONSTAR BLOCKED THE 6/23/14 CLOSE (NEXT PAGE)**

- 🔖 Ex 15 MZK sale
- 🔖 auction addendum COE 6/23/14 Tobin 075
- 🔖 Ex 16 Sale Occurred 8/15/2014
- 🔖 SCA 215 RECEIPT OF FUNDS AND INSURCTIONS
- 🔖 SCA 241 Friday, August 15, 2014 10:12 AM Sale Conducted at: 10:11 AM Said property sold for: \$63,100.00 Said property sold to: THOMAS LUCAS
- 🔖 Final Sale Results for TS# R808634/HANSEN SCA 240
- 🔖 SCA 229 -232 Enclosed you will find the unrecorded deed for the following property:::
- 🔖 recorded FORECLOSURE DEED
- 🔖 270-271 Tobin email to leidy Questions about HOA Foreclosure sale Tobin 084-08610/15/
- 🔖 Ex 18 8/11/17 NOTICE OF ENTRY OF ORDER GRANTING THOMAS LUCAS and OPPORTUNITY HOMES, LLC'S MOTION FOR SUMMARY JUDGMENT
- 🔖 Ex 19 SCA 415-416 1/3/14 Homeowner Progress Report

AUCTION ITEM NO. HL79702B / 618315261

### PURCHASE AGREEMENT WITH JOINT ESCROW INSTRUCTIONS

This Purchase Agreement with Joint Escrow Instructions (this "Agreement") is executed by and between Buyer and Seller, who agree as follows:

**LIMITATION OF SELLER'S LIABILITY AND BUYER'S WAIVER OF IMPORTANT RIGHTS: BUYER AGREES THAT BUYER IS BUYING THE PROPERTY "AS IS, WHERE IS, WITH ALL FAULTS AND LIMITATIONS" (AS MORE FULLY SET FORTH IN EXHIBIT B TO THIS AGREEMENT).**

**1. OFFER.**

A. SELLER: ESTATE OF GORDON HANSEN and NULL phone number: \_\_\_\_\_  
email address: \_\_\_\_\_

B. BUYER: MZK RESIDENTIAL, LLC phone number: \_\_\_\_\_  
email address: \_\_\_\_\_

C. PURCHASE PRICE: \$ 367,500.00 (Winning Bid Amount ("WBA") \$ 350,000.00+ Buyer's premium (5% of WBA)  
\$ 17,500.00)

D. PROPERTY:  
Property Address: 2763 WHITE SAGE DR HENDERSON NV 89052  
APN: \_\_\_\_\_  
Legal Description of Property: See Exhibit A

E. CLOSING DATE: The earlier of 06/23/2014 or the date that is forty five (45) days after the date this Agreement is executed by Buyer.

F. ESCROW AGENT: Ashley Remington phone number: 702-366-2969  
email address: ashley.remington@cti.com

G. TITLE COMPANY: NA

H. AUCTIONEER: Auction.com

2. AGENCY. The disclosures related to the relationship with a broker or brokers are set forth at the end of this Agreement (before the Exhibits).

**3. FINANCE TERMS.**

A. EARNEST MONEY DEPOSIT. Buyer shall be required to deposit \$ 18,375.00 (the "Earnest Money Deposit") no later than the first business day following Buyer being declared the winning bidder (including for sales subject to confirmation). The Earnest Money Deposit shall be deposited with Escrow Agent (unless Buyer is executing an Auction Bid Deposit Escrow Agreement with Auctioneer's designated servicer ("Bidder's Bank Servicer") in connection with this Agreement, in which case the Earnest Money Deposit shall be deposited in accordance with such Auction Bid Deposit Escrow Agreement). Regardless of the amount financed, the Earnest Money Deposit amount required will not change. The Earnest Money Deposit will be non-refundable (except as specifically provided herein), and it will be applied only as provided in this Section or in Section 1.3. The term "Earnest Money Deposit" shall include interest, if any, earned on the Earnest Money Deposit.

B. ESCROW ARRANGEMENT. The Earnest Money Deposit is to be comprised of (1) the Winning Bidder's deposit made when registering to bid, if made by wire transfer ("Initial Bid Deposit"), plus (2) a wire transfer equal to the difference between the total Earnest Money Deposit and the value of the Initial Bid Deposit.

C. TRANSFER OF BIDDER'S BANK (IF ANY). If applicable, Buyer, by execution of this Agreement, hereby authorizes the transfer of the Earnest Money Deposit held by Bidder's Bank Servicer pursuant to the Auction Bid Deposit Escrow Agreement to Escrow Agent. No further action, consent, instruction or document from Buyer shall be required for such transfer.

SELLER'S INITIALS [Signature]  
BUYER'S INITIALS MRS

# EXHIBIT 19 SCA 415-416 SHOWS A LOT OF PROBLEMS WITH RED ROCK'S RECORDKEEPING



Red Rock Financial Services  
 Homeowner Progress Report  
 Sun City Anthem Community Association  
 Information as of: January 03, 2014

**Red Rock Financial Service**

**Account Number:** 808634  
**Property Address:** 2763 White Sage Dr, Henderson, NV 89052  
**Homeowner(s):** The Gordon B. Hansen Trust, dated August 22, 2008; The Gordon B. Hansen Trust, dated August 22, 2008; SUN CITY ANTHEM COMMUNITY ASSOCIATION, INC. ; WESTERN THRIFT & LOAN; MERS ; BANK OF AMERICA, N.A. ; WELLS FARGO BANK, N.A.

**Progress Notes**

9/13/2012 **No disclosed document confirms this.**  
 Account sent to Red Rock Financial Services to start the collection process

9/17/2012 **Not received. No proof of service disclosed**  
 Intent to Lien Letter sent via first class and certified mail. Homeowner has 30 days to reinstate the account before the Lien is prepared and recorded. **No notice of lien until 1/3/13**

10/8/2012 Received correspondence via mail.

10/18/2012 **SCA 631 transmitted check 143 to SCA on 10/3/12 to pay 7//12-9/30/12**  
 Partial Payment received and processed.

11/5/2012 **SCA 618 "Assoc. payment allocation" shows it was applied to assessments late fee**  
 Response to The Estate of The Homeowner. advsied we received death certificate and to contact us within 30 days for payment arrangement. **Ignored notice it was in escrow**

12/5/2012 Lien prepared for recording.  
**\$925.76 claimed when \$275 was delinquent for 10/1/12-12/31/12**

12/13/2012 Lien sent for recording.

12/13/2012 **No notice**  
 Received payoff request via email from Ticor Title.  
**RRFS knew Ticor Title had instructions to pay HOA on COE**

12/14/2012 Lien Recorded.

12/20/2012 **No notice**  
 A Title Company has requested a Payoff Demand. Payoff Demand Sent expires .

1/3/2013 **RRFS knew Ticor Title had instructions to pay HOA on COE**  
 Lien Letter sent via first class and certified mail. Recorded Lien enclosed. Homeowner has 30 days to reinstate the account before Red Rock will proceed with collection efforts. **Predatory practice**

1/9/2013 Received payoff request via email from Ticor Title.  
**RRFS knew Ticor Title had instructions to pay HOA on COE**

1/16/2013 A Title Company has requested a Payoff Demand. Payoff Demand Sent expires 1/31/13 .

2/5/2013 **Unearned and unauthorized fees added, but escrow instructed to pay in full.**  
 Intent to Notice of Default sent via first class mail. Homeowner has 10 days to contact our office before the Notice of Default is prepared and recorded. **Instructions to pay COE**

3/7/2013 Notice of Default prepared for recording. **Instructions to pay COE**

3/14/2013 Notice of Default Recorded on 3/12/13.  
**Rescission recorded 4/3/13. Owner billed for RRFS error.**

3/15/2013 Notice of Default sent to Homeowner. The Notice of Default must mature for a minimum of 90 days before the Board may enforce the Notice of Default by setting a Sale.

3/27/2013 Rescission for Notice of Default prepared for recording due to mailing error.

3/27/2013 Set correct workflow due to mailing error

4/4/2013 Notice of Default prepared for recording. **Sparkman escrow ended 4/4/13. said BANA said lender would not approve \$310,000 sale.**

4/10/2013 Notice of Default Recorded on 4/8/13. **BANA did nt record NODES on DOT.**

© RED ROCK FINANCIAL SERVICES 4775 W. Teco Avenue, Suite 140, Las Vegas, NV 89118 Phone:(702) 932-6887 Fax:(702) 341-7733  
 Red Rock Financial Services is a debt collector and is attempting to collect a debt. Any information obtained will be used for that purpose.

# SCA 416 RED ROCK CONFLATED THE REQUEST FOR PAYOFF FIGURES FROM TICOR TITLE WITH THE PAYOFF REQUEST FROM MILES BAUER



Red Rock Financial Services  
**Homeowner Progress Report**  
 Sun City Anthem Community Association No report of actions after 1/3/14 was disclosed.  
 Information as of: January 03, 2014

**Red Rock Financial Service**

**Account Number:** 808634  
**Property Address:** 2763 White Sage Dr, Henderson, NV 89052  
**Homeowner(s):** The Gordon B. Hansen Trust, dated August 22, 2008; The Gordon B. Hansen Trust, dated August 22, 2008; SUN CITY ANTHEM COMMUNITY ASSOCIATION, INC.; WESTERN THRIFT & LOAN; MERS; BANK OF AMERICA, N.A.; WELLS FARGO BANK, N.A.

- 4/10/2013 Notice of Default sent to Homeowner. The Notice of Default must mature for a minimum of 90 days before the Board may enforce the Notice of Default by setting a Sale.
- 4/16/2013 4/16/13 Received Payoff request via email from Miles, Bauer, Bergstrom & Winters.
- 4/17/2013 Miles Bauer claimed BANA owned the beneficial interest of DOT  
Legal correspondence received via mail on 4/16/13
- 4/17/2013 Received correspondence via mail on 4/16/13
- 4/30/2013 wrong workflow
- 4/30/2013 A Title Company has requested a Payoff Demand. Payoff Demand Sent expires 5/15/13. No.
- 5/9/2013 Miles Bauer tendered the nine months of assessments  
duplicate entry then delinquent. Title Company request came on 5/16/13
- 5/9/2013 Legal correspondence received no response required. No response to Miles Bauer
- 5/10/2013 Payment received from MBBW \$825.00. Check returned as it does not pay the account in full.
- 5/16/2013 Escrow opened 5/10/13 on Mazzeo \$395,000 offer  
5/16/13 Received Payoff request via email from Proudfit Realty.
- 5/16/2013 Red rock will not be providing a response to the Legal Correspondence as the information has previously been provided to attorney. No notice of Miles Bauer tender or rejection
- 5/29/2013 A Title Company has requested a Payoff Demand. Payoff Demand Sent expires 6/13/13.
- 6/24/13 escrow failed due to BANA rejecting buyer.
- 6/25/2013 Intent to Notice of Sale sent via first class mail. The Homeowner has 30 days to reinstate the account before the Board of Directors will have the ability to proceed with the non-judicial foreclosure sale. No record of this notice. No proof of service
- 6/25/2013 Mortgage Letter sent via first class mail. Letter sent to Mortgage holder(s) to inform them of the Associations delinquent account status. Not disclosed by NSM. Off market 7/11/13
- 8/15/2013 Intent to Conduct Foreclosure sent via first class and certified mail. Homeowner has 10 business days to contact our office. Received, but deed in lieu in process. BANA
- 10/16/2013 Permission for Publication Packet sent to Management Company for Boards approval. Once the forms are returned signed, Red Rock will prepare the Notice of Sale and Post the Sale. had taken possession without
- 10/16/2013 Memo attached to Permission for Publication Packet. No notice. Not on any Board agenda. No Board minutes
- 1/3/2014 Memo attached to Permission for Publication Packet. No notice. Not on any Board agenda. No Board minutes
- 1/3/2014 Permission for Publication Packet sent to Management Company for Boards approval. Once the forms are returned signed, Red Rock will prepare the Notice of Sale and Post the Sale. BANA gave verbal notice it would not accept title Sept 2013.

# SCA 255

Ex 1 RRFs account detail is evidence of Red Rock keeping two sets of books



Red Rock Financial Services  
**Account Detail**  
 Information as of: August 15, 2014  
 Sun City Anthem Community Association

**Red Rock Financial Service**

**Account Number:** 808634

**Property Address:** 2763 White Sage Dr, Henderson, NV 89052

**Homeowner(s):** The Gordon B. Hansen Trust, dated August 22, 2008; The Gordon B. Hansen Trust, dated August 22, 2008; SUN CITY ANTHEM COMMUNITY ASSOCIATION, INC.; WESTERN THRIFT & LOAN; MERS; BANK OF AMERICA, N.A.; WELLS FARGO BANK, N.A.; State of Nevada Ombudsman for Common-Interest Communities; REPUBLIC SERVICES

2/11/2014	NOS Mailing Costs	\$8.96	\$4,240.10	
2/11/2014	NOS Mailing Costs	\$8.96	\$4,249.06	
2/11/2014	NOS Mailing Costs	\$8.96	\$4,258.02	
2/11/2014	NOS Mailing Costs	\$8.96	\$4,266.98	
2/11/2014	NOS Mailing Costs	\$8.96	\$4,275.94	
2/11/2014	NOS Mailing Costs	\$8.96	\$4,284.90	
2/11/2014	NOS Mailing Costs	\$8.96	\$4,293.86	<b>Concealed 3/18/14 \$150 payoff demand from Chicago Title</b>
2/11/2014	NOS Mailing Costs	\$8.96	\$4,302.82	
2/11/2014	NOS Mailing Costs	\$8.96	\$4,311.78	<b>Concealed 3/27/14 \$400 fee waiver approved by SCA Board</b>
2/11/2014	Notice of Sale	\$275.00	\$4,586.78	
2/11/2014	Publishing and Posting Costs	\$496.67	\$5,083.45	<b>Concealed 3/28/14 ledger provided to Chicago Title which has a 4/1/14 balance of \$4,962.64 vs. the 4/1/14 balance here of \$5,388.66</b>
2/11/2014	NOS Recording Costs	\$23.00	\$5,106.45	
3/30/2014	Interest	\$7.15	\$5,113.60	Interest
4/1/2014	Sun City Anthem QT Assmt	\$275.00	\$5,388.60	Sun City Anthem QT Assmt
4/30/2014	Late Fees	\$25.00	\$5,413.60	Late Fees
5/30/2014	Interest	\$8.36	\$5,421.96	Interest
6/30/2014	Interest	\$8.36	\$5,430.32	Interest
7/1/2014	Sun City Anthem QT Assmt	\$275.00	\$5,705.32	Sun City Anthem QT Assmt
7/30/2014	Late Fees	\$25.00	\$5,730.32	Late Fees
7/30/2014	Association Interest	\$8.36	\$5,738.68	
8/15/2014	Conduct Foreclosure Sale	\$125.00	\$5,863.68	
8/15/2014	Prepare and Record Trustee Deed	\$125.00	\$5,988.68	<b>Red Rock did not record a trustee deed, and it did not deliver one to the Ombudsman</b>

**There are no fees for a 2nd notice of sale because there wasn't one after the 2/12/14 notice of sale was cancelled on 5/15/14 by**

## CONCEALED 3/28/14 LEDGER SHOWS A FEW WAYS THE RED ROCK LEDGERS WERE DOCTORED



Red Rock Financial Services  
Accounting Ledger  
Information as of: **March 28, 2014**

**Account Number:** 808634  
**Association:** Sun City Anthem Community Association  
**Property Address:** 2763 White Sage Dr, Henderson, NV 89052  
**Ledger Balance:** \$4,962.64  
**Homeowner(s):** The Gordon B. Hansen Trust, dated August 22, 2008;The Gordon B. Hansen Trust, dated August 22, 2008;SUN CITY ANTHEM COMMUNITY ASSOCIATION, INC. ;WESTERN THRIFT & LOAN;MERS ;BANK OF AMERICA, N.A. ;WELLS FARGO BANK, N.A. ;State of Nevada Ombudsman for Common-Interest Communities;REPUBLIC SERVICES

Posting	Description	Amount	Balance	Pmt Ref	Memo
2/11/2014	Notice of Sale	\$275.00	\$4,586.78		
2/11/2014	Publishing and Posting Costs	\$496.67	\$5,083.45		
2/11/2014	NOS Recording Costs	\$23.00	\$5,106.45		
3/28/2014	Late Fee Adjustment/Reduction	(\$400.00)	\$4,706.45		Per Board
3/28/2014	Interest Adjustment	(\$18.81)	\$4,687.64		Per Board
4/1/2014	Sun City Anthem QT Assmt	\$275.00	\$4,962.64		

3/28/14 Board apparently authorized a \$400 late fee adjustment in response to Leidy's 3/4/14 request disclosed in SCA 324.

There is no disclosure that informs Leidy of this \$400 reduction. The email on the top half of SCA 277 has been altered to look like notice to Leidy, but Leidy's 5/13/19 DECL claims this is false, that he received no ledgers from RRFS other than this 3/28/14 ledger that RRFS and SCA concealed in discovery.

## 4/18/19 ORDER CONTAINED MANY FALSE STATEMENTS BUT MY PRO SE OPPOSITIONS WERE ALL STRICKEN OR UNHEARD

4/9/19	<a href="#">NOTC</a>	Tobin/Hansen Trust Notice of completion of mediation
4/9/19	<a href="#">NOTA</a>	Tobin Notice of appearance to return to Pro Se status
4/10/19	<a href="#">OPPC</a>	Tobin Opposition to Nationstar's motion for summary judgment against Jimijack and countermotion for summary judgment
4/12/19	<a href="#">OPPC</a>	Tobin OPPC vs Nationstar and Jimijack
4/12/19	<a href="#">NOTC</a>	Tobin/Hansen Trust Notice of completion of mediation

4/12/19	<a href="#">NOTA</a>	Tobin notice of appearance to return to Pro Se status as an individual
4/17/19	<a href="#">RPLY</a>	Tobin reply to support joinder to Nationstar motion for summary judgment
4/24/19	<a href="#">MVAC</a>	Tobin motion to vacate order granting Sun City Anthem's motion for summary judgment against the HansenTrust's quiet title claim and Nationstar's limited joinder thereto per NRCP 60 b
6/17/19	<a href="#">MINV</a>	Tobin motion to intervene as an individual per NRCP 24
6/21/19	<a href="#">DECL MINV</a>	Tobin declarations in support of motion to intervene
7/1/19	<a href="#">RIS MWCN</a>	Tobin reply in support of Mushkin/Coppedge motion to withdraw as counsel for Nona Tobin as an individual
7/2/19	<a href="#">RPLY</a>	Tobin reply to Counter-defendants Jimijack and cross-defendant Lee/F. Bondurant LLC's opposition to Tobin's motion to intervene
7/22/19	<a href="#">MNTR</a>	Tobin's motion for a new trial per NRCP 54(b) and NRCP 59a1ABCF
7/23/19	<a href="#">NOTA</a>	Tobin's notice of appearance as a Pro Se
7/24/19	<a href="#">NOAS</a>	Tobin's notice of appeal as an individual
7/26/19	<a href="#">NOTC</a>	Tobin/Hansen Trust Notice of completion of mediation
7/26/19	<a href="#">ASTA</a>	Tobin Pro Se case appeal statement into case 79295
7/29/19	<a href="#">MTD 38.310</a>	Tobin Pro Se motion to dismiss Judge Kishner's order granting quiet title to Jimijack for lack of jurisdiction per NRS 38.310(2)
8/7/19	<a href="#">NOLP</a>	Tobin 39-page notice of lis pendens with A-19-799890-C complaint attached filed into A-15-720032-C because defendants in new case were set up in the Odyssey filing system
8/20/19	<a href="#">DECL</a>	Tobin Pro Se declaration opposing Sun city Anthem's motion for attorney fees and costs from the closed Hansen Trust
8/26/19	<a href="#">DECL</a>	Tobin Pro Se declaration in opposition to counter and cross defendants motions to strike to Tobin's motion for a new trial and motion to dismiss, motions for EDCR 7.60 sanctions, and motion to strike Tobin's notice of lis pendens
8/26/19	<a href="#">FFCO</a>	Tobin Pro Se proposed findings of fact and order to grant Tobin motion to dismiss for lack of jurisdiction
9/6/19	<a href="#">DOCKETING STATEMENT</a>	was returned unfiled by SCA order 19-37846



**4/24/19 PRO SE MOTION TO VACATE THE 4/18/19 ORDER  
PURSUANT TO NRCP 60(B) & MSJ WERE NEVER HEARD OR DECIDED**

**TOC 4/24/19 Tobin MVAC vs. SCA MSJ & NSM Joinder**

- I. Hearing requested to coincide with pending motions to prevent fraud
- 3.
- II. MOTION TO VACATE ORDER , APRIL 17, 2019,  
PURSUANT TO NRCP RULE 60 (b) Relief From a Judgment  
or Order
- III. SCA AND NSM DID NOT MEET THEIR BURDEN  
PURSUANT TO RULE 56(C) OF NO DISPUTED  
MATERIAL FACTS
4.
  - A. Facts listed in Findings of Fact are Disputed
  - B. Evidence Presented to Dispute “Findings of Fact”
  - C. Per rule 56(d) Tobin petitions court to admit authenticated records previously excluded.
  - D. SCA waived its objection to the admissibility of the Ombudsman’s Compliance Record by failing to object to it for nearly three years
  - E. Per rule 56(c)(2) Tobin raises an objection to SCA’s allegations are not supported by admissible evidence.
  - F. Sun City Anthem evidence does not meet the Rule 56 (c)(4) standard re supporting factual positions
  - G. NSM evidence does not meet the Rule 56 (c)(4) standard re supporting factual positions
  - H. The entire sale is void due to SCA’s rejection of \$825 that would have cured the default, not just the super-priority portion
- 5.
- IV. CONCLUSIONS OF LAW WERE TOO NARROWLY  
CONSTRUED
  - A. Tobin does not have unclean hands by virtue of a single error of memory.
  - B. Equitable estoppel standard must be equally applied.
- V. CONCLUSION

**4/24/19 TOBIN MOVES FOR SUMMARY JUDGMENT**

## II. LEGAL STANDARD

### Rule 60. Relief From a Judgment or Order

- (1) mistake, inadvertence, surprise, or excusable neglect;
- (3) fraud (whether previously called intrinsic or extrinsic), misrepresentation, or misconduct by an opposing party;
- (6) any other reason that justifies relief.
- (3) set aside a judgment for fraud upon the court

## III ARGUMENT

Shadow Wood, 132 Nev., Adv. Op. 5, 366 P.3d at 1112

Sale was not authorized by official Board action

NO NOTICE OF ANY VOTE RE 2763 WHITE SAGE ON ANY AGENDA

NO CERTIFIED BOARD MINUTES DOCUMENT ANY VOTE TO SELL

IT IS IMPERMISSIBLE TO SANCTION AN OWNER IN A CLOSED MEETING.

[NRS 116.31085](#)

UNDISPUTED FACTS

[SCA 315](#)

## VI. CONCLUSION

### EXHIBITS

1. Authenticated Ombudsman Notice of Sale Compliance Records
2. Tobin 3/5/19 DECL
3. Leidy 5/11/18 DECL
4. Tobin 5/11/18 DECL annotated to correct check 143 and 10/3/12 letter
5. Table of Authorities