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	10				
		CLARK COUNTY, NEVADA			
	11		Case No.: A-13-680012-C		
00	12	-	Dept. No.: I		
000 %	13	Plaintiff,			
Wiln ices artway, szoo	14	VS.			
10 220	15	MURRAY PETERSEN, an individual,			
mell Las Veg		Defendant.			
			-d. 		
	18	NOTICE OF APPEAL			
	10	NOTICE is hereby given that Plaintiff BANK OF NEVADA hereby appeals to the			
	20	Supreme Court of Nevada from the following: (1) Order Denying Plaintiff's Motion for			
	20	Summary Judgment and Order Granting Defendant's Countermotion for Summary Judgment			
	21	entered on May 8, 2014 attached hereto as <u>Exhibit 1</u> ; (2) Findings of Fact, Conclusions of Law			
	22	and Judgment entered on May 8, 2014 attache			
	23 24		a mereto do manifestera, ana (2) Ordor Dollying		
	24 25				
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	27	///			
	28				

1	Plaintiff's Rule 59(e) Motion to Alter or Amend Judgment entered on September 17, 2014,				
2	attached hereto as Exhibit 3.				
3	Dated: September 151 2014 SNELI	L & WILMER L.L.P.			
4		l'andre Vinnent			
5	By: <u>Wichae</u> Michae	el Stein, Esq. (Bar No. 4760)			
6	3883 H Las Ve	el Stein, Esq. (Bar No. 4760) Ioward Hughes Parkway, Suite 1100 gas, NV 89169			
7		eys for Plaintiff			
8					
9					
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28	_ ? _				
	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	2 attached hereto as Exhibit 3. 3 Dated: September 11 2014 5			

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	1	CERTIFICATE OF SERVICE	
	2	As an employee of Snell & Wilmer L.L.P., I certify that I served a copy of the foregoing	
	3	NOTICE OF APPEAL on September 22, 2014, on the parties via Wiznet, the Court's E-	
	4	Service Program.	
	5		
	6		
	7	and the second sec	
	8	An employee of Snell & Wilmer L.L.P.	
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Snell & Wilmer

EXHIBIT 1

EXHIBIT 1

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		CLERK OF THE COURT		, p itigadit 1. haf
	ORDR Richard McKnight, Esq. Nevada Bar No. 001313 THE MCKNIGHT LAW FIRM, PLLC 528 S. Casino Center Blvd., #335 Las Vegas, Nevada 89101		N.A. DISPOSITONS N.A. DISPOSITONS Tone Lord Expired	Osciissed (with a' withol) Judynen Salalede Pad n
4	Phone: 702-388-7185 Fax: 702-589-9882			
5	Attorneys for Defendant Murray Petersen	*	, kny-w uthy w uthy w	19.25 (A)
6	DISTRIC	CT COURT		
7	CLARK COU	inty, nevada		9 A
8 9	BANK OF NEVADA, a Nevada banking corporation,	Case № A-13-680012-C	1 549 15 1 549 15 1 549 155	J Deeun JA J Transferre
10	Plaintiff,	Dept. № I	in the second	2 C
11	vs.	Looper via x	y Dis asy (sta	tan (cy del
12	MURRAY PETERSEN, an individual, Defendant.	Date: 4/15/2014 Time: 9:00 a.m.		
13.				
14				
15 16		TION FOR SUMMARY JUDGMEN NDANT'S COUNTERMOTION RY JUDGMENT	VI and	
17	Plaintiff, Bank of Nevada's Motion F	or Summary Judgment having been file	d with	
18	this Court on January 16, 2014; Defendant Murray Petersen's Opposition To Motion For			
19	Summary Judgment, Countermotion For Sum	mary Judgment having been filed on M	Aarch 20,	
20	2014; Plaintiff's Reply in Support Of Motion For Summary Judgment And Opposition To			
21	Counter motion For Summary Judgment having been filed on April 3, 2014; and a Reply To			
22	Opposition To Defendant's Motion For Sum	Opposition To Defendant's Motion For Summary Judgment then being filed on April 9, 2014,		
23	and Richard McKnight, Esq. of The McKnight Law Firm, PLLC appearing for Defendant			
24	Murray Petersen, and Michael D. Stein, Esq. and Brian R. Reeve, Esq. of Snell & Wilmer,			
25	LLP, appearing for Plaintiff Bank of Nevada, and this matter having come before the			
26	Honorable Kenneth Cory, and the Court havi	ing heard the arguments of the parties, a	and the	
27				
28	Paj	şe 1 of 2		
	- Whigh to yet 5 Spranner CHOP waved enselvion: December 116 of his 'n Adm for Od Add Classel	ng Packaliti Countertata ter 87 4-15-14 jugel	Niag 3, Shik (9.Steen)	

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Court having reviewed the pertinent pleadings and the relevant papers, and good cause 1 Ž appearing: IT IS HEREBY ORDERED, ADJUDGED AND DECREED that Defendant 3 Murray Peterson's Counter Motion For Summary Judgment be and the same hereby is 1 granted. \leq IT IS FURTHER ORDERED, ADJUDGED AND DECREED that Plaintiff's 6 Motion For Summary Judgment be and the same hereby is denied in all respects. Ţ IT IS FURTHER ORDERED, ADJUDGED AND DECREED that Plaintiff take 8 nothing by virtue of its complaint herein. ġ. IT IS SO ORDERED. 10 17 day of May 2014. TÍ. DATED this 12 District Court Judge/6 13 SUBMITTED 14 RV. 15 THE MCKMOHT LAWFIR 18 By: 17Riehmid McKnight, Esq. Keyada State Bar No. 1313 52% S. Casino Center Blvd. #335 18 Las Vegas, Nevada 89101 19 Attorneys for Defendant Murray Petersen 20 APPROVED AS EMBODYING THE ORDER OF THE COURT: 23 SNELL & MILMER, URP 22 By: 23Michael D. Stein, Esq. Nevada State Bar No. 4760 24 Brian R. Reeve, Esq. 25 Nevada State Bar No. 10197 3883 Howard Hughes Pkwy., #1100 Las Vegas, Nevada 89169 26Attorneys for Plaintiff Bank of Nevada 2728 Page 2 of 2 w 1961 SOLD Processes Littleannat easing at Daughty Bk of NV's blacket SLand Granning Plainilly Coastandate for 11-16-16-16 and May S. 2014 (Indisen)

EXHIBIT 2

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		CLERK OF THE COURT	
2]	FCL Richard McKnight, Esq. Nevada Bar No. 001313 FHE MCKNIGHT LAW FIRM, PLLC 528 S. Casino Center Blvd., #335 Las Vegas, Nevada 89101 Phone: 702-388-7185 Fax: 702-589-9882	×	
5	DISTRIC	TCOURT	
6	CLARK COU	NTY, NEVADA	
7	BANK OF NEVADA, a Nevada banking corporation,	Case № A-13-680012-C	
9.	Plaintiff,	Dept. Na I	
10	V\$,		
11 12 13	MURRAY PETERSEN, an individual, Defendant.	Date: 4/15/2014 Time: 9:00 a.m.	
14 15	FINDINGS OF FACT, CONCLU	i sions of Law and Judgment	
16	Plaintiff's motion for summary judgm	ent and Defendant's counter motion for	
17	summary judgment having come on regularly for hearing this 15th day of April 2014; Richard		
18	McKnight, Esq. appearing on behalf of Defendant Petersen and Michael Stein, Esq. and Brian		
19	Reeve, Esq. appearing on behalf of Plaintiff Bank of Nevada the court sets forth the following		g l
20	undisputed material facts, Conclusions of Law and Judgment:		
21	1. Red Card, LLC ("Red Card") executed a Promissory Note (Note A) dated		
22	March 30, 2011 in favor of Bank of Nevada, pursuant to which it promised to pay Bank of		
23	Nevada the principal amount of \$1,444,898 with interest on the unpaid principal balance from		m
24	the date of the Note until paid ("Note A").		
25	2. Red Card executed a Promiss	ory Note (Note B) dated March 30, 2011 in favo	ır
26	of Bank of Nevada, pursuant to which it promised to pay Bank of Nevada the principal		
27	amount of \$1,092,591 with interest on the u	npald principal balance from the date of the Note	8
28	Pa	ge 1 of 4	
	12 Wr.201201339eterton.CERNeccord providenting of Paul Conclusions of Low Judgment	.wpd May 6, 2014 (2:4	16µm) {

I until paid ("Note B").

2 3. Red Card, as Grantor, executed a First Deed of Trust dated March 30, 2011 for
3 the benefit of Bank of Nevada.

4 4. The First Deed of Trust was recorded in Clark County, Nevada, on March 31, 5 2011 as Instrument No. 201103310004688, Official Records, Clark County, Nevada.

5. The First Deed of Trust encumbered the land described in Exhibit A attached
to the First Deed of Trust and commonly known as 8490 Westeliff Dr., Las Vegas, Nevada
89145 bearing Assessor Parcel No. 138-28-401-009 (the "Property").

9 6. Red Card, as Grantor, executed a Second Deed of Trust dated March 30, 2011
10 for the benefit of Bank of Nevada.

The Second Deed of Trust was recorded in Clark County, Nevada, on April 1,
 2011 as Instrument No. 2011004010000103, Official Records, Clark County, Nevada and also
 encumbered the Property.

14 8. Under the Loan Documents, an Event of Default has occurred if Red Card fails
15 to make any payment when due under the Loan.

9. Peterson executed a Commercial Guaranty dated March 30, 2011 in favor of
Bank of Nevada.

Under the terms of the Commercial Guaranty, Petersen absolutely and
 unconditionally guaranteed full and punctual payment and satisfaction of the Indebtedness, as
 defined therein, of Red Card to Bank of Nevada, and the performance and discharge of all Red
 Card's obligations under the note and the related documents, as defined therein.

Pursuant to NRS 40.495 and the terms set forth in the "GUARANTOR'S
WAIVERS" section of the Commercial Guaranty, Petersen waived the provisions of NRS
40.430.

12. Red Card failed to make the monthly payments due on September 30, 2011,
and all subsequent payments ("Payment Default"). Petersen, as Guarantor, did not make the
required payments under the Loan as agreed in the Commercial Guaranty.

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Page 2 of 4

Within 151 Tifetenion, Chirleson at case Fielding of Paul Conclusions of Law Judgment upd

1 13. Plaintiff caused its legal counsel to provide Red Card and Petersen written
 2 Notice of Defaults and Acceleration and Demand for Payment and Cure (the "Letter of
 3 Default").

4 14. In the Leiter of Default, Plaintiff's counsel reminded Red Card and Petersen
5 that the entire unpaid principal balance under the Note with all accrued and unpaid interest
6 was immediately due and that the breaches not related to the "Indebtedness" had to be cured.
7 15. On December 22, 2011, Plaintiff recorded a "Notice of Breach and Election to
8 Sell Under Deed of Trust" in Clark County, Nevada as Instrument No. 201112220000692
9 pursuant to the First Deed of Trust and Second Deed of Trust.

10 16. Plaintiff filed its Complaint in this action on April 12, 2013. The amount of
11 indebtedness due as of that date was \$3,099,798.29.

12 17. On June 18, 2013, the Property was sold via trustee's sale with Plaintiff
13 purchasing the Property for the sum of \$1,400,000. The Plaintiff took ownership through a
14 credit bid at the trustee's sale.

15 18. On December 13, 2013, this Court entered a Stipulation and Order pursuant to
16 which Plaintiff and Petersen agreed that the fair market value of the Property, as of the
17 commencement of this action, was \$1,990,000.

18 19. NRCP 7(b)(1) provides that "[a]n application to the court for an order shall be
19 by motion which, unless made during a hearing or trial, shall be made in writing, shall state
20 with particularity the grounds therefor, and shall set forth the relief or order sought."

20. On January 16, 2014 Plaintiff filed its motion for summary judgment.
21. Petersen filed his Opposition to Plaintiff's Motion for Summary Judgment and
23 Defendant's Counter Motion for Summary Judgment on March 20, 2014 and mailed it on the
24 same day. Although filed, the court clerk rejected the filing for fees and the motion had to be
25 refiled, the opposition was timely mailed.

CONCLUSIONS OF LAW
 1. The Court concludes that NRS 40.455(1) applies in guarantor deficiency
 Page 3 of 4

actions. Plaintiff did not file an application within six months of the trustee's sale under 2. 2 3 NRS 40.455(1). The court did not understand the citation of Lavi v. Eighth Judicial Dist. Court 3. 4 of State ex rel. County of Clark, 2013 WL 3278563, to be cited as precedent but rather as a 5 means for dispute settling. 6 Petersen's opposition to the Bank's Motion for Summary Judgment was 4. 7 timely. 8 Defendant, Murray Petersen, is entitled to judgment in his favor on his motion 9 5. for summary judgment. 10 DATED this _7_ day of May 2014. 11 12 District Court Judge 13 SUBMITTED BY: 14 THE MCKNIGHT L 110 15 £1RMA 16 By: chard McKnight, Esq 17 Sax State Bar No. 1313 S/Casino Center Blvd. #335 18 Las Vogás, Nevada 89101 Attorneys for Defendant Murray Petersen 19 20 APPROVED AS EMBODYING THE ORDER OF THE COURT: 21 & WHEMER/TTP SNEL 22 23 By Michgel D. Stein, Esq. Nevada State Bar No. 4760 24 Brian R. Reeve, Esq. Nevada State Bar No. 10197 25 3883 Howard Hughes Pkwy., #1100 Las Vegas, Nevada 89169 26 Attorneys for Plaintiff Bank of Nevada 27 28 Page 4 of 4 Msy 6, 2014 (2:46pm) 19/2011/131559-lanaun.CHTescand concellating of Part Canadadane of Law Judgment.upid 1

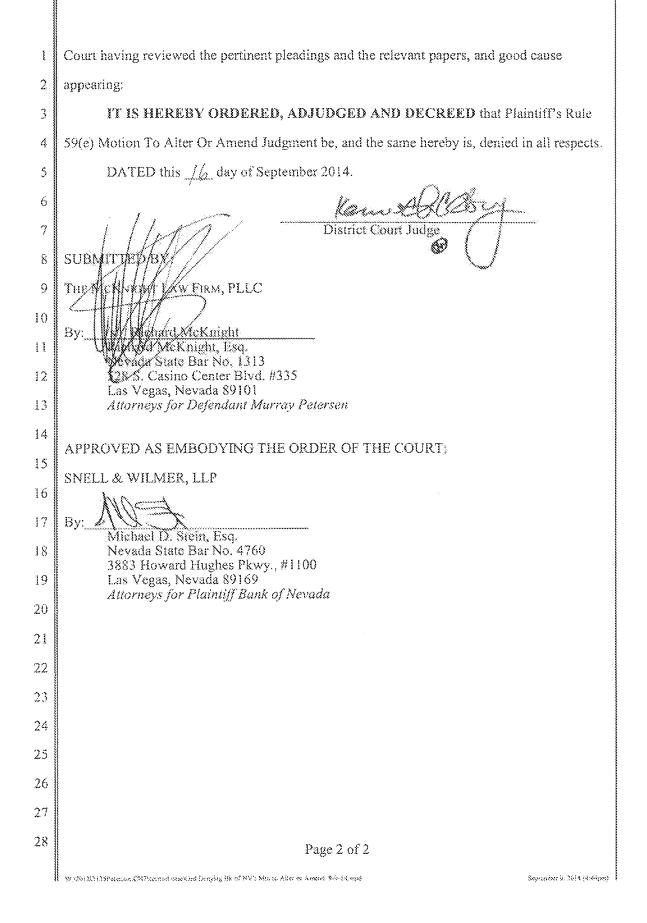
EXHIBIT 3

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		09/17/2014 11:56:51 AM	
1	ORDR	Alter & Barn	
	Richard McKnight, Esq.		
4	Nevada Bar No. 001313 The McKnight Law Firm, PLLC		
3	528 S. Casino Center Blvd., #335 Las Vegas, Nevada 89101		
4	Phone: 702-388-7185 Fax: 702-589-9882		
5	Attorneys for Defendant Murray Petersen	*	
6	DISTRI	CT COURT	
7	CLARK COU	JNTY, NEVADA	
8	BANK OF NEVADA, a Nevada banking	~	
9	corporation,	Case № A-13-680012-C	
10	Plaintiff,	Dept. № I	
11	ν۶.		
12	MURRAY PETERSEN, an individual,	Date: September 9, 2014	
13	Defendant.	Time: 10:00 a.m.	
14			
15			
16	ORDER DENYING PLAINTIFF'S RULE 59(e) MOTION TO ALTER OR AMEND JUDGMENT		
17	Plaintiff, Bank of Nevada's Rule 59(e) Motion To Alter Or Amend Judgment having	
18	been filed with this Court on May 23, 2014; Defendant Murray Petersen's Opposition To		
19	Motion To Alter Or Amend having been filed	on June 6, 2014; Plaintiff's Reply in Support Of	
20	Rule 59(e) Motion To Alter Or Amend Judgment having been filed on June 16, 2014 ;		
21	Supplemental Points And Authorities In Support Of Defendant's Motion For Summary		
22	Judgment And In Opposition To Plaintiff's Motion For Summary Judgment having been filed		
23	on July 3, 2014; and Plaintiff's Supplemental Brief Regarding Lavi v. Eighth Judicial District		
24	Court then being filed on July 28, 2014, and Richard McKnight, Esq. of The McKnight Law		
25	Firm, PLLC appearing for Defendant Murray	Petersen, and Michael D. Stein, Esq. of Snell &	
26	Wilmer, LLP, appearing for Plaintiff Bank of Nevada, and this matter having come before the		
27	Honorable Kenneth Cory, and the Court having heard the arguments of the parties, and the		
28	Page 1 of 2		



CASE SUMMARY CASE SUMMARY CASE NO. A-13-680012-C

		CASE NO. A-13-6	80012-C	
Bank of Nevada, Plaintiff(s) vs. Peterson Murray, Defendant(s)		\$ \$ \$ \$ \$ \$	Judicial Off File Cross-Reference	Department 1 Gere: Cory, Kenneth d on: 04/12/2013 Case A680012 nber:
		CASE INFORMAT	TION	
Statistical Closs 05/08/2014 S	ures Summary Judgment			Breach of Contract Guarantee
			Case Flags:	Appealed to Supreme Court Jury Demand Filed Arbitration Exemption Granted
DATE		CASE ASSIGNMI	ENT	
	Current Case Assignment Case Number Court Date Assigned Judicial Officer	A-13-680012-C Department 1 04/12/2013 Cory, Kenneth		
		PARTY INFORMA	ATION	
Plaintiff	Bank of Nevada			Lead Attorneys Stein, Michael D. Retained 702-784-5200(W)
Defendant	Reta		McKnight, Richard <i>Retained</i> 7023887185(W)	
DATE		EVENTS & ORDERS OF	THE COURT	INDEX
04/12/2013	Case Opened			
04/12/2013	Complaint Filed By: Plaintiff Bank of <i>Complaint</i>	of Nevada		
04/23/2013	Summons Filed by: Plaintiff Bank c Summons	f Nevada		
05/20/2013	Answer to Complaint Filed by: Defendant Murray, Peterson Answer to Complaint			
05/20/2013	Initial Appearance Fee Disclosure Filed By: Defendant Murray, Peterson Initial Appearance Fee Disclosure			
06/21/2013	Demand for Jury Trial Filed By: Defendant Mur Demand for Jury Trial	ray, Peterson		

Demand for Jury Trial

	CASE NO. A-15-000012-C		
06/24/2013	Commissioners Decision on Request for Exemption - Granted <i>Commissioner's Decision on Request for Exemption - Granted</i>		
07/25/2013	Joint Case Conference Report Filed By: Plaintiff Bank of Nevada Joint Case Conference Report		
08/02/2013	Scheduling Order Scheduling Order		
08/13/2013	Disclosure Statement Party: Plaintiff Bank of Nevada Disclosure Statement Pursuant to NRCP 7.1		
08/16/2013	Order Setting Civil Jury Trial Order Setting Civil Jury Trial		
09/11/2013	Motion to Strike Filed By: Plaintiff Bank of Nevada Motion to Strike Jury Demand		
09/12/2013	Certificate of Mailing Filed By: Plaintiff Bank of Nevada Amended Certificate of Mailing		
09/17/2013	Opposition to Motion Filed By: Defendant Murray, Peterson <i>Opposition To Motion To Strike Jury Demand</i>		
10/07/2013	Reply in Support Filed By: Plaintiff Bank of Nevada Reply In Support of Plaintiff's Motion to Strike Jury Demand		
10/14/2013	Motion to Strike (3:00 AM) (Judicial Officer: Cory, Kenneth) 10/14/2013, 11/14/2013, 11/21/2013 Plaintiff's Motion to Strike Jury Demand Parties Present: Attorney McKnight, Richard Attorney Reeve, Brian R. Attorney Reeve, Brian R.		
12/13/2013	Stipulation and Order Filed by: Plaintiff Bank of Nevada Stipulation and Order		
12/16/2013	• Notice of Entry of Stipulation and Order Filed By: Plaintiff Bank of Nevada Notice of Entry of Stipulation and Order		
01/16/2014	• Motion for Summary Judgment Filed By: Plaintiff Bank of Nevada Plaintiff's Motion for Summary Judgment		
01/30/2014	Notice of Entry of Order		

	CASE 110. A-13-080012-C	
	Filed By: Plaintiff Bank of Nevada Notice of Entry of Order	
01/30/2014	Stipulation and Order Filed by: Plaintiff Bank of Nevada Stipulation and Order	
02/27/2014	Pretrial/Calendar Call (9:00 AM) (Judicial Officer: Cory, Kenneth) Parties Present: Attorney McKnight, Richard Attorney Reeve, Brian R.	
03/06/2014	Stipulation and Order Filed by: Defendant Murray, Peterson Stipulation And Order	
03/07/2014	Notice of Entry of Stipulation and Order Filed By: Plaintiff Bank of Nevada <i>Notice Of Entry Of Order</i>	
03/17/2014	CANCELED Bench Trial (10:00 AM) (Judicial Officer: Cory, Kenneth) Vacated	
03/21/2014	Countermotion For Summary Judgment Filed By: Defendant Murray, Peterson Opposition To Motion For Summary Judgment Crossmotion For Summary Judgment	
04/03/2014	Reply in Support Filed By: Plaintiff Bank of Nevada Plaintiff's Reply In Support of Motion for Summary Judgment and Opposition to Countermotion for Summary Judgment	
04/09/2014	Reply to Opposition Filed by: Defendant Murray, Peterson Reply To Opposition To Defendant's Motion For Summary Judgment	
04/15/2014	Motion for Summary Judgment (9:00 AM) (Judicial Officer: Cory, Kenneth) Plaintiff's Motion for Summary Judgment	
04/15/2014	Opposition and Countermotion (9:00 AM) (Judicial Officer: Cory, Kenneth) Defendant's Opposition To Motion For Summary Judgment Crossmotion For Summary Judgment	
04/15/2014	All Pending Motions (9:00 AM) (Judicial Officer: Cory, Kenneth) Defendant's Opposition to Motion for Summary JudgmentDefendant's Opposition To Motion For Summary Judgment Crossmotion For Summary Judgment Parties Present: Attorney McKnight, Richard Attorney Reeve, Brian R. Attorney Stein, Michael D.	
05/07/2014	Recorders Transcript of Hearing Transcript of Proceedings: All Pending Motions April 15, 2014	
05/08/2014	Pre Trial Conference (9:00 AM) (Judicial Officer: Cory, Kenneth) Parties Present: Attorney McKnight, Richard Attorney Reeve, Brian R. Attorney Stein, Michael D.	

	CASE NO. A-13-680012-C
05/08/2014	Findings of Fact, Conclusions of Law and Judgment Filed by: Plaintiff Bank of Nevada Findings of Fact, Conclusions of Law and Judgment
05/08/2014	Corder Filed By: Defendant Murray, Peterson Order Denying Plaintiff's Motion For Summary Judgment and Order Granting Defendant's Countermotion for Summary Judgment
05/08/2014	Summary Judgment (Judicial Officer: Cory, Kenneth) Debtors: Bank of Nevada (Plaintiff) Creditors: Peterson Murray (Defendant) Judgment: 05/08/2014, Docketed: 05/15/2014
05/08/2014	Summary Judgment (Judicial Officer: Cory, Kenneth) Debtors: Bank of Nevada (Plaintiff) Creditors: Peterson Murray (Defendant) Judgment: 05/08/2014, Docketed: 06/03/2014
05/09/2014	Memorandum of Costs and Disbursements Filed By: Plaintiff Bank of Nevada Memorandum Of Costs
05/09/2014	Notice of Entry of Order Filed By: Plaintiff Bank of Nevada Notice Of Entry Of Order
05/09/2014	Notice of Entry of Order Filed By: Plaintiff Bank of Nevada Notice Of Entry of Order
05/12/2014	Certificate of Mailing Filed By: Defendant Murray, Peterson <i>Certificate of Mailing</i>
05/23/2014	Motion to Amend Judgment Filed By: Plaintiff Bank of Nevada Plaintiff's Rule 59(e) Motion to Alter or Amend Judgment
05/27/2014	CANCELED Bench Trial (1:30 PM) (Judicial Officer: Cory, Kenneth) Vacated - Case Closed
06/06/2014	Opposition to Motion Filed By: Defendant Murray, Peterson Opposition To Motion To Alter Or Amend
06/16/2014	Reply Filed by: Plaintiff Bank of Nevada Plaintiff's Reply In Support of Rule 59(e) Motion to Alter or Amend Judgment
06/23/2014	Motion to Amend Judgment (3:00 AM) (Judicial Officer: Cory, Kenneth) 06/23/2014, 09/09/2014 Plaintiff's Rule 59(e) Motion to Alter or Amend Judgment Parties Present: Attorney McKnight, Richard

CASE NO. A-13-680012-C			
	Attorney Stein, Michael D.		
07/02/2014	Minute Order (3:30 PM) (Judicial Officer: Cory, Kenneth)		
07/03/2014	Supplemental Points and Authorities Filed by: Defendant Murray, Peterson Supplemental Points and Authorities in Support of Defendant's Motion for Summary Judgment and in Opposition to Plaintiff's Motion for Summary Judgment		
07/28/2014	Supplemental Brief Filed By: Plaintiff Bank of Nevada Plaintiff's Supplemental Brief Regarding Lavi v. Eighth Judicial District Court		
09/17/2014	Corder Denying Motion Filed By: Defendant Murray, Peterson Order Denying Plaintiff's Rule 59(e) Motion To Alter Or Amend Judgment		
09/18/2014	Notice of Entry of Order Filed By: Defendant Murray, Peterson <i>Notice Of Entry Of Order</i>		
09/22/2014	Notice of Appeal Filed By: Plaintiff Bank of Nevada <i>Notice of Appeal</i>		
DATE	FINANCIAL INFORMATION		
	Defendant Murray, Peterson Total Charges Total Payments and Credits Balance Due as of 9/23/2014	423.00 423.00 0.00	
	Plaintiff Bank of Nevada Total Charges Total Payments and Credits Balance Due as of 9/23/2014 9/23/2014	494.00 494.00 0.00	
	Plaintiff Bank of Nevada Appeal Bond Balance as of 9/23/2014	500.00	

Clark-County, Nevada

A-13-680012-C

Arbitration Requested

Ι

Other Torts

Recovery of Property

Case No	by Clerk's Office)
I. Party Information	······
Plaintiff(s) (name/address/phone): BANK OF NEVADA, a Nevada banking corporation	Defendant(s) (name/address/phone): MURRAY PETERSON, an individual
Attorney (name/address/phoné): Michael Stein, Esq., Snell & Wilmer, 3883 Howard Hughes %wy., #1100, Las Vegas, NV 89169, (702) 784-5200	Attorney (name/address/phone):

II. Nature of Controversy (Please check applicable bold category and applicable subcategory, if appropriate)

Civil Cases Torts **Real Property** Negligence 🗌 Product Liability Negligence - Auto Product Liability/Motor Vehicle
 Other Torts/Product Liability 🗍 Unlawful Detainer 🔲 Negligence – Medical/Dental Title to Property 🛄 Negligence - Premises Liability]] Intentional Misconduct E Foreclosure Torts/Defamation (Libel/Slander) (Slip/Fall) Negligence - Other Quiet Title Employment Torts (Wrongful termination)

Specific Performance Condemnation/Eminent Domain

[]] Liens

Ť

Condemnation/Eminent Domain C Other Real Property Partition Planning/Zoning		Anti-trust Praud/Misrepresentation Insurance Legal Tort Unfair Competition
Probate	Other Civi	1 Filing Types
Estimated Estate Value: Summary Administration General Administration Special Administration Set Aside Estates Trust/Conservatorships Individual Trustee Corporate Trustee Other Probate	Construction Defect Chapter 40 General Breach of Contract Building & Construction Insurance Carrier Commercial Instrument Other Contracts/Acct/Judgment Collection of Actions Employment Contract Guarantee Sale Contract Uniform Commercial Code Civil Petition for Judicial Review Foreclosure Mediation	Appeal from Lower Court (also check applicable civil case box) Transfer from Justice Court Justice Court Civil Appeal Civil Writ Other Special Proceeding Other Civil Filing Compromise of Minor's Claim Conversion of Property Damage to Property Employment Security Enforcement of Judgment Poreign Judgment – Civil Other Personal Property Conversion of Property Conversion Property Conversion Property Conversion of Security Conversion o

	Other Administrative Law Department of Motor Vehicles Worker's Compensation Appeal
III. Business Court Requested	(Please check applicable category, for Clark or Washos Counties only.)
 NRS Chapters 78-88 Commodities (NRS 90) Securities (NRS 90) 	 Investments (NRS 104 Act/81) Deceptive Trade Practices (NRS 554) Trademarks (NRS 600A)
April 12, 2013	
Date	Signature of initiating party or representative

Other Administrative Law

See other side for family-related case filings.

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• Alun J. Lahum

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				(indice)
		CLERK OF THE COURT		Mhock prejudice Paid in full
1	ORDR Richard McKnight, Esq.		per SNC	Dismissed (with or without pre- Judgment Satisfied/Paid in full
2	Nevada Bar No. 001313 THE MCKNIGHT LAW FIRM, PLLC		POSITIK nil Expi	ed (with m Satis
3	528 S. Casino Center Blvd., #335 Las Vegas, Nevada 89101		FINAL DISPOSITIONS	Dismiss Judgme
4	Phone: 702-388-7185		annenierierierierie	
5	Fax: 702-589-9882 Attorneys for Defendant Murray Petersen		Sum Jdgmt Non-Jury Triat	(Pul)
6	DISTRIC	CT COURT	EN SA	Aine C
7	CLARK COU	NTY, NEVADA		
8	BANK OF NEVADA, a Nevada banking		ks dgmt	Detault Jogn Fransferred
9	corporation,	Case № A-13-680012-C	Stip Jos	E
10	Plaintiff,			
11	vs.	Dept. № I	Dis V (stat)	Jogint on Arb Awan Min to Dis (by deft)
	MURRAY PETERSEN, an individual,		Voluntary Dis Irivoluritary (stat)	gmt din) h to Dis
12	Defendant.	Date: 4/15/2014 Time: 9:00 a.m.		
13				
14				
15	ORDER DENYING PLAINTIFF'S MO		nd	
16		NDANT'S COUNTERMOTION RY JUDGMENT		
17	Plaintiff, Bank of Nevada's Motion Fo	or Summary Judgment having been filed wi	th	
18	this Court on January 16, 2014; Defendant Mu	urray Petersen's Opposition To Motion For		
19	Summary Judgment, Countermotion For Sum	mary Judgment having been filed on March	ı 20,	
20	2014; Plaintiff's Reply in Support Of Motion	For Summary Judgment And Opposition T	0	
21	Counter motion For Summary Judgment having	ng been filed on April 3, 2014; and a Reply	То	
22	Opposition To Defendant's Motion For Sumn	nary Judgment then being filed on April 9,	2014,	
23	and Richard McKnight, Esq. of The McKnigh	nt Law Firm, PLLC appearing for Defendan	t	
24	Murray Petersen, and Michael D. Stein, Esq. a	and Brian R. Reeve, Esq. of Snell & Wilme	r,	
25	LLP, appearing for Plaintiff Bank of Nevada,	, and this matter having come before the		
26	Honorable Kenneth Cory, and the Court havir	ng heard the arguments of the parties, and th	ne	
27				
28	Pag	e 1 of 2		****
				1

W120123135Peterson.CH7isecond caseXOrd Denying Bk of NV's Min for SJ and Oranling Plaintiff's CounterMin for SJ 4-15-14.wpd

May 5, 2014 (9:48am)

1	Court having reviewed the pertinent pleadings and the relevant papers, and good cause
2	appearing:
3	IT IS HEREBY ORDERED, ADJUDGED AND DECREED that Defendant
4	Murray Petersen's Counter Motion For Summary Judgment be and the same hereby is
5	granted.
6	IT IS FURTHER ORDERED, ADJUDGED AND DECREED that Plaintiff's
7	Motion For Summary Judgment be and the same hereby is denied in all respects.
8	IT IS FURTHER ORDERED, ADJUDGED AND DECREED that Plaintiff take
9	nothing by virtue of its complaint herein.
10	IT IS SO ORDERED.
11	DATED this day of May 2014.
12	Kan Allter
13	District Court Judge ₄₈
14	SUBMITTED BY:
15	THE MCKNIGHT LAW FIRM, PLLC
16	Pui
17	By: Richard McKnight, Esq. Xevada State Bar No. 1313
18	528 S. Casino Center Blvd. #335
19	 Las Vegas, Nevada 89101 Attorneys for Defendant Murray Petersen
20	APPROVED AS EMBODYING THE ORDER OF THE COURT:
21	SNELL & WILMER, LVP
22	SNELL & VILWIER, LEP
23	By:
24	Michael D. Stein, Esq. Nevada State Bar No. 4760
25	Brian R. Reeve, Esq. Nevada State Bar No. 10197
26	3883 Howard Hughes Pkwy., #1100 Las Vegas, Nevada 89169
27	Attorneys for Plaintiff Bank of Nevada
28	Page 2 of 2
	W:2012/3135Peterson,CH7second case/Ord Denying Bk of NV's Min for SJ and Granting Plaintiff's CounterMin for SJ 4-15-14.wpd May 5, 2014 (9:48am)

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Alun S. Ehrin

1 1		
1 2	Richard McKnight, Esq. Nevada Bar No. 001313 THE MCKNIGHT LAW FIRM, PLLC	CLERK OF THE COURT
3	528 S. Casino Center Blvd., #335 Las Vegas, Nevada 89101	
4	Phone: 702-388-7185 Fax: 702-589-9882	
5	DISTRIC	Г COURT
6	CLARK COUN	NTY, NEVADA
7	BANK OF NEVADA, a Nevada banking	
8	corporation,	Case № A-13-680012-C
9	Plaintiff,	Dept. № I
10	vs.	Date:
11	MURRAY PETERSEN, an individual,	Time:
12	Defendant.	
13	NOTICE OF EN	TRY OF ORDER
14		r Denying Plaintiff's Motion For Summary
15	Judgment and Order Granting Defendant's Cou	
16	entered by the Clerk of Court on the 8 th day of N	Λ / /
17	DATED this 9 th day of May 2014.	
18		HE MCKAUGHT LAWFIRM, PLLC
19		
20	By	Richard McKnight, Esg.
21		State Bar No. 1313 528 S. Casino Center Blvd., #335 Las Vegas, NV 89101
22		Las Vegas, NV 89101 Attorneys for Murray Petersen
23		
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25 26		
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27 28	_	1 50
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1	CERTIFICATE OF MAILING	
2	I hereby certify that on this 9 th day of May 2014, I mailed first-class, postage paid, a	
3	true and correct copy of the foregoing Notice Of Entry Of Order to the following:	
4	Michael D. Stein, Esq.	
5	Brian R.Reeve, Esq. SNELL & WILMER, LLP	
6	3883 Howard Hughes Pkwy., #1100 Las Vegas, NV 89169	
7	Attorneys for Bank of Nevada	
8	/s/ Gwen Kopang An Employee of The McKnight Law Firm, PLLC	
9	An Employee of The McKnight Law Firm, PLLC	
10		
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28	Page 2 of 2	
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udice. Dismissed (with or without preju Judgment Satisfied/Paid in tull **CLERK OF THE COURT** ORDR Time Limit Expired
 Dismissed (with or w
 Judgment Satisfied/F FINAL DISPOSITIONS Richard McKnight, Esq. Nevada Bar No. 001313 THE MCKNIGHT LAW FIRM, PLLC 528 S. Casino Center Blvd., #335 Las Vegas, Nevada 89101 Phone: 702-388-7185 Tnal Fax: 702-589-9882 Sum Jagmt Non-Jury 1 Attorneys for Defendant Murray Petersen [Dail Unv D DISTRICT COURT X0 CLARK COUNTY, NEVADA Stip Dis
 Stip Jogent
 Detault Jogent
 Transferred 8 BANK OF NEVADA, a Nevada banking corporation, 9 Case № A-13-680012-C Plaintiff. Involumary (stat) Dis 10 On Arb Award Dept. № I University Dis-Disconting (State) vs. 11 MURRAY PETERSEN, an individual, moor 12 Date: 4/15/2014 Defendant. Time: 9:00 a.m. 13 14 15 ORDER DENYING PLAINTIFF'S MOTION FOR SUMMARY JUDGMENT and **ORDER GRANTING DEFENDANT'S COUNTERMOTION** 16 FOR SUMMARY JUDGMENT 17 Plaintiff, Bank of Nevada's Motion For Summary Judgment having been filed with 18 this Court on January 16, 2014; Defendant Murray Petersen's Opposition To Motion For 19 Summary Judgment, Countermotion For Summary Judgment having been filed on March 20, 20 2014: Plaintiff's Reply in Support Of Motion For Summary Judgment And Opposition To 21 Counter motion For Summary Judgment having been filed on April 3, 2014; and a Reply To 22 Opposition To Defendant's Motion For Summary Judgment then being filed on April 9, 2014, 23 and Richard McKnight, Esq. of The McKnight Law Firm, PLLC appearing for Defendant 24 Murray Petersen, and Michael D. Stein, Esq. and Brian R. Reeve, Esq. of Snell & Wilmer, 25 LLP, appearing for Plaintiff Bank of Nevada, and this matter having come before the

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26 Honorable Kenneth Cory, and the Court having heard the arguments of the parties, and the

Page 1 of 2

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May 5, 2014 (9:48am)

to Dis (by deft)

Milc

1	Court having reviewed the pertinent pleadings and the relevant papers, and good cause
2	appearing:
3	IT IS HEREBY ORDERED, ADJUDGED AND DECREED that Defendant
4	Murray Petersen's Counter Motion For Summary Judgment be and the same hereby is
5	granted,
6	IT IS FURTHER ORDERED, ADJUDGED AND DECREED that Plaintiff's
7	Motion For Summary Judgment be and the same hereby is denied in all respects.
8	IT IS FURTHER ORDERED, ADJUDGED AND DECREED that Plaintiff take
9	nothing by virtue of its complaint herein.
10	IT IS SO ORDERED.
11	DATED this $_{-\frac{1}{2}}$ day of May 2014.
12	Kennet Bry
13	District Court Judgets
14	SUBMITTED BY:
15	THE MCKNIGHT LAW FIGH, PLLC
16	By:
17	Richard McKnight, Esq. Aevada State Bar No. 1313
18	528 S. Casino Center Blvd. #335 Las Vegas, Nevada 89101
19	Attorneys for Defendant Murray Petersen
20	APPROVED AS EMBODYING THE ORDER OF THE COURT:
21	SNELL & WILMER, LUP
22	- A
23	By: Michael D. Stein, Esq.
24	Nevada State Bar No. 4760 Brian R. Reeve, Esq.
25	Nevada State Bar No. 10197 3883 Howard Hughes Pkwy., #1100
26	Las Vegas, Nevada 89169 Attorneys for Plaintiff Bank of Nevada
27	
28	Page 2 of 2
	W:2012/3135Peterson.CH75second case/Ord Denying Bk of NV's Mtn for SJ and Granting Plaintiff's CounterMtn for SJ 4-15-14, wpd May 5, 2014 (9:48am)

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٩, Alun A. Cole

CLERK OF THE COURT

1 2 3	FFCL Richard McKnight, Esq. Nevada Bar No. 001313 THE MCKNIGHT LAW FIRM, PLLC 528 S. Casino Center Blvd., #335 Las Vegas, Nevada 89101		
4	Phone: 702-388-7185 Fax: 702-589-9882		
5	DISTRICT COURT		
6	CLARK COUNTY, NEVADA		
7	DANK OF NEVADA - Neve de herdrige		
8	BANK OF NEVADA, a Nevada banking corporation,		
9	Plaintiff, Case № A-13-680012-C		
10	vs. Dept. № I		
11	MURRAY PETERSEN, an individual,		
12	Defendant. Date: 4/15/2014 Time: 9:00 a.m.		
13			
14			
15	FINDINGS OF FACT, CONCLUSIONS OF LAW AND JUDGMENT		
16	Plaintiff's motion for summary judgment and Defendant's counter motion for		
17	summary judgment having come on regularly for hearing this 15th day of April 2014; Richar	d	
18	McKnight, Esq. appearing on behalf of Defendant Petersen and Michael Stein, Esq. and Bri	an	
19	Reeve, Esq. appearing on behalf of Plaintiff Bank of Nevada the court sets forth the followi	ıg	
20	undisputed material facts, Conclusions of Law and Judgment:		
21	1. Red Card, LLC ("Red Card") executed a Promissory Note (Note A) dated		
22	March 30, 2011 in favor of Bank of Nevada, pursuant to which it promised to pay Bank of		
23	Nevada the principal amount of \$1,444,898 with interest on the unpaid principal balance fro	m	
24	the date of the Note until paid ("Note A").		
25	2. Red Card executed a Promissory Note (Note B) dated March 30, 2011 in fav	or	
26	of Bank of Nevada, pursuant to which it promised to pay Bank of Nevada the principal		
27	amount of \$1,092,591 with interest on the unpaid principal balance from the date of the No	e	
28	Page 1 of 4		Concernation and a state of the
	May 6, 2014 (2)	460003	

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1 until paid ("Note B").

2 3. Red Card, as Grantor, executed a First Deed of Trust dated March 30, 2011 for
3 the benefit of Bank of Nevada.

4 4. The First Deed of Trust was recorded in Clark County, Nevada, on March 31,
 5 2011 as Instrument No. 201103310004688, Official Records, Clark County, Nevada.

5. The First Deed of Trust encumbered the land described in Exhibit A attached
to the First Deed of Trust and commonly known as 8490 Westcliff Dr., Las Vegas, Nevada
89145 bearing Assessor Parcel No. 138-28-401-009 (the "Property").

9 6. Red Card, as Grantor, executed a Second Deed of Trust dated March 30, 2011
10 for the benefit of Bank of Nevada.

The Second Deed of Trust was recorded in Clark County, Nevada, on April 1,
 2011 as Instrument No. 2011004010000103, Official Records, Clark County, Nevada and also
 encumbered the Property.

8. Under the Loan Documents, an Event of Default has occurred if Red Card fails
to make any payment when due under the Loan.

9. Petersen executed a Commercial Guaranty dated March 30, 2011 in favor of
Bank of Nevada.

Under the terms of the Commercial Guaranty, Petersen absolutely and
 unconditionally guaranteed full and punctual payment and satisfaction of the Indebtedness, as
 defined therein, of Red Card to Bank of Nevada, and the performance and discharge of all Red
 Card's obligations under the note and the related documents, as defined therein.

11. Pursuant to NRS 40.495 and the terms set forth in the "GUARANTOR'S
WAIVERS" section of the Commercial Guaranty, Petersen waived the provisions of NRS
40.430.

12. Red Card failed to make the monthly payments due on September 30, 2011,
and all subsequent payments ("Payment Default"). Petersen, as Guarantor, did not make the
required payments under the Loan as agreed in the Commercial Guaranty.

28

Page 2 of 4

1 13. Plaintiff caused its legal counsel to provide Red Card and Petersen written
 2 Notice of Defaults and Acceleration and Demand for Payment and Cure (the "Letter of
 3 Default").

In the Letter of Default, Plaintiff's counsel reminded Red Card and Petersen
that the entire unpaid principal balance under the Note with all accrued and unpaid interest
was immediately due and that the breaches not related to the "Indebtedness" had to be cured.

7 15. On December 22, 2011, Plaintiff recorded a "Notice of Breach and Election to
8 Sell Under Deed of Trust" in Clark County, Nevada as Instrument No. 201112220000692
9 pursuant to the First Deed of Trust and Second Deed of Trust.

10 16. Plaintiff filed its Complaint in this action on April 12, 2013. The amount of
11 indebtedness due as of that date was \$3,099,798.29.

12 17. On June 18, 2013, the Property was sold via trustee's sale with Plaintiff
13 purchasing the Property for the sum of \$1,400,000. The Plaintiff took ownership through a
14 credit bid at the trustee's sale.

15 18. On December 13, 2013, this Court entered a Stipulation and Order pursuant to
16 which Plaintiff and Petersen agreed that the fair market value of the Property, as of the
17 commencement of this action, was \$1,990,000.

18 19. NRCP 7(b)(1) provides that "[a]n application to the court for an order shall be
19 by motion which, unless made during a hearing or trial, shall be made in writing, shall state
20 with particularity the grounds therefor, and shall set forth the relief or order sought."

20. On January 16, 2014 Plaintiff filed its motion for summary judgment.

22 21. Petersen filed his Opposition to Plaintiff's Motion for Summary Judgment and
23 Defendant's Counter Motion for Summary Judgment on March 20, 2014 and mailed it on the
24 same day. Although filed, the court clerk rejected the filing for fees and the motion had to be
25 refiled, the opposition was timely mailed.

26 27

28

21

CONCLUSIONS OF LAW

1. The Court concludes that NRS 40.455(1) applies in guarantor deficiency

Page 3 of 4

W320120135Peterson,CH7/second case/Finding of Fact Conclusions of Law judgment.wpd

1	actions.
2	2. Plaintiff did not file an application within six months of the trustee's sale under
3	NRS 40.455(1).
4	3. The court did not understand the citation of <i>Lavi v. Eighth Judicial Dist. Court</i>
5	of State ex rel. County of Clark, 2013 WL 3278563, to be cited as precedent but rather as a
6	means for dispute settling.
7	4. Petersen's opposition to the Bank's Motion for Summary Judgment was
8	timely.
9	5. Defendant, Murray Petersen, is entitled to judgment in his favor on his motion
10	for summary judgment.
11	DATED this day of May 2014.
12	Kannetter
13	District Court Judge ₄₃
14	SUBMITTED BY:
15	THE MCKNIGHT LAW FIRM PLLC
16	
17	By: Bichard McKnight, Esq.
18	528 S. Casino Center Blvd. #335
19	Las Vegas, Nevada 89101 Attorneys for Defendant Murray Petersen
20	APPROVED AS EMBODYING THE ORDER OF THE COURT:
21	
22	SNELL & WILMER, LLP.
23	By:
24	Michael D. Stein, Esq. Nevada State Bar No. 4760
25	Brian R. Reeve, Esq. Nevada State Bar No. 10197
26	3883 Howard Hughes Pkwy., #1100 Las Vegas, Nevada 89169
27	Attorneys for Plaintiff Bank of Nevada
28	Page 4 of 4
	W:(2012/3135Petersen.CH7/second caselFinding of Fact Conclusions of Law judgment.wpd May 6, 2014 (2:46pm)

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Alun & Elim

2	Richard McKnight, Esq. Nevada Bar No. 001313 THE MCKNIGHT LAW FIRM, PLLC	CLERK OF THE COURT
3	528 S. Casino Center Blvd., #335 Las Vegas, Nevada 89101	
4	Phone: 702-388-7185 Fax: 702-589-9882	
5	DISTRIC	CT COURT
6	CLARK COU	JNTY, NEVADA
7	BANK OF NEVADA, a Nevada banking	
8	corporation,	Case № A-13-680012-C
9	Plaintiff,	Dept. № I
10	VS.	Date:
11	MURRAY PETERSEN, an individual,	Time:
12	Defendant.	
13	NOTICE OF E	NTDV OF ODDED
14		NTRY OF ORDER
15		dings Of Fact, Conclusions Of Law And
16		on the 8 th day of May 2014, a copy of which is
17	attached.	Λ Λ
18	DATED this 9 th day of May 2014.	THE MCKNICHT LAW FRM, PLLC
19		
20		By: <u>///s///Richard/McKnight</u> Richard/McKnight, Esq.
21		State Bar No. 1/313 528 S. Casino Center Blvd., #335
22		Las Vegas, NV 89101 Attorneys for Murray Petersen
23		
24 25		
23 26		
20		
27	5	- 1 of 0
<i>4</i> 0	Pag	e 1 of 2

1	CERTIFICATE OF MAILING
2	I hereby certify that on this 9 th day of May 2014, I mailed first-class, postage paid, a
3	true and correct copy of the foregoing Notice Of Entry Of Order to the following:
4	Michael D. Stein, Esq. Brian R.Reeve, Esq.
5	SNELL & WILMER, LLP 3883 Howard Hughes Pkwy., #1100
6	Las Vegas, NV 89169 Attorneys for Bank of Nevada
7	Anorneys for Bank of Nevadu
8	/s/ Gwen Kopang An Employee of The McKnight Law Firm, PLLC
9	An Employee of the Werkinght Law Film, FLEC
10	
11	
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28	Page 2 of 2

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	CLERK OF THE COURT	
	FFCL	
2	Richard McKnight, Esq. Nevada Bar No. 001313	
3	THE MCKNIGHT LAW FIRM, PLLC 528 S. Casino Center Blvd., #335	
	Las Vegas, Nevada 89101	
4	Phone: 702-388-7185 Fax: 702-589-9882	
5	DISTRICT CO	JURT
6	CLARK COUNTY	, NEVADA
7	DANK OF NEWADA - Neveda harking	
8	BANK OF NEVADA, a Nevada banking corporation,	Correction 12 (20012) C
9	Plaintiff,	Case № A-13-680012-C
10	VS.	Dept. № I
11	MURRAY PETERSEN, an individual,	
12	Defendant.	Date: 4/15/2014 Time: 9:00 a.m.
13		
14		
15	FINDINGS OF FACT, CONCLUSION	S OF LAW AND JUDGMENT
16	Plaintiff's motion for summary judgment ar	nd Defendant's counter motion for
17	summary judgment having come on regularly for h	earing this 15 th day of April 2014; Richard
18	McKnight, Esq. appearing on behalf of Defendant	Petersen and Michael Stein, Esq. and Brian
19	Reeve, Esq. appearing on behalf of Plaintiff Bank of	of Nevada the court sets forth the following
20	undisputed material facts, Conclusions of Law and Judgment:	
21	1. Red Card, LLC ("Red Card") execu	ted a Promissory Note (Note A) dated
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23	Nevada the principal amount of \$1,444,898 with in	terest on the unpaid principal balance from
24	the date of the Note until paid ("Note A").	
25	2. Red Card executed a Promissory No	ote (Note B) dated March 30, 2011 in favor
26	of Bank of Nevada, pursuant to which it promised	to pay Bank of Nevada the principal
27	amount of \$1,092,591 with interest on the unpaid	principal balance from the date of the Note
28	Page 1 o	f 4

• •

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5. The First Deed of Trust encumbered the land described in Exhibit A attached
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89145 bearing Assessor Parcel No. 138-28-401-009 (the "Property").

9 6. Red Card, as Grantor, executed a Second Deed of Trust dated March 30, 2011
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 Card's obligations under the note and the related documents, as defined therein.

22 11. Pursuant to NRS 40.495 and the terms set forth in the "GUARANTOR'S
23 WAIVERS" section of the Commercial Guaranty, Petersen waived the provisions of NRS
24 40.430.

12. Red Card failed to make the monthly payments due on September 30, 2011,
and all subsequent payments ("Payment Default"). Petersen, as Guarantor, did not make the
required payments under the Loan as agreed in the Commercial Guaranty.

28

Page 2 of 4

1 13. Plaintiff caused its legal counsel to provide Red Card and Petersen written
 2 Notice of Defaults and Acceleration and Demand for Payment and Cure (the "Letter of
 3 Default").

In the Letter of Default, Plaintiff's counsel reminded Red Card and Petersen
that the entire unpaid principal balance under the Note with all accrued and unpaid interest
was immediately due and that the breaches not related to the "Indebtedness" had to be cured.
On December 22, 2011, Plaintiff recorded a "Notice of Breach and Election to

8 Sell Under Deed of Trust" in Clark County, Nevada as Instrument No. 201112220000692
9 pursuant to the First Deed of Trust and Second Deed of Trust.

10 16. Plaintiff filed its Complaint in this action on April 12, 2013. The amount of
11 indebtedness due as of that date was \$3,099,798.29.

12 17. On June 18, 2013, the Property was sold via trustee's sale with Plaintiff
13 purchasing the Property for the sum of \$1,400,000. The Plaintiff took ownership through a
14 credit bid at the trustee's sale.

15 18. On December 13, 2013, this Court entered a Stipulation and Order pursuant to
16 which Plaintiff and Petersen agreed that the fair market value of the Property, as of the
17 commencement of this action, was \$1,990,000.

18 19. NRCP 7(b)(1) provides that "[a]n application to the court for an order shall be
19 by motion which, unless made during a hearing or trial, shall be made in writing, shall state
20 with particularity the grounds therefor, and shall set forth the relief or order sought."

20. On January 16, 2014 Plaintiff filed its motion for summary judgment.

21. Petersen filed his Opposition to Plaintiff's Motion for Summary Judgment and
Defendant's Counter Motion for Summary Judgment on March 20, 2014 and mailed it on the
same day. Although filed, the court clerk rejected the filing for fees and the motion had to be
refiled, the opposition was timely mailed.

CONCLUSIONS OF LAW

1. The Court concludes that NRS 40.455(1) applies in guarantor deficiency

Page 3 of 4

W320120135Peterson.CH7/second case/Finding of Fact Conclusions of Law judgment.wpd

21

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27

28

1	actions.
2	2. Plaintiff did not file an application within six months of the trustee's sale under
3	NRS 40.455(1).
4	3. The court did not understand the citation of Lavi v. Eighth Judicial Dist. Court
5	of State ex rel. County of Clark, 2013 WL 3278563, to be cited as precedent but rather as a
6	means for dispute settling.
7	4. Petersen's opposition to the Bank's Motion for Summary Judgment was
8	timely.
9	5. Defendant, Murray Petersen, is entitled to judgment in his favor on his motion
10	for summary judgment.
11	DATED this $\underline{7}$ day of May 2014.
12	Kannetter
13	District Court Judge
14	SUBMITTED BY:
15	THE MCKNIGHT LAW FIRM PLLC
16	
17	By: Duchard McKnight, Esq.
18	528 S Casino Center Blvd. #335
19	// Las Vegas, Nevada 89101 Attorneys for Defendant Murray Petersen
20	
21	APPROVED AS EMBODYING THE ORDER OF THE COURT:
22	SNELL & WILMER, LLP.
23	By:
24	Michael D. Stein, Esq. Nevada State Bar No. 4760
25	Brian R. Reeve, Esq. Nevada State Bar No. 10197
26	3883 Howard Hughes Pkwy., #1100 Las Vegas, Nevada 89169
27	Attorneys for Plaintiff Bank of Nevada
28	
	Page 4 of 4

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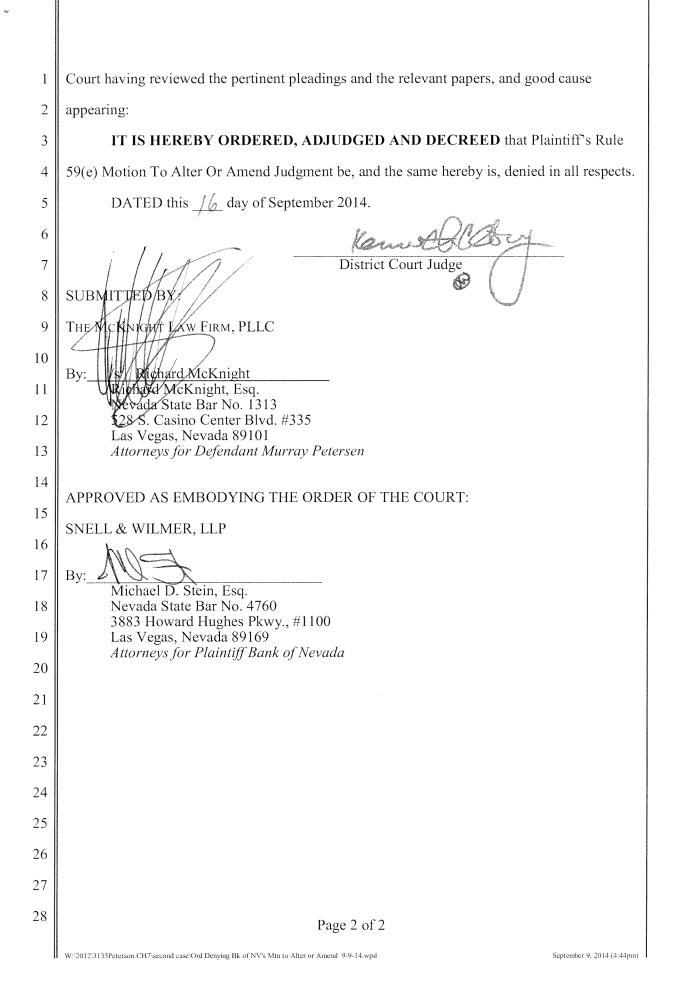
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Alun A. Elim

1	ORDR Diahard Maknight, Egg	CLERK OF THE COURT	
2	Richard McKnight, Esq. Nevada Bar No. 001313		
3	THE MCKNIGHT LAW FIRM, PLLC 528 S. Casino Center Blvd., #335		
4	Las Vegas, Nevada 89101 Phone: 702-388-7185 Fax: 702-589-9882		
5	Attorneys for Defendant Murray Petersen	đ	
6	DISTRIC	CT COURT	
7	CLARK COU	JNTY, NEVADA	
8	BANK OF NEVADA, a Nevada banking	k	
9	corporation,	Case № A-13-680012-C	
10	Plaintiff,	Dept. № I	
11	VS.		
12	MURRAY PETERSEN, an individual,	Date: September 9, 2014	
13	Defendant.	Time: 10:00 a.m.	
14			
15	ORDER DENVING PLAINTIFF'S 1	RULE 59(e) MOTION TO ALTER OR	
16		UDGMENT	
17	Plaintiff, Bank of Nevada's Rule 59(e)) Motion To Alter Or Amend Judgment having	
18	been filed with this Court on May 23, 2014; E	Defendant Murray Petersen's Opposition To	
19	Motion To Alter Or Amend having been filed on June 6, 2014; Plaintiff's Reply in Support Of		
20	Rule 59(e) Motion To Alter Or Amend Judgm	nent having been filed on June 16, 2014 ;	
21	Supplemental Points And Authorities In Supp	ort Of Defendant's Motion For Summary	
22	Judgment And In Opposition To Plaintiff's M	otion For Summary Judgment having been filed	
23	on July 3, 2014; and Plaintiff's Supplemental	Brief Regarding Lavi v. Eighth Judicial District	
24	Court then being filed on July 28, 2014, and F	Richard McKnight, Esq. of The McKnight Law	
25	Firm, PLLC appearing for Defendant Murray	Petersen, and Michael D. Stein, Esq. of Snell &	
26	Wilmer, LLP, appearing for Plaintiff Bank of	Nevada, and this matter having come before the	
27	Honorable Kenneth Cory, and the Court havir	ng heard the arguments of the parties, and the	
28	Pag	e 1 of 2	

a - De



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Alun A. Elim

1	D'1 INVIII D	
2	Richard McKnight, Esq. Nevada Bar No. 001313 THE MCKNIGHT LAW FIRM, PLLC 528 S. Casing Center Plud. #325	CLERK OF THE COURT
3	528 S. Casino Center Blvd., #335 Las Vegas, Nevada 89101	
4	Phone: 702-388-7185 Fax: 702-589-9882	
5	DISTRI	CT COURT
6	CLARK COU	JNTY, NEVADA
7	BANK OF NEVADA, a Nevada banking	
8	corporation,	
9	Plaintiff,	Case № A-13-680012-C
10	VS.	Dept. № I
11	MURRAY PETERSEN, an individual,	Date: September 9, 2014 Time: 10:00 a.m.
12	Defendant.	
13		
14	NOTICE OF EN	NTRY OF ORDER
15	PLEASE TAKE NOTICE that the Ord	ler Denying Plaintiff's Rule 59(e) Motion To
16	Alter Or Amend Judgment was entered by the	clerk of Court on the 17 th day of September
17	2014, a copy of which is attached.	1
18	DATED this 18 th day of September 20	14.
19		THE MCKNIGHT LAW FIRM, PLLC
20	T	By: //s/ Richard McKnight
21		Richard McKnight, Esq. / State Bar No. 1313
22		/ 528 S. Casino Center Blvd., #335
23		/Las Vegas, NV 89101 Attorneys for Murray Petersen
24		
25		
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27		
28	Page	e 1 of 2

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1	CERTIFICATE OF MAILING
2	I hereby certify that on this 18 th day of September 2014, I mailed first-class, postage
3	paid, a true and correct copy of the foregoing Notice Of Entry Of Order to the following:
4	Michael D. Stein, Esq. Brian R.Reeve, Esq.
5	SNELL & WILMER, LLP
6	3883 Howard Hughes Pkwy., #1100 Las Vegas, NV 89169 Attorneys for Bank of Nevada
7	Anorneys for Bank of Nevaaa
8	/s/ Gwen Kopang An Employee of The McKnight Law Firm, PLLC
9	An Employee of The McKinght Law Film, FLLC
10	
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28	Page 2 of 2
I	W:\2012\3135Peterson.CH7\second case\NEO re Ord Denying Mtn to Alter or Amend 9-18-14.wpd September 18, 2014 (9:53am)

Electronically Filed 09/17/2014 11:56:51 AM

	Alim J. Comm
ORDR Richard McKnight, Esq. Nevada Bar No. 001313 THE MCKNIGHT LAW FIRM, PLLC 528 S. Casino Center Blvd., #335 Las Vegas, Nevada 89101 Phone: 702-388-7185 Fax: 702-589-9882 Attorneys for Defendant Murray Petersen	CLERK OF THE COURT
DISTRI	CT COURT
CLARK COU	UNTY, NEVADA
BANK OF NEVADA, a Nevada banking corporation, Plaintiff, vs. MURRAY PETERSEN, an individual, Defendant.	Case № A-13-680012-C Dept. № I Date: September 9, 2014 Time: 10:00 a.m.
	- RULE 59(e) MOTION TO ALTER OR JUDGMENT
Plaintiff, Bank of Nevada's Rule 59(e) Motion To Alter Or Amend Judgment having
been filed with this Court on May 23, 2014; I	Defendant Murray Petersen's Opposition To
Motion To Alter Or Amend having been filed	l on June 6, 2014; Plaintiff's Reply in Support Of
Rule 59(e) Motion To Alter Or Amend Judgm	nent having been filed on June 16, 2014 ;
Supplemental Points And Authorities In Supp	port Of Defendant's Motion For Summary
Judgment And In Opposition To Plaintiff's M	lotion For Summary Judgment having been filed

on July 3, 2014; and Plaintiff's Supplemental Brief Regarding Lavi v. Eighth Judicial District 23 Court then being filed on July 28, 2014, and Richard McKnight, Esq. of The McKnight Law 24

Firm, PLLC appearing for Defendant Murray Petersen, and Michael D. Stein, Esq. of Snell & 25

Wilmer, LLP, appearing for Plaintiff Bank of Nevada, and this matter having come before the 26

Honorable Kenneth Cory, and the Court having heard the arguments of the parties, and the 27

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Court having reviewed the pertinent pleadings and the relevant papers, and good cause 1 2 appearing: 3 IT IS HEREBY ORDERED, ADJUDGED AND DECREED that Plaintiff's Rule 4 59(e) Motion To Alter Or Amend Judgment be, and the same hereby is, denied in all respects. 5 DATED this $\frac{16}{2}$ day of September 2014. 6 7 District Court Judge 8 SUBM 9 W FIRM, PLLC THE 10 By: McKnight d McKnight, Esq. 11 vada State Bar No. 1313 12 128 S. Casino Center Blvd. #335 Las Vegas, Nevada 89101 13 Attorneys for Defendant Murray Petersen 14 APPROVED AS EMBODYING THE ORDER OF THE COURT: 15 SNELL & WILMER, LLP 16 17 By: Michael D. Stein, Esq. Nevada State Bar No. 4760 18 3883 Howard Hughes Pkwy., #1100 19 Las Vegas, Nevada 89169 Attorneys for Plaintiff Bank of Nevada 20 21 22 23 24 25 26 27 28 Page 2 of 2 W/2012/3135Peterson.CH7/second case/Ord Denying Bk of NV's Mtn to Alter or Amend 9-9-14,wpd September 9, 2014 (4:44pm)

Breach of Contract		COURT MINUTES	October 14, 2013		
A-13-680012-C	Bank of Nevada vs. Peterson Murray				
October 14, 2013	3:00 AM	Motion to Strike			
HEARD BY: Cory,	Kenneth	COURTROOM: RJC Courtre	oom 16A		
COURT CLERK: M	lichele Tucker				
RECORDER:					
REPORTER:					
PARTIES PRESENT:					
		JOURNAL ENTRIES			
- Plaintiff's Motion to Strike Jury Demand					
COURT ORDERED, Motion CONTINUED to this Court's oral calendar.					

CONTINUED TO: 11/14/13 9:00 AM PLAINTIFF'S MOTION TO STRIKE JURY DEMAND

CLERK'S NOTE: The above minute order has been distributed to: Michael Stein, Esq. and Richard McKnight, Esq. via e-mail. / mlt

CLERK'S NOTE: The above minute order has been corrected to include the hearing date.

Breach of Contract		COURT MINUTES	November 14, 2013	
A-13-680012-C				
November 14, 2013	9:00 AM	Motion to Strike		
HEARD BY: Cory,	Kenneth	COURTROOM:	RJC Courtroom 16A	
COURT CLERK: M	lichele Tucker			
RECORDER: Bever	rly Sigurnik			
REPORTER:				
PARTIES PRESENT: Reev	ve, Brian R.	Attorney		
		JOURNAL ENTRIES		
- Court NOTED there is no appearance by defense counsel. COURT ORDERED, Plaintiff's Motion to Strike Jury Demand CONTINUED.				

CONTINUED TO: 11/21/13 9:00 AM

CLERK'S NOTE: The above minute order has been distributed to: Richard McKnight, Esq. via e-mail. /mlt

Breach of Contract	t	COURT MINUTES	November 21, 2013
A-13-680012-C	Bank of Nevada, vs. Peterson Murray		
November 21, 2013	3 9:00 AM	Motion to Strike	
HEARD BY: Cor	y, Kenneth	COURTROOM:	RJC Courtroom 16A
COURT CLERK:	Michele Tucker		
RECORDER: Be	everly Sigurnik		
REPORTER:			
	IcKnight, Richard eeve, Brian R.	Attorney Attorney	
		JOURNAL ENTRIES	

- Mr. Reeves advised they are seeking to strike the request for a jury trial. Mr. Reeves argued NRS Chapter 40. A jury trial is not allowed in a deficiency; it is for the Court to make the determination. Statements by the Court as to the receiver. Mr. Reeves advised the Receiver was appointed in a different department. Arguments by Mr. McKnight at to the bankruptcy proceedings. Further arguments by counsel. Mr. McKnight stated he would file a motion to have the matter transferred. COURT ORDERED, Motion filed by December 9, 2013 and the Opposition due by January 6, 2013. COURT FURTHER ORDERED, Matter CONTINUED.

CONTINUED TO: 1/14/13 9:00 AM

Breach of Cont	ract	COURT MINUTES	February 27, 2014	
A-13-680012-C	Bank of Nevada vs. Peterson Murra			
February 27, 201	14 9:00 AM	Pretrial/Calendar Call		
HEARD BY: (Cory, Kenneth	COURTROOM:	RJC Courtroom 16A	
COURT CLERE	COURT CLERK: Michele Tucker			
RECORDER:	Beverly Sigurnik			
REPORTER:				
PARTIES PRESENT:	McKnight, Richard Reeve, Brian R.	Attorney Attorney		
		JOURNAL ENTRIES		
- Mr. Reeve adv	ised three (3) days for t	rial, but still have a Motion fo	r Summary Judgment to be	

- Mr. Reeve advised three (3) days for trial, but still have a Motion for Summary Judgment to be heard. Further advised a stipulation has been submitted regarding the deficiency. COURT ORDERED, Trial date VACATED and RESET.

5/8/14 9:00 AM PRETRIAL CONFERENCE

5/27/14 1:30 PM BENCH TRIAL

Breach of Contract	t	COURT MINUTES	April 15, 2014	
A-13-680012-C	Bank of Nevada vs. Peterson Murray			
April 15, 2014	9:00 AM	All Pending Motions		
HEARD BY: Cor	y, Kenneth	COURTROOM:	RJC Courtroom 16A	
COURT CLERK:	Michele Tucker			
RECORDER: Be	RECORDER: Beverly Sigurnik			
REPORTER:				
R	IcKnight, Richard eeve, Brian R. tein, Michael D.	Attorney Attorney Attorney JOURNAL ENTRIES		
- ALL PENDING - Plaintiff's Motion for Summary JudgmentDefendant's Opposition to Motion for Summary Judgment Crossmotion for Summary Judgment				

Following arguments by counsel as to NRs 40.495, NRS 40.495(b), and NRS 107.080. Court STATED FINDINGS and ORDERED, Plaintiff's Motion for Summary Judgment DENIED and Defendant's Crossmotion for Summary Judgment GRANTED. Mr. McKnight to prepare the Order.

Breach of Contract		COURT MINUTES	May 08, 2014
A-13-680012-C	Bank of Nevada vs. Peterson Murra		
May 08, 2014	9:00 AM	Pre Trial Conference	
HEARD BY: (Cory, Kenneth	COURTROOM:	RJC Courtroom 16A
COURT CLERK: Michele Tucker			
RECORDER:	Beverly Sigurnik		
REPORTER:			
PARTIES PRESENT:	McKnight, Richard Reeve, Brian R. Stein, Michael D.	Attorney Attorney Attorney	
		JOURNAL ENTRIES	

- Court NOTED findings of facts and order granting summary judgment was signed. COURT ORDERED, Trial date VACATED. Mr. Stein advised they would be filing a Rule 59 Motion.

Breach of Contract		COURT MINUTES	June 23, 2014	
A-13-680012-C	Bank of Nevada vs. Peterson Murray			
June 23, 2014	3:00 AM	Motion to Amend Judgment		
HEARD BY: Cory, Kenneth		COURTROOM:	RJC Courtroom 16A	
COURT CLERK: M	ichele Tucker			
RECORDER:				
REPORTER:				
PARTIES PRESENT:				
	JOURNAL ENTRIES			
	- COURT ORDERED Plaintiff's Rule 59(a) Motion to Altor or Amond Judgmont CONTINUED to this			

- COURT ORDERED, Plaintiff's Rule 59(e) Motion to Alter or Amend Judgment CONTINUED to this Court's Oral Calendar.

CONTINUED TO: 8/12/14 9:00 AM

CLERK'S NOTE: The above minute order has been distributed to: Michael Stein, Esq. and Richard McKnight, Esq. via e-mail. /mlt

Breach of Contract		COURT MINUTES	July 02, 2014
A-13-680012-C	Bank of Nevada, vs. Peterson Murray		
July 02, 2014	3:30 PM	Minute Order	
HEARD BY: Cor	y, Kenneth	COURTROOM:	RJC Courtroom 16A
COURT CLERK:	Michele Tucker		
RECORDER:			
REPORTER:			
PARTIES PRESENT:			

JOURNAL ENTRIES

- The Court has learned of a recent Supreme Court opinion which may affect the resolution of the Plaintiff s Rule 59(e) Motion to Alter or Amend Judgment. The opinion addresses several topics potentially at issue in this case, such as when the right to deficiency judgment vests, the appropriate time to file an application for deficiency, and what constitutes an application. Accordingly, the parties are directed to Lavi v. Eighth Jud. Dist. Ct., 325 P.3d 1265 (2014). If desired, the parties may file a supplement not to exceed five(5) pages by July 28, 2014.

CLERK'S NOTE: The above minute order has been distributed to: Michael Stein, Esq. and Richard McKnight, Esq. via e-mail. / mlt

Breach of Contract		COURT MINUTES	September 09, 2014
A-13-680012-C	Bank of Nevada, vs. Peterson Murray		
September 09, 2014	10:00 AM	Motion to Amend Judgment	
HEARD BY: Cory, Kenneth		COURTROOM:	RJC Courtroom 16A
COURT CLERK: Michele Tucker			
RECORDER: Bev	erly Sigurnik		
REPORTER:			
	cKnight, Richard ein, Michael D.	Attorney Attorney	
JOURNAL ENTRIES			

- Mr. Stein requested the Court amend the previous order and grant judgment. Mr. Stein argued NRS 40.4639 and Lavi vs. 8th Judicial District Court. Colloquy regarding junior and senior deficiency. Mr. McKnight argued the bank ignored the second deed of trust and foreclosed as if it were all one deed of trust. Further arguments by counsel. COURT ORDERED, Plaintiff's Rule 59(e) Motion to Alter or Amend Judgment DENIED. The previous ruling STANDS. Mr. McKnight to prepare the Order.



EIGHTH JUDICIAL DISTRICT COURT CLERK'S OFFICE NOTICE OF DEFICIENCY ON APPEAL TO NEVADA SUPREME COURT

MICHAEL STEIN, ESQ. 3883 HOWARD HUGHES PKWY. LAS VEGAS, NV 89169

DATE: September 23, 2014 CASE: A680012

RE CASE: BANK OF NEVADA vs. MURRAY PETERSEN

NOTICE OF APPEAL FILED: September 22, 2014

YOUR APPEAL <u>HAS</u> BEEN SENT TO THE SUPREME COURT.

PLEASE NOTE: DOCUMENTS NOT TRANSMITTED HAVE BEEN MARKED:

- □ \$250 Supreme Court Filing Fee**
 - If the \$250 Supreme Court Filing Fee was not submitted along with the original Notice of Appeal, it must be mailed directly to the Supreme Court. The Supreme Court Filing Fee will not be forwarded by this office if submitted after the Notice of Appeal has been filed.
- □ \$24 District Court Filing Fee (Make Check Payable to the District Court)**
- □ \$500 Cost Bond on Appeal (Make Check Payable to the District Court)**
 - NRAP 7: Bond For Costs On Appeal in Civil Cases
- ☑ Case Appeal Statement
 - NRAP 3 (a)(1), Form 2
- □ Order
- □ Notice of Entry of Order

NEVADA RULES OF APPELLATE PROCEDURE 3 (a) (3) states:

"The district court clerk must file appellant's notice of appeal despite perceived deficiencies in the notice, including the failure to pay the district court or Supreme Court filing fee. <u>The district court clerk shall apprise appellant of the deficiencies in</u> <u>writing</u>, and shall transmit the notice of appeal to the Supreme Court in accordance with subdivision (e) of this Rule with a notation to the clerk of the Supreme Court setting forth the deficiencies. Despite any deficiencies in the notice of appeal, the clerk of the Supreme Court shall docket the appeal in accordance with Rule 12."

Please refer to Rule 3 for an explanation of any possible deficiencies.

**Per District Court Administrative Order 2012-01, in regards to civil litigants, "...all Orders to Appear in Forma Pauperis expire one year from the date of issuance." You must reapply for in Forma Pauperis status.

Certification of Copy

State of Nevada County of Clark SS:

I, Steven D. Grierson, the Clerk of the Court of the Eighth Judicial District Court, Clark County, State of Nevada, does hereby certify that the foregoing is a true, full and correct copy of the hereinafter stated original document(s):

NOTICE OF APPEAL; DISTRICT COURT DOCKET ENTRIES; CIVIL COVER SHEET; ORDER DENYING PLAINTIFF'S MOTION FOR SUMMARY JUDGMENT AND ORDER GRANTING DEFENDANT'S COUNTERMOTION FOR SUMMARY JUDGMENT; NOTICE OF ENTRY OF ORDER; FINDINGS OF FACT, CONCLUSIONS OF LAW AND JUDGMENT; NOTICE OF ENTRY OF ORDER; ORDER DENYING PLAINTIFF'S RULE 59(e) MOTION TO ALTER OR AMEND JUDGMENT; NOTICE OF ENTRY OF ORDER; DISTRICT COURT MINUTES; NOTICE OF DEFICIENCY

Case No: A680012

Dept No: I

BANK OF NEVADA,

Plaintiff(s),

VS.

MURRAY PETERSEN,

Defendant(s),

now on file and of record in this office.

IN WITNESS THEREOF, I have hereunto Set my hand and Affixed the seal of the Court at my office, Las Vegas, Nevada This 23 day of September 2014. OF THE Steven D. Grierson, Clerk of the Court DISTRICT JUSTRICT JUSTRICT JUSTRICT Teodora Jones, Deputy Clerk

