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CLERK OF THE COURT

Electronically Filed Oct 01 2015 10:30 a.m. Tracie K. Lindeman Clerk of Supreme Court

DISTRICT COURT CLARK COUNTY, NEVADA

KENNETH RENFROE,

Robert B. Noggle, Esq. Nevada Bar No.: 11427

Paul R.M. Cullen, Esq Nevada Bar No.:12355

NOGGLE LAW PLLC

Attorney for Plaintiff

Las Vegas, Nevada 89119

376 E. Warm Springs Rd., Ste. 140

(702) 450-6300 | (702) 642-9766 FAX

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vs.

CASE NO.: A-14-700520-C DEPT. NO.: III

LAKEVIEW LOAN SERVICING, LLC; RECONTRUST COMPANY, N.A.; BRIAN J. FERGUSON AND JENNIFER L. FERGUSON;

Plaintiff,

Defendants.

NOTICE OF APPEAL

NOTICE IS HEREBY GIVEN that Plaintiff, KENNETH RENFROE, by and through his counsel of record, Noggle Law, PLLC, hereby appeals to the Supreme Court of Nevada from the Order Granting Defendant Lakeview Loan Servicing, LLC's Motion to Dismiss filed in this action on August 26, 2015 and Order Granting Lakeview Loan Servicing, LLC's Motion to Dismiss filed on August 27, 2015. DATED this 24th day of September, 2015. NOGGLE LAW PLLC

> By: /s/ /Paul R.M. Cullen, Esq./ Paul R.M. Cullen, Esq. 376 East Warm Springs Road, Ste. 140 Las Vegas, Nevada 89119 *Attorney for plaintiff*

- 1 -

	CERTIFICATE OF SERVICE				
1					
2	I hereby certify that on the 24 th day of September, 2015, an electronic copy of the foregoing				
3	NOTICE OF APPEAL was served on opposing counsel via the Court's electronic service system to				
4	the following counsel of record:				
5	Darren T. Brenner, Esq.				
6	Natalie L. Winslow, Esq. AKERMAN LLP				
7	1160 Town Center Drive, Suite 330				
8	Las Vegas, NV 89144 akermanlas@akerman.com				
9	Darren.brenner@akerman.com				
10	Natalie.winslow@akerman.com				
11					
12	By: <u>Paul R.M. Cullen, Esq.</u>				
13	An Employee of Noggle Law PLLC				
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1	ASTA	Alun A. Comm	
2	Robert B. Noggle, Esq.	CLERK OF THE COURT	
	Nevada Bar No.: 11427		
3	Paul R.M. Cullen, Esq. Nevada Bar No.: 12355		
4	NOGGLE LAW PLLC		
5	376 East Warm Springs Road, Ste. 140 Las Vegas, Nevada 89119		
	PH: 702-450-6300		
6	Fax: 702-642-9766 Attorneys for Plaintiff		
7	Allor neys for T falling		
8	DISTRICT	COURT	
9	CLARK COUN	TY, NEVADA	
10			
11	KENNETH RENFROE,	CASE NO.: A-14-700520-C DEPT NO.: III	
12			
13	Plaintiff, vs.		
14	LAKEVIEW LOAN SERVICING, LLC;		
15	RECONTRUST COMPANY, N.A.; BRIAN J.		
16	FERGUSON AND JENNIFER L. FERGUSON;		
	Defendants.		
17			
18	CASE APPEAL	<u>STATEMENT</u>	
19 20	1. The Appellant filing this case appeal stat	ement is Kenneth Renfroe.	
20 21	2. The Judge issuing the judgment appealed	from is the Honorable Judge Douglas W. Herndon.,	
21	Dept. 3, Clark County District Court.		
23	3. The parties to the proceedings in District Court are Plaintiff, Kenneth Renfroe and		
24	Defendants, Lakeview Loan Servicing, LLC, Recontrust Company N.A.; Brian J. Ferguson; and Jennifer		
25	L. Ferguson.		
26	4. The next is to this A must be the Amust	t Konnoth Donfing and the Doon of dont is Laborit	
27	4. The parties to this Appeal are the Appellan	t, Kenneth Renfroe and the Respondent is Lakeview	
28			
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1	Loan Servicing, LLC			
2				
3	5 Counsel for Annallants Kannoth Danfora is Dohart D. Nagola Esg. and Daul D. M. Gullan, Esg.			
4	5. Counsel for Appellants Kenneth Renfore is Robert B. Noggle, Esq. and Paul R.M. Cullen, Esq.			
5	of Noggle Law PLLC; 376 East Warm Springs Road, Suite 140, Las Vegas, Nevada 89119; (702) 450-			
6	6300. Counsel for Respondent Lakeview Loan Servicing, LLC is Darren T. Brenner, Esq. and Natalie			
7	L. Winslow, Esq. from Akerman LLP; 1160 Town Center Drive, Suite 330, Las Vegas, Nevada 89144;			
8	(702) 634-5000.			
9	6. The attorneys for both the Plaintiff/Appellant and Defendant/Respondent are licensed in the			
10	state of Nevada.			
11				
12	7. The Appellants were represented by retained counsel in the District Court;			
13	8. The Appellants are represented by retained counsel on Appeal;			
14	9. There are no orders granting leave to proceed in forma pauperis;			
15 16	10. The Complaint was filed in District Court on May 9, 2014;			
10	11. The Plaintiffs filed this action seeking quiet title to the real property from the former owner			
18	and from all existing encumbrances on the property. The district court dismissed the case based on the			
19	Supremacy and Property Clauses of the U.S. Constitution;			
20	12. The case has not previously been the subject of an appeal or an original writ proceedings;			
21	13. The case does not involve child custody or visitation; and,			
22	///			
23 24	///			
24 25	///			
23 26				
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1	14. The issues presented in this case are issues of first impression. For this reason, it is			
2	unlikely that this case can be settled.			
3	DATED this 24 th day of September 2015.			
4	NOGGLE LAW PLLC			
5	By: <u>/s//Paul R.M. Cullen Esq./</u> Paul R.M. Cullen, Esq.			
6 7	376 East Warm Springs Road, Ste. 140			
7	Las Vegas, Nevada 89119			
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1	CERTIFICATE OF SERVICE			
2	I HEREBY CERTIFY that on the <u>24th</u> day of September 2015, I served a photocopy of the			
3 4	foregoing CASE APPEAL STATEMENT via the courts electronic system to the below counsel of			
4	record:			
6	AKERMAN LLP Darren T. Brenner, Esq.			
7	Natalie L. Winslow, Esq. 1160 Town Center Drive, Suite 330			
8	Las Vegas, Nevada 89144			
9 10	Attorneys for Defendant, Lakeview Loan Servicing, LLC			
10				
12				
13	<u>/s/ /Paul R.M. Cullen /</u> An Employee of NOGGLE LAW, PLLC			
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DEPARTMENT 3 CASE SUMMARY CASE NO. A-14-700520-C

Kenneth Renfroe, Plaintiff(s) Location: **Department 3** § Judicial Officer: Herndon, Douglas W. § § VS Lakeview Loan Servicing, LLC, Defendant(s) Filed on: 05/09/2014 8 8 Cross-Reference Case A700520 Number: **CASE INFORMATION** Case Type: Title to Property Subtype: **Quiet Title** Case Flags: Appealed to Supreme Court DATE **CASE ASSIGNMENT Current Case Assignment** Case Number A-14-700520-C Court Department 3 05/09/2014 Date Assigned Judicial Officer Herndon, Douglas W. **PARTY INFORMATION** Lead Attorneys Plaintiff **Renfroe**, Kenneth Noggle, Robert B, ESQ Retained 702-450-6300(W) Defendant Ferguson, Brian J Ferguson, Jennifer L Lakeview Loan Servicing, LLC **Brenner**, Darren Retained 702-634-5000(W) **Recontrust Company NA Brenner**, Darren Removed: 01/31/2015 Retained Dismissed 702-634-5000(W) DATE **EVENTS & ORDERS OF THE COURT** INDEX 05/09/2014 Lis Pendens Filed By: Plaintiff Renfroe, Kenneth Notice of Lis Pendens 05/09/2014 Complaint Filed By: Plaintiff Renfroe, Kenneth Complaint 05/09/2014 Case Opened 06/13/2014 Affidavit of Service Filed By: Plaintiff Renfroe, Kenneth Affidavit of Service 06/13/2014 Receipt of Copy Filed by: Plaintiff Renfroe, Kenneth

Receipt of Copy

DEPARTMENT 3 CASE SUMMARY CASE NO. A-14-700520-C

06/19/2014	Declaration Filed By: Plaintiff Renfroe, Kenneth Declaration of Service
07/18/2014	Affidavit of Attempted Service Filed By: Plaintiff Renfroe, Kenneth <i>Affidavit of Attempts</i>
07/24/2014	Default Filed By: Plaintiff Renfroe, Kenneth Default Prty: Defendant Lakeview Loan Servicing, LLC (Set Aside 10/17/14) Default - Lakeview Loan Servicing LLC
07/24/2014	Default Filed By: Plaintiff Renfroe, Kenneth Default Prty: Defendant Recontrust Company NA (Set Aside 8/25/14) Default - Recontrust Company NA
07/29/2014	Notice of Appearance Party: Defendant Recontrust Company N A Notice of Apperance of Counsel - RECON
07/29/2014	Initial Appearance Fee Disclosure Filed By: Defendant Recontrust Company N A <i>Initial Appearance Fee Disclosure - RECON</i>
08/25/2014	Stipulation and Order Filed by: Plaintiff Renfroe, Kenneth Stipulation and Order to Set Aside Default of Recontrust Company, N.A.
09/05/2014	Ex Parte Motion Filed By: Plaintiff Renfroe, Kenneth <i>Ex Parte Motion to Enlarge Time for Service and Ex Parte Motion for Service by Publication</i>
09/05/2014	Ex Parte Motion Filed By: Plaintiff Renfroe, Kenneth <i>Ex Parte Motion to Enlarge Time for Service and Ex Parte Motion for Service by Publication</i>
09/05/2014	Affidavit of Due Diligence Filed By: Plaintiff Renfroe, Kenneth <i>Affidavit of Due Diligence</i>
09/05/2014	Affidavit of Due Diligence Filed By: Plaintiff Renfroe, Kenneth <i>Affidavit of Due Diligence</i>
09/11/2014	Order Granting Motion Filed By: Plaintiff Renfroe, Kenneth Order Granting Motion for Enlargement of Time for Service and Motion for Service by Publication
09/11/2014	Order Granting Motion Filed By: Plaintiff Renfroe, Kenneth

DEPARTMENT **3**

CASE SUMMARY CASE NO. A-14-700520-C

	Onder Constine Maties for Enternance of Time for Service and Maties for Service by
	Order Granting Motion for Enlargement of Time for Service and Motion for Service by Publication
09/15/2014	Certificate of Mailing Filed By: Plaintiff Renfroe, Kenneth <i>Certificate of Mailing</i>
09/15/2014	Certificate of Mailing Filed By: Plaintiff Renfroe, Kenneth <i>Certificate of Mailing</i>
10/14/2014	Affidavit of Publication Filed By: Plaintiff Renfroe, Kenneth <i>Affidavit of Publication</i>
10/17/2014	Stipulation and Order Filed by: Plaintiff Renfroe, Kenneth Stipulation and Order to Set Aside Default of Lakeview Loan Servicing, LLC
10/17/2014	Affidavit of Publication Filed By: Plaintiff Renfroe, Kenneth <i>Affidavit of Publication</i>
11/14/2014	Default Filed By: Plaintiff Renfroe, Kenneth Default
11/17/2014	Affidavit of Publication Filed By: Plaintiff Renfroe, Kenneth <i>Affidavit of Publication</i>
11/20/2014	Initial Appearance Fee Disclosure Filed By: Defendant Lakeview Loan Servicing, LLC <i>Initial Appearance Fee Disclosure</i>
11/20/2014	Motion to Dismiss Filed By: Defendant Lakeview Loan Servicing, LLC Lakeview Loan Servicing, LLC's Motion to Dismiss Complaint Based on the Supremacy and Property Clauses of the U.S. Constitution
11/24/2014	Default Filed By: Plaintiff Renfroe, Kenneth Default
12/15/2014	Opposition to Motion to Dismiss Filed By: Plaintiff Renfroe, Kenneth <i>Opposition to Motion to Dismiss</i>
01/09/2015	Stipulation and Order Filed by: Defendant Lakeview Loan Servicing, LLC Stipulation and Order to Continue Hearing on Defendant Lakeview Loan Servicing, LLC's Motion to Dismiss
01/12/2015	Notice of Entry of Stipulation and Order

DEPARTMENT **3**

CASE SUMMARY CASE NO. A-14-700520-C

	CASE NO. A-14-700320-C
	Filed By: Defendant Lakeview Loan Servicing, LLC Notice of Entry of Stipulation and Order to Continue Hearing on Defendant Lakeview Loan Servicing, LLC's Motion to Dismiss
01/14/2015	Reply in Support Filed By: Defendant Lakeview Loan Servicing, LLC Lakeview Loan Servicing, LLC's Reply in Support of Motion to Dismiss Complaint Based on the Supremacy and Property Clauses of the U.S. Constitution
01/21/2015	Motion to Dismiss (9:00 AM) (Judicial Officer: Herndon, Douglas W.) Lakeview Loan Servicing, LLC's Motion to Dismiss Complaint Based on the Supremacy and Property Clauses of the U.S. Constitution
01/26/2015	Motion Filed By: Plaintiff Renfroe, Kenneth Motion for Reconsideration on Order Shortening Time
01/31/2015	Stipulation and Order for Dismissal Without Prejudice Filed By: Plaintiff Renfroe, Kenneth Stipulation and Order
01/31/2015	Order of Dismissal Without Prejudice (Judicial Officer: Herndon, Douglas W.) Debtors: Recontrust Company N A (Defendant) Creditors: Kenneth Renfroe (Plaintiff) Judgment: 01/31/2015, Docketed: 02/10/2015
02/02/2015	Order Shortening Time Filed By: Plaintiff Renfroe, Kenneth Order Shortening Time
02/02/2015	Notice of Entry of Stipulation & Order for Dismissal Filed By: Plaintiff Renfroe, Kenneth Notice of Entry of Order
02/09/2015	Opposition to Motion Filed By: Defendant Lakeview Loan Servicing, LLC Lakeview Loan Servicing, LLC's Opposition To Motion For Reconsideration
02/13/2015	Reply to Opposition Filed by: Plaintiff Renfroe, Kenneth Reply to Lakeview's Opposition to Plaintiff's Motion for Reconsideration on Order Shortening Time
02/18/2015	Motion For Reconsideration (9:00 AM) (Judicial Officer: Herndon, Douglas W.) Plaintiff's Motion for Reconsideration on Order Shortening Time
08/26/2015	General Granting Filed By: Defendant Lakeview Loan Servicing, LLC Order Granting Lakeview Loan Servicing, LLC's Motion to Dismiss
08/26/2015	Order of Dismissal (Judicial Officer: Herndon, Douglas W.) Debtors: Kenneth Renfroe (Plaintiff) Creditors: Lakeview Loan Servicing, LLC (Defendant) Judgment: 08/26/2015, Docketed: 09/02/2015
	1

DEPARTMENT **3**

CASE SUMMARY CASE NO. A-14-700520-C

08/27/2015	Grder Granting Motion Filed By: Defendant Lakeview Loan Servicing, LLC Order Granting Lakeview Loan Servicing, LLC's Motion to Dismiss	
09/24/2015	Notice of Appeal Filed By: Plaintiff Renfroe, Kenneth <i>Notice of Appeal</i>	
09/24/2015	Case Appeal Statement Filed By: Plaintiff Renfroe, Kenneth Case Appeal Statement	
DATE	FE FINANCIAL INFORMATION	
	Defendant Recontrust Company N A Total Charges Total Payments and Credits Balance Due as of 9/28/2015 Defendant Lakeview Loan Servicing, LLC	223.00 223.00 0.00
	Total Charges Total Payments and Credits Balance Due as of 9/28/2015	223.00 223.00 0.00
	Plaintiff Renfroe, Kenneth Total Charges Total Payments and Credits Balance Due as of 9/28/2015	294.00 294.00 0.00

CIVIL COVER SHEET A-14-700520-C

Clark County, Nevada

Case No. _______(Assigned by Clerk's Office)

I. Party Information

Plaintiff KENNETH RENFROE

Attorney Robert Noggle, Esq. 376 E. Warm Springs Road, Ste. 140

Las Vegas NV 89119 (702) 450-6300

Attorney N/A

II. Nature of Controversy EXEMPTION FROM ARBITRATION Title to Real Property

Civil Cases			
Real Property	Torts		
Landlord/Tenant Unlawful Detainer Title to Property Foreclosure Liens X Quiet Title Specific Performance Condemnation/Eminent Domain Other Real Property Partition Planning/Zoning	Negligence Negligence – Auto Negligence – Medical/Dental Negligence – Premises Liability (Slip/Fall) Negligence – Other	 Product Liability Product Liability/Motor Vehicle Other Torts/Product Liability Intentional Misconduct Torts/Defamation (Libel/Slander) Interfere with Contract Rights Employment Torts (Wrongful termination) Other Torts Anti-trust Fraud/Misrepresentation Insurance Legal Tort Unfair Competition 	
Probate	Other Civil 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 Other Administrative Law Department of Motor Vehicles Worker's Compensation Appeal	 ☐ 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 ☐ Damage to Property ☐ Employment Security ☐ Foreign Judgment – Civil ☐ Other Personal Property ☐ Stockholder Suit ☐ Other Civil Matters 	
III. Business Court Requested (Pleater Commodities (NRS 90) Operative Commodities (NRS 90) Securities (NRS 90)	ase check applicable category; <i>for Clark or Wash</i> Investments (NRS 104 Art. 8) Deceptive Trade Practices (NRS 598) Trademarks (NRS 600A) 	<i>oe Counties only.</i>) Enhanced Case Mgmt/Business Other Business Court Matters	
May 9, 2014 Date	/ S / Robert Noggle, Esq. / Signature of initiating party or representative		

ce)

Defendants LAKEVIEW LOAN SERVICING, LLC;

RECONTRUST COMPANY, N.A.; BRIAN J.

FERGUSON and JENNIFER L. FERGUSON

III

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1	ORDR DARREN T, BRENNER, ESQ.		CLERK OF THE COURT
2	Nevada Bar No. 8386		
	NATALIE L. WINSLOW, ESQ. Nevada Bar No. 12125		
3	AKERMAN LLP 1160 Town Center Drive, Suite 330		
4	Las Vegas, Nevada 89144		
5	Telephone: (702) 634-5000 Facsimile: (702) 380-8572		
6	Email: darren.brenner@akerman.com		
7	Attorneys for Defendant Lakeview Loan Servicing, LLC		
8			
9			
	DISTRICT	<b>FCOURT</b>	
10	CLARK COUN	TY, NEVADA	
11			
12	KENNETH RENFROE,	Case No.:	A-14-700520-C
13	Plaintiff,	Dept. No.	111
14	V,		RANTING LAKEVIEW LOAN
15	LAKEVIEW LOAN SERVICING, LLC;	SERVICIN DISMISS	G, LLC'S MOTION TO
16	RECONTRUST COMPANY, N.A.; BRIAN J. FERGUSON AND JENNIFER L. FERGUSON,		
17	Defendants.		
18			
19	This Court heard Lakeview Loan Servicing	, LLC's motion	to dismiss complaint based on the
20	Supremacy and Property Clauses of the U.S. Con-	stitution on Jam	uary 21, 2015. The Court granted
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1160 Town Center DHve, Stute 330 LAS VEGAS, NEVADA 89144 (702) 634-5000 - FAX: (702) 380-8572

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AKERMAN LLP

the motion and Plaintiff filed a motion for reconsideration. On February 18, 2015, the court granted
 reconsideration and maintained its initial ruling by granting dismissal. Natalie Winslow appeared on
 behalf of Lakeview Loan Servicing, LLC, and Paul Cullen appeared on behalf of Kenneth Renfroe.

Plaintiff's motion for reconsideration was based upon the argument that the Court's ruling on the motion to dismiss was in error due to a misapplication of law. Plaintiff argued that the motion to dismiss should have been converted to a motion for summary judgment because there was no admissible evidence to show the loan in question was an FHA insured loan at the time of the foreclosure sale. Plaintiff argued the only evidence Lakeview provided to support the allegation the (30311546;1) loan was FHA insured was the deed of trust recorded on the property at the time the former owner purchased the property. Plaintiff argued FHA has regulations that permit it to reject loans after a loan is issued and that the recorded deed of trust was insufficient evidence to show FHA actually insured the loan. Plaintiff argued that, at a minimum, Lakeview should be required to provide some admissible evidence to support FHA actually insured the loan at the time of foreclosure. Such evidence would convert the motion to dismiss into a motion for summary judgment which would require some discovery to ascertain whether FHA insured the loan. Defendant argued the court could take judicial notice of recorded documents and offered the Deed of Trust with an FHA case number as evidence that the loan was insured by FHA. Lastly, Plaintiff pointed to other State district Courts that had ruled the FHA insurance was not a bar to HOA foreclosure.

The Court granted rehearing based upon the theory there was a misapplication of law. The Court then found that the deed of trust was sufficient evidence the loan was insured by FHA. Further, the Court did not consider other state district courts' rulings persuasive and maintained its stance that *Washington & Sandhill* applied baring the foreclosure based upon the Supremacy Clause and Property Clause.

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AKERMAN LLP

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ORDER 1 IT IS ORDERED that Plaintiff's motion for reconsideration is GRANTED. 2 IT IS FURTHER ORDERED that Lakeview Loan Servicing, LLC's motion to dismiss 3 complaint based on the Supremacy and Property Clauses of the U.S. Constitution is GRANTED. 4 DATED this 18 day of August, 2015. 5 6 7 T COURT JUDGE Submitted by: 8 AKERMAN LLP 9 10 1160 Town Center Ditve, Suite 330 LAS VEGAS, NEYADA 89144 L: (702) 534-5000 - FAX: (702) 380-8572 91 12 13 91 14 13 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 15 91 1 DARREN T. BRENNER, ESQ. Nevada Bar No. 8386 NATALIE L. WINSLOW, ESQ. AKERMAN LLP Nevada Bar No. 12125 1160 Town Center Drive, Suite 330 Las Vegas, Nevada 89144 Attorneys for Lakeview Loan Servicing, LLC Approved as to Form and Content by: TEL. NOGGLE LAW 17 18 PAUL CULIEN, ESQ. 19 Nevada Bar No. 12355 20376 E. Warm Springs Road Suite 140 21 Las Vegas, Nevada 89119 Attorneys for Plaintiff  $\overline{22}$ 23 24 25 2627283 {30311546;1} S. 🔅

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1 2 3 4 5 6 7 8	ORDR DARREN T, BRENNER, ESQ. Nevada Bar No. 8386 NATALIE L. WINSLOW, ESQ. Nevada Bar No. 12125 AKERMAN LLP 1160 Town Center Drive, Suite 330 Las Vegas, Nevada 89144 Telephone: (702) 634-5000 Facsimile: (702) 380-8572 Email: darren.brenner@akerman.com Attorneys for Defendant Lakeview Loan Servicing, LLC	CLERK OF THE COURT	
9			
10	DIŠTRICT	COURT	
	CLARK COUN	TY, NEVADA	
	KENNETH RENFROE,	Case No.: A-14-700520-C	
	Plaintiff	Dept. No. III	
ATTEN IA	V,	ORDER GRANTING LAKEVIEW LOAN	
1160 Town Center Drive, Suite 330 LAS, VEGAS, NEVADA 89144 Li, (702) 534-5000 - FAX, (702) 390-8572 91 91 11 11 11 11 11 11 11 11 11 11 11 1	LAKEVIEW LOAN SERVICING, LLC; RECONTRUST COMPANY, N.A.; BRIAN J. FERGUSON AND JENNIFER L. FERGUSON,	SERVICING, LLC'S MOTION TO DISMISS	
<b>卢</b> 17	Defendants.		
18			
19	This Court heard Lakeview Loan Servicing, LLC's motion to dismiss complaint based on the		
20	Supremacy and Property Clauses of the U.S. Constitution on January 21, 2015. Darren Brenner		
21	appeared on behalf of Lakeview Loan Servicing	, LLC, and Paul Cullen appeared on behalf of	
22	Kenneth Renfroe. The Court, having read the briefing and heard the arguments of counsel, finds as		
23	follows:		
. 24	FINDINGS	OF FACT	
25	1. Brian and Jennifer Ferguson (the <b>borrowers</b> ) purchased property located at 7736 Beach Falls		
26	Court, Las Vegas, Nevada 89149 in May of 2008.		
27	2. The borrowers borrowed \$172,296.00 from Countrywide Bank, FSB to finance the purchase.		
28	3. The deed of trust indicates it is an FHA insured mortgage, and contains an FHA case number. (30311546;1)		

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AKERMAN LLP

4. The deed of trust states that mortgage insurance premiums must be paid to the Department of Housing and Urban Development (**HUD**) and provides for how those payments will be applied in the order of payments section of the deed of trust.

5. The FHA insured deed of trust was eventually assigned to Lakeview on August 1, 2013.

6. On June 5, 2013, Nevada Association Services, Inc. (NAS), as agent for Desert Creek HOA, recorded a notice of delinquent assessment lien against the property.

7. On October 11, 2013, NAS, as agent for the HOA, recorded a notice of default.

8. NAS, as agent for the HOA, recorded a notice of foreclosure sale on February 25, 2014.

9. On April 18, 2014, NAS sold the property to Renfroe.

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1160 Town Center Drive, Suite 330 LAS VEGAS, NEVADA 89144 (702) 634-5000-FAX: (702) 380-

**AKERMAN LLP** 

10. Per the foreclosure deed, Renfroe purchased the property for \$20,000.00.

11. The taxable value of the property at the time of the sale was \$135,580.00

### CONCLUSIONS OF LAW

A. The Supremacy Clause bars Nevada law from allowing an HOA foreclosure to extinguish a federally insured security interest. See, e.g., Washington & Sandhill Homeowners Ass'n v. Bank of Am., N.A., No. 2:13-ev-01845-GMN-GWF, 2012 WL 4798565 (D. Nev. Sept. 25, 2014).

B. Chapter 116 of the Nevada Revised Statutes impairs federal law in the context of FHA loans in at least two respects. **First**, Chapter 116, per *SFR Investments*, purports to create a lien that is superior to the deed of trust and the FHA's interest in the property. *SFR Invs. Pool 1 v. U.S. Bank*, 130 Nev. Adv. Op. 75, 334 P.3d 408 (2014). The lien—by its nature as a purported senior lien diminishes the value of the FHA's interest, which is not permitted under the Supremacy Clause. **Second**, a foreclosure that purports to extinguish the deed of trust does not just diminish the FHA's interest, it nullifies the FHA's interest. The Supremacy Clause does not allow state law to operate in that manner.

C. Accordingly, the HOA's lien was not superior, and the foreclosure sale, even if valid under
Nevada law, does not extinguish the deed of trust.

D. The Property Clause of the U.S. Constitution provides an independent basis for the Court to
grant Lakeview's motion to dismiss.

E. The FHA insurance on Lakeview's deed of trust causes the security interest to be property of (30311546;1) 2

1 the United States. The mortgage interest, combined with the mortgagee's obligation to convey title to the federal government if the borrower defaults, creates a federal protected by the Property 2 3 Clause. Washington & Sandhill Homeowners Ass'n v. Bank of America, N.A., No. 2:13-cv-01845-GMN-GWF, 2014 WL 4798565, at *6 (D. Nev. Sept. 25, 2014). An HOA cannot foreclose on the 4 5 property, including the FHA's property interest in the deed of trust. 6 ORDER 7 IT IS ORDERED that Lakeview Loan Servicing, LLC's motion to dismiss complaint based 8 on the Supremacy and Property Clauses of the U.S. Constitution is GRANTED. DATED this  $2^{1/2}$  day of  $4^{1/2}$ , 2015. 9 10 1160 Town Center Drive, Suite 330 LAS VEGAS, NEV ADA 89144 : (702) 634-5000 – FAX: (702) 380-5572 11 COURT JUDGE DISTRICT 12 Submitted by: 13 AKERMAN LLP 14 15 DARREN T. BRENNER, ESQ. Nevada Bar No. 8386 16 TEL NATALIE L. WINSLOW, ESO. 17 Nevada Bar No. 12125 1160 Town Center Drive, Suite 330 18 Las Vegas, Nevada 89144 Attorneys for Lakeview Loan Servicing, LLC 19 Approved as to Form and Content by: 20 NOGGLE LAW 21 2223 PAUL CULLEN, ESO. Nevada Bar No. 12355 24 376 E. Warm Springs Road 25 Suite 140 Las Vegas, Nevada 89119 Attorneys for Plaintiff 2627283 {30311546;1}

AKERMAN LLP

### DISTRICT COURT CLARK COUNTY, NEVADA

Title to Property		COURT MINUTES	January 21, 2015	
A-14-700520-C	Kenneth Renfro vs. Lakeview Loan	e, Plaintiff(s) Servicing, LLC, Defendant(s)		
January 21, 2015	9:00 AM	Motion to Dismiss		
HEARD BY: Herne	don, Douglas W.	COURTROOM:	RJC Courtroom 16C	
	'ia Everett Deborah Miller			
RECORDER: Sara Richardson				
<b>REPORTER:</b>				
	nner, Darren LLEN, PAUL	Attorney Attorney		

### JOURNAL ENTRIES

- Mr. Brenner stated Defendant is requesting the Court adopt the decision by Judge Navarro in the Washington v. Sandhill case which found that the FSR decision and a Chapter 116 foreclosure does not apply to FHA loans as the FHA loan is governed by Federal law. Mr. Brenner argued in further support of motion stating title is void under the Supremacy and Property Clauses. Opposition by Mr. Cullen, stating Lakeview is not a federal agency; and the Property Clause is not supported. COURT ORDERED, Motion GRANTED. Mr. Brenner to prepare order.

### DISTRICT COURT CLARK COUNTY, NEVADA

Title to Property		COURT MINUTES	February 18, 2015		
A-14-700520-C	Kenneth Renfro vs. Lakeview Loan	e, Plaintiff(s) Servicing, LLC, Defendant(s)			
February 18, 2015	9:00 AM	Motion For Reconsideration			
HEARD BY: Herndon, Douglas W.		COURTROOM:	RJC Courtroom 16C		
COURT CLERK: Keri Cromer					
RECORDER: Sara Richardson					
<b>REPORTER:</b>					
	JLLEN, PAUL nslow, Natalie L	Attorney Attorney			

### JOURNAL ENTRIES

- Court inquired as to what was new to reconsider. Mr. Cullen stated different departments had differing opinions on the matter and that the Courts prior ruling was based upon a motion for summary judgment as opposed to a motion to dismiss. Arguments by counsel regarding whether or not to bar the FHA insured loan from foreclosure. Applicable statute cited. Court stated its findings and ORDERED, Motion GRANTED.



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

### ROBERT B. NOGGLE, ESQ. 376 E. WARM SPRINGS RD., STE. 140 LAS VEGAS, NV 89119

DATE: September 28, 2015 CASE: A700520

# **RE CASE:** KENNETH RENFROE vs. LAKEVIEW LOAN SERVICING, LLC; BRIAN J. FERGUSON; JENNIFER L. FERGUSON

NOTICE OF APPEAL FILED: September 24, 2015

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

### PLEASE NOTE: DOCUMENTS NOT TRANSMITTED HAVE BEEN MARKED:

- Solution Supreme Court Filing Fee (Make Check Payable to the Supreme Court)**
  - 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)**
- Solo − 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; CASE APPEAL STATEMENT; DISTRICT COURT DOCKET ENTRIES; CIVIL COVER SHEET; TWO (2) ORDER GRANTING LAKEVIEW LOAN SERVICING, LLC'S MOTION TO DISMISS; DISTRICT COURT MINUTES; NOTICE OF DEFICIENCY

KENNETH RENFROE,

Plaintiff(s),

Case No: A700520

Dept No: III

VS.

LAKEVIEW LOAN SERVICING, LLC; BRIAN J. FERGUSON; JENNIFER L. FERGUSON,

Defendant(s),

now on file and of record in this office.

SSEE CONTRACTOR IN WITNESS THEREOF, I have hereunto Set my hand and Affixed the seal of the Court at my office, Las Vegas, Nevada This 28 day of September 2015. TR THE Steven D. Grierson, Clerk of the Court Mary Kielty, Deputy Clerk