Electronically Filed 11/22/2016 02:36:18 PM

NOTC 1 Abran E. Vigil **CLERK OF THE COURT** 2 Nevada Bar No. 7548 Matthew D. Lamb 3l Nevada Bar No. 12991 Holly Ann Priest Electronically Filed Nevada Bar No. 13226 Dec 05 2016 02:47 p.m. BALLARD SPAHR LLP Elizabeth A. Brown 100 North City Parkway, Suite 1750 Clerk of Supreme Court Las Vegas, Nevada 89106 Telephone: (702) 471-7000 Facsimile: (702) 471-7070 vigila@ballardspahr.com lambm@ballardspahr.com priesth@ballardspahr.com 8 Attorneys for Plaintiff/Counter-Defendant JPMorgan Chase Bank, National Association 10 DISTRICT COURT 11 12 CLARK COUNTY, NEVADA JPMORGAN CHASE BANK, 13 CASE NO. A-13-692202-C NATIONAL ASSOCIATION, a national 14 association, DEPT. NO. XXIV Plaintiff. 15 16 VS. SFR INVESTMENTS POOL 1, LLC, a Nevada Limited Liability company; DOES I through X, ROE 18 CORPORATIONS I through X, inclusive, 19 Defendants. 20 21SFR INVESTMENTS POOL 1, LLC a Nevada limited liability company, 22 Counter-Claimant/Cross-23 Claimant, 24 VS. 25 JPMORGAN CHASE BANK N.A., a national association; KYLEEN T. BELL, an individual; DOES I through X, ROE CORPORATIONS I through X, inclusive, 27 Counter-Defendant/Cross-28 Defendants.

100 NORTH CITY PARKWAY, SUITE 1750

BALLARD SPAHR LLP

LAS VEGAS, NEVADA 89106 (702) 471-7000 FAX (702) 471-7070

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LAS VEGAS, NEVADA 89106 $\widehat{\mathbb{S}}\ 14$ 15

100 NORTH CITY PARKWAY, SUITE 1750

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NOTICE OF APPEAL

Plaintiff/Counter-Defendant JPMorgan Chase Bank, National Association appeals to the Nevada Supreme Court from the Order Granting SFR Investments Pool 1, LLC's Motion for Summary Judgment entered October 26, 2016 and from all interlocutory judgments and orders made appealable thereby.

Dated: November 22, 2016.

BALLARD SPAHR LLP

By: /s/ Holly Ann Priest

Abran E. Vigil Nevada Bar No. 7548 Matthew D. Lamb Nevada Bar No. 12991 Holly Ann Priest Nevada Bar No. 13226 100 North City Parkway, Suite 1750 Las Vegas, NV 89106

Attorneys for Plaintiff/Counter-Defendant JPMorgan Chase Bank, National Association

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100 NORTH CITY PARKWAY, SUITE 1750 $^{471-7070}_{0}$ LAS VEGAS, NEVADA 89106 14 14 14 15 14 15 14 15 14 16 14 16 14 16 14 16 14

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on November 22, 2016, I filed a copy of the foregoing NOTICE OF APPEAL. The following individuals will be served by the Eighth Judicial District Court's E-Filing system:

KIM GILBERT EBRON

Diana Cline Ebron, diana@kgelegal.com E-Service for Kim Gilbert Ebron, eservice@hkimlaw.com Michael L. Sturm, mike@kgelegal.com Tomas Valerio, staff@kgelegal.com

Attorneys for SFR Investments Pool 1, LLC

/s/ Sarah Walton
An employee of BALLARD SPAHR LLP

CLERK OF THE COURT

ASTA 1 Abran E. Vigil 2 Nevada Bar No. 7548 Matthew D. Lamb 3l Nevada Bar No. 12991 Holly Ann Priest Nevada Bar No. 13226 BALLARD SPAHR LLP 100 North City Parkway, Suite 1750 Las Vegas, Nevada 89106 Telephone: (702) 471-7000 Facsimile: (702) 471-7070 vigila@ballardspahr.com lambm@ballardspahr.com priesth@ballardspahr.com 8 Attorneys for Plaintiff/Counter-Defendant JPMorgan Chase Bank, National Association 10 DISTRICT COURT 11 100 NORTH CITY PARKWAY, SUITE 1750 12 CLARK COUNTY, NEVADA LAS VEGAS, NEVADA 89106 (702) 471-7000 FAX (702) 471-7070 JPMORGAN CHASE BANK, 13 CASE NO. A-13-692202-C NATIONAL ASSOCIATION, a national 14 association, DEPT. NO. XXIV Plaintiff. 15 16 VS. SFR INVESTMENTS POOL 1, LLC, a Nevada Limited Liability company; DOES I through X, ROE 18 CORPORATIONS I through X, inclusive, 19 Defendants. 20 SFR INVESTMENTS POOL 1, LLC a 21 Nevada limited liability company, 22 Counter-Claimant/Cross-23 Claimant, 24 VS. 25 JPMORGAN CHASE BANK N.A., a national association; KYLEEN T. BELL, an individual; DOES I through X, ROE CORPORATIONS I through X, inclusive, 27 Counter-Defendant/Cross-28 Defendants.

BALLARD SPAHR LLP

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702) 471-7000 FAX (702) 471-7070

CASE APPEAL STATEMENT

1. Name of appellant filing this case appeal statement:

Plaintiff/Counter-Defendant JPMorgan Chase Bank, National Association ("Chase").

2. Identify the judge issuing the decision, judgment, or order appealed from:

District Judge Jim Crockett.

Identify each appellant and the name and address of counsel for each 3. appellant:

Counsel for Appellant Chase:

Abran E. Vigil Matthew D. Lamb Holly Ann Priest Ballard Spahr llp 100 North City Parkway, Suite 1750 Las Vegas, Nevada 89106

4. Identify each respondent and the name and address of appellate counsel, if known, for each respondent (if the name of a respondent's appellate counsel is unknown, indicate as much and provide the name and address of that respondent's trial counsel):

Counsel for Respondent SFR Investments Pool 1, LLC ("SFR"):

Jacqueline A. Gilbert Diana Cline Ebron Karen Hanks KIM GILBERT EBRON 7625 Dean Martin Drive, Suite 100 Las Vegas, Nevada 89139

5. Indicate whether any attorney identified above in response to question 3 or 4 is not licensed to practice law in Nevada and, if so, whether the district court granted that attorney permission to appear under SCR 42 (attach a copy of any district court order granting such permission):

Not applicable.

| | 1750 | |
|-------------------|-----------------------------------|-------------------------|
| BALLARD SPAHR LLP | 00 NORTH CITY PARKWAY, SUITE 1750 | LAS VEGAS, NEVADA 89106 |
| | N 0 | |

6. Indicate whether appellant was represented by appointed or retained counsel in the district court:

Appellant was represented by retained counsel in the district court.

7. Indicate whether appellant is represented by appointed or retained counsel on appeal:

Appellant will be represented by the retained counsel listed in question 3 on appeal.

8. Indicate whether appellant was granted leave to proceed in forma pauperis, and the date of entry of the district court order granting such leave:

Not applicable.

9. Indicate the date the proceedings commenced in the district court (e.g., date complaint, indictment, information, or petition was filed):

November 26, 2013.

10. Provide a brief description of the nature of the action and result in the district court, including the type of judgment or order being appealed and the relief granted by the district court:

This is a quiet title action arising from an HOA foreclosure sale under NRS Chapter 116 (the "Sale"). The subject property is located at 2824 Begonia Court, Henderson, Nevada 89074 (the "Property"). Defendant/Counter-Claimant SFR was the highest bidder at the Sale. Plaintiff/Counter-Defendant Chase is the beneficiary of record and servicer of a deed of trust recorded against the Property. At the time of the Sale, Chase was servicing the loan secured by the deed of trust on behalf of the Federal National Mortgage Association, which owned the loan and deed of trust. Counter-defendant Kyleen T. Bell was the record owner of the Property at the time of the Sale.

Chase filed its original complaint on November 26, 2013 and its amended complaint on March 18, 2016. The amended complaint names SFR as a defendant and includes claims for Declaratory Relief, Quiet Title, and Unjust Enrichment. Chase argues the deed of trust survived the HOA foreclosure sale for a variety of reasons.

SFR filed an answer, counterclaim, and cross-claim on January 27, 2014 which named Chase and Ms. Bell as defendants. SFR brought claims against Chase and Ms. Bell for "Declaratory Relief/Quiet Title" and "Preliminary and Permanent Injunction." SFR contends the Sale extinguished the deed of trust and extinguished Ms. Bell's ownership interest in the Property.

| 1 | 13. If this is a civil case, indicate whether this appeal involves the |
|--|--|
| 2 | possibility of settlement: |
| 3 | Based on SFR's approach in these matter, Chase does not believe there is a |
| 4 | possibility of settlement. Dated: November 22, 2016. |
| 5 | |
| 6 | BALLARD SPAHR LLP |
| 7 | By: <u>/s/ Holly Ann Priest</u> Abran E. Vigil |
| 8 | Nevada Bar No. 7548 Matthew D. Lamb |
| 9 | Nevada Bar No. 12991 Holly Ann Priest |
| 10 | Nevada Bar No. 13226 100 North City Parkway, Suite 1750 |
| 11 | Las Vegas, NV 89106 |
| 12 | Attorneys for Plaintiff/Counter- Defendant JPMorgan Chase Bank, National Association |
| 13 | Ivational Association |
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100 NORTH CITY PARKWAY, SUITE 1750 LAS VEGAS, NEVADA 89106 BALLARD SPAHR LLP

LAS VEGAS, NEVADA 89106

100 NORTH CITY PARKWAY, SUITE 1750

BALLARD SPAHR LLP

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on November 22, 2016, I filed a copy of the foregoing CASE APPEAL STATEMENT. The following individuals will be served by the Eighth Judicial District Court's E-Filing system:

KIM GILBERT EBRON

Diana Cline Ebron, diana@kgelegal.com E-Service for Kim Gilbert Ebron, eservice@hkimlaw.com Michael L. Sturm, mike@kgelegal.com Tomas Valerio, staff@kgelegal.com

Attorneys for SFR Investments Pool 1, LLC

/s/ Sarah Walton
An employee of BALLARD SPAHR LLP

CASE SUMMARY CASE NO. A-13-692202-C

JPMorgan Chase Bank National Association, Plaintiff(s)

vs.
SFR Investments Pool 1 LLC, Defendant(s)

Location: Department 24
Judicial Officer: Crockett, Jim
Filed on: 11/26/2013

Case Number History:

Cross-Reference Case A692202

Number:

| CASE | INFORMATION |
|------|-------------|
| CASE | INFORMATION |

Statistical ClosuresCase Type:Title to Property10/26/2016Summary JudgmentSubtype:Quiet Title

Case Flags: Appealed to Supreme Court

Arbitration Exemption Granted

DATE CASE ASSIGNMENT

Current Case Assignment

Case Number A-13-692202-C
Court Department 24
Date Assigned 01/05/2015
Judicial Officer Crockett, Jim

PARTY INFORMATION

Plaintiff JPMorgan Chase Bank National Association Vigil, A
Vigil, A

Vigil, Abran E. Retained 702-471-7000(W)

Defendant SFR Investments Pool 1 LLC Kim, Howard C.

Retained 702-485-3300(W)

Counter Claimant SFR Investments Pool 1 LLC Kim, Howard C.

Retained 702-485-3300(W)

Counter JPMorgan Chase Bank National Association Vigil, Abran E.

Defendant

Retained

702-471-7000(W)

SFR Investments Pool 1 LLC
Removed: 08/06/2014

Kim, Howard C.
Retained

Dismissed 702-485-3300(W)

Cross Defendant Bell, Kyleen T

Cross Claimant

Removed: 08/06/2014

Dismissed

| DATE | EVENTS & ORDERS OF THE COURT | INDEX |
|------------|--|-------|
| 11/26/2013 | Complaint Filed By: Counter Defendant JPMorgan Chase Bank National Association Complaint | |
| 11/26/2013 | Initial Appearance Fee Disclosure Filed By: Counter Defendant JPMorgan Chase Bank National Association Initial Appearance Fee Disclosure | |
| 11/26/2013 | Case Opened | |

CASE SUMMARY CASE NO. A-13-692202-C

| | CASE NO. A-13-692202-C |
|------------|---|
| 12/31/2013 | Summons Filed by: Counter Defendant JPMorgan Chase Bank National Association Summons - SFR Investments Pool I LLC |
| 01/27/2014 | Answer and Counterclaim Filed By: Counter Claimant SFR Investments Pool 1 LLC Answer, Counterclaim and Cross-Claim |
| 01/27/2014 | Initial Appearance Fee Disclosure Filed By: Counter Claimant SFR Investments Pool 1 LLC Initial Appearance Fee Disclosure (NRS Chapter 19) |
| 01/29/2014 | Certificate of Service Filed by: Counter Claimant SFR Investments Pool 1 LLC Certificate of Service |
| 02/19/2014 | Motion for Summary Judgment Filed By: Counter Defendant JPMorgan Chase Bank National Association JPMorgan Chase Bank's Motion for Summary Judgment |
| 02/20/2014 | Affidavit of Service Filed By: Counter Defendant JPMorgan Chase Bank National Association Affidavit of Service - Kyleen T Bell |
| 02/27/2014 | Notice of Lis Pendens Filed by: Counter Defendant JPMorgan Chase Bank National Association Notice of Lis Pendens |
| 03/14/2014 | Certificate of Service Filed by: Counter Defendant JPMorgan Chase Bank National Association Certificate of Service |
| 03/24/2014 | Stipulation and Order Filed by: Counter Claimant SFR Investments Pool 1 LLC Stipulation and Order to Continue Hearing on Plaintiff's Motion for Summary Judgment |
| 03/26/2014 | Notice of Entry of Stipulation and Order Filed By: Counter Claimant SFR Investments Pool 1 LLC Notice of Entry of Stipulation and Order |
| 04/01/2014 | Opposition and Countermotion Filed By: Counter Claimant SFR Investments Pool 1 LLC SFR Investments Pool 1, LLC's Opposition to JPMorgan Chase Bank's Motion for Summary Judgment and Counter-Motion to Stay Litigation or in the alternative for Stay Pending Appeal |
| 04/02/2014 | Certificate of Service Filed by: Counter Claimant SFR Investments Pool 1 LLC Certificate of Service |
| 04/02/2014 | Exhibits Filed By: Counter Defendant JPMorgan Chase Bank National Association Exhibits to SFR Investments Pool 1, LLC's Opposition to JPMorgan Chase Bank's Motion for Summary Judgment and and Counter-Motion to Stay Litigation on in the Alternative for Stay Pending Appeal |

CASE SUMMARY CASE No. A-13-692202-C

| 04/02/2014 | Certificate of Service Filed by: Counter Claimant SFR Investments Pool 1 LLC Certificate of Service |
|------------|---|
| 04/11/2014 | Reply to Opposition Filed by: Counter Defendant JPMorgan Chase Bank National Association Reply To Opposition To JPMorgan Chase Bank's Motion For Summary Judgment And Opposition To Countermotion To Stay Litigation Or, In The Alternative, For Stay Pending Appeal |
| 04/15/2014 | Motion for Summary Judgment (8:15 AM) (Judicial Officer: Barker, David) 04/15/2014, 10/16/2014 JPMorgan Chase Bank's Motion for Summary Judgment |
| 04/15/2014 | Opposition and Countermotion (8:15 AM) (Judicial Officer: Barker, David) 04/15/2014, 10/16/2014 SFR Investments Pool 1, LLC's Opposition to JPMorgan Chase Bank's Motion for Summary Judgment and Counter-Motion to Stay Litigation or in the alternative for Stay Pending Appeal |
| 04/15/2014 | All Pending Motions (8:15 AM) (Judicial Officer: Barker, David) |
| 04/16/2014 | Commissioners Decision on Request for Exemption - Granted Commissioner's Decision on Request for Exemption - Granted |
| 04/30/2014 | Default Filed By: Counter Claimant SFR Investments Pool 1 LLC Default Against Kyleen T. Bell |
| 05/13/2014 | Arbitration File Arbitration File |
| 06/24/2014 | Notice of Lis Pendens Filed by: Counter Defendant JPMorgan Chase Bank National Association Notice of Lis Pendens |
| 07/11/2014 | Application for Default Judgment Party: Counter Claimant SFR Investments Pool 1 LLC SFR Investments Pool 1, LLC's Application for Judgment by Default against Kyleen T. Bell |
| 07/14/2014 | Certificate of Service Filed by: Counter Claimant SFR Investments Pool 1 LLC Certificate of Service |
| 08/06/2014 | Stipulation and Order for Dismissal Without Prejudice Filed By: Counter Claimant SFR Investments Pool 1 LLC Stipulation and Order to Dismissing Kyleen T. Bell Without Prejudice |
| 08/06/2014 | Order of Dismissal Without Prejudice (Judicial Officer: Barker, David) Debtors: Kyleen T Bell (Cross Defendant) Creditors: SFR Investments Pool 1 LLC (Cross Claimant) Judgment: 08/06/2014, Docketed: 08/13/2014 |
| 08/08/2014 | Notice of Entry of Stipulation and Order Filed By: Counter Claimant SFR Investments Pool 1 LLC |

CASE SUMMARY CASE No. A-13-692202-C

| | CASE NO. A-13-092202-C |
|------------|--|
| | Notice of Entry of Stipulation and Order Dismissing Kyleen T. Bell without Prejudice |
| 08/12/2014 | CANCELED Motion for Judgment (8:15 AM) (Judicial Officer: Barker, David) Vacated - per Stipulation and Order SFR Investments Pool 1, LLC's Application for Judgment by Default against Kyleen T. Bell |
| | SFR investments Foot 1, LLC s Application for Juagment by Default against Kyleen 1. Bett |
| 10/16/2014 | All Pending Motions (8:15 AM) (Judicial Officer: Barker, David) |
| 10/29/2014 | Recorders Transcript of Hearing Recorder's Transcript of Proceedings: JPMorgan Chase Bank's Motion for Summary Judgment; SFR Investments Pool 1, LLC's Opposition to JPMorgan Chase Bank's Motion for Summary Judgment and Counter-Motion to Stay Litigation or in the Alternative for Stay Pending Appeal, heard October 16, 2014 |
| 01/05/2015 | Case Reassigned to Department 24 District Court Case Reassignment 2015 |
| 03/23/2015 | Substitution of Attorney Filed by: Counter Defendant JPMorgan Chase Bank National Association Substitution of Counsel |
| 03/23/2015 | Certificate of Service Filed by: Counter Defendant JPMorgan Chase Bank National Association Certificate of Mailing |
| 04/20/2015 | Order Filed By: Counter Defendant JPMorgan Chase Bank National Association Order |
| 04/22/2015 | Notice of Entry of Order Filed By: Counter Claimant SFR Investments Pool 1 LLC Notice of Entry of Order |
| 05/07/2015 | Answer to Counterclaim Filed By: Counter Defendant JPMorgan Chase Bank National Association Answer to Counterclaim |
| 05/27/2015 | Amended Answer Filed By: Counter Defendant JPMorgan Chase Bank National Association Amended Answer to Counterclaim |
| 06/10/2015 | Joint Case Conference Report Filed By: Counter Defendant JPMorgan Chase Bank National Association Joint Case Conference Report |
| 06/30/2015 | Scheduling Order Scheduling Order |
| 07/06/2015 | Order Setting Civil Bench Trial Order Setting Civil Bench Trial |
| 07/27/2015 | Motion Filed By: Counter Claimant SFR Investments Pool 1 LLC Motion for Pre-Trial Coordination on Order Shortening Time |

CASE SUMMARY CASE NO. A-13-692202-C

| | CASE NO. A-13-692202-C |
|------------|--|
| 08/07/2015 | Response Filed by: Counter Defendant JPMorgan Chase Bank National Association Response to Motion for Pre-Trial coordination on an Order Shortening Time |
| 08/11/2015 | Motion to Coordinate (10:30 AM) (Judicial Officer: Bare, Rob) Defendant SFR Investments Pool 1 LLC's Motion for Pre-Trial Coordination on Order Shortening Time |
| 08/25/2015 | Document Filed Filed by: Counter Claimant SFR Investments Pool 1 LLC Proposed Case Management Order |
| 10/01/2015 | Opposition Filed By: Counter Defendant JPMorgan Chase Bank National Association Opposition and Notice of Opposition to SFR Investment Pool 1, LLC's Motion for Pre-Trial Coordination on Order Shortening Time |
| 12/20/2015 | Notice of Change of Address Filed By: Counter Claimant SFR Investments Pool 1 LLC Notice of Change of Address and Notice of Change of Firm Name |
| 02/05/2016 | Motion for Leave to File Party: Counter Defendant JPMorgan Chase Bank National Association Motion for Leave to Amend Complaint |
| 03/07/2016 | Notice of Non Opposition Filed By: Counter Defendant JPMorgan Chase Bank National Association Notice of Non-Opposition to Motion for Leave to Amend Complaint |
| 03/15/2016 | Motion for Leave (9:00 AM) (Judicial Officer: Crockett, Jim) JP Morgan's Motion for Leave to Amend Complaint |
| 03/15/2016 | Order Filed By: Counter Defendant JPMorgan Chase Bank National Association Order Granting Motion for Leave to Amend the Complaint |
| 03/15/2016 | Notice of Entry of Order Filed By: Counter Defendant JPMorgan Chase Bank National Association Notice of Entry of Order |
| 03/18/2016 | Amended Complaint Filed By: Counter Defendant JPMorgan Chase Bank National Association Amended Complaint |
| 04/04/2016 | Answer to Amended Complaint Filed By: Counter Claimant SFR Investments Pool 1 LLC SFR Investments Pool 1, LLC's Answer to Amended Complaint |
| 04/14/2016 | Motion for Protective Order Filed By: Counter Claimant SFR Investments Pool 1 LLC Motion For Protective Order Relating to Rule 30(b)(6) Deposition of SFR Investments Pool 1, LLC |
| 04/25/2016 | Errata |

CASE SUMMARY CASE NO. A-13-692202-C

| | CASE NO. A-13-692202-C |
|------------|--|
| | Filed By: Counter Claimant SFR Investments Pool 1 LLC Notice of Errata |
| 05/06/2016 | Notice of Change of Hearing Notice of Change of Hearing |
| 05/06/2016 | Notice of Change of Hearing |
| 05/09/2016 | Opposition to Motion For Protective Order Filed By: Counter Defendant JPMorgan Chase Bank National Association JPMorgan Chase Bank, N.A.'S Opposition To SFR Investments Pool 1, LLC's Motion For Protective Order Relating To Rule 30(b)(6) Deposition of SFR |
| 05/12/2016 | Status Check: Trial Readiness (9:00 AM) (Judicial Officer: Crockett, Jim) Status Check - Trial Readiness |
| 05/13/2016 | Stipulation and Order Filed by: Counter Defendant JPMorgan Chase Bank National Association Stipulation and Order to Extend Deadline for Response to Motion for Protective Order |
| 05/18/2016 | Reply in Support Filed By: Counter Claimant SFR Investments Pool 1 LLC Reply in Support of Motion for Protective Order Relating to Rule 30(b)(6) Deposition of SFR Investments Pool 1 LLC |
| 05/20/2016 | Notice of Entry of Stipulation and Order Filed By: Counter Defendant JPMorgan Chase Bank National Association Notice of Entry of Stipulation and Order |
| 05/20/2016 | Stipulation and Order Filed by: Counter Defendant JPMorgan Chase Bank National Association Stipulation and Order to Continue Hearing on Motion for Protective Order |
| 05/24/2016 | CANCELED Motion for Protective Order (9:00 AM) (Judicial Officer: Crockett, Jim) Vacated - per Commissioner Defendant's Motion For Protective Order Relating to Rule 30(b)(6) Deposition of SFR Investments Pool 1, LLC |
| 05/25/2016 | Stipulation and Order Filed by: Counter Defendant JPMorgan Chase Bank National Association Stipulation and Order to Extend Dispositive Motion Deadline (First Request) |
| 05/26/2016 | Notice of Entry of Stipulation and Order Filed By: Counter Defendant JPMorgan Chase Bank National Association Notice of Entry of Stipulation and Order |
| 06/13/2016 | Motion for Protective Order (1:30 PM) (Judicial Officer: Beecroft, Chris A., Jr.) Events: 04/14/2016 Motion for Protective Order SFR Investments Pool 1, LLC's Motion for Protective Order Relating to Rule 30(b)(6) Deposition of SFR Investments Pool 1, LLC |
| 06/20/2016 | Recorders Transcript of Hearing Recorder's Transcript of Proceedings - SFR Investments Pool 1 LLC's Motion for Protective Order Relating to Rule 30(b)(6) Deposition of SFR Investments Pool 1 LLC - heard on June 13, 2016 |
| | |

CASE SUMMARY CASE NO. A-13-692202-C

| 06/28/2016 | Stipulation and Order Filed by: Counter Defendant JPMorgan Chase Bank National Association Stipulation and Order to Extend Discovery Deadlines (First Request) |
|------------|--|
| 07/11/2016 | CANCELED Status Check: Compliance (2:00 PM) (Judicial Officer: Beecroft, Chris A., Jr.) Vacated - per Commissioner |
| 07/13/2016 | Motion to Extend Discovery Filed By: Counter Defendant JPMorgan Chase Bank National Association JPMorgan Chase Bank NA's Motion to Extend Dispositive Motion Deadline and Continue Trial |
| 07/13/2016 | Objection to Discovery Commissioners Report and Recommend Filed By: Counter Defendant JPMorgan Chase Bank National Association JPMorgan Chase Bank NA's Objection to Discovery Commissioner's Report and Recommendations Re:SFR Investment Pool 1, LLC's Motion for Protective Order Relating to Rule 30(b)(6) Deposition of SFR |
| 07/15/2016 | Ex Parte Application Party: Counter Defendant JPMorgan Chase Bank National Association JPMorgan Chase Bank NA's Ex Parte Application for an Order to Shorten Time on its Motion to Extend Dispositive Motion Deadline and Continue Trial |
| 07/19/2016 | Order Shortening Time Filed By: Counter Defendant JPMorgan Chase Bank National Association Order on JPMorgan Chase Bank NA's Ex Parte Application for an Order to Shorten Time on its Motion to Extend Dispositive Motion Deadline and Continue Trial |
| 07/21/2016 | Discovery Commissioners Report and Recommendations Filed By: Counter Defendant JPMorgan Chase Bank National Association Discovery Commissioner's Report and Recommendation as to Motion for Protective Order Relating to Rule 30(b)(6) Deposition of SFR Investments Pool 1, LLC |
| 07/22/2016 | Motion to Compel Filed By: Counter Defendant JPMorgan Chase Bank National Association JP Morgan Chase Bank NA's Motion to Compel |
| 07/22/2016 | Motion for Summary Judgment Filed By: Counter Claimant SFR Investments Pool 1 LLC SFR Investments Pool 1, LLC's Motion for Summary Judgment |
| 07/29/2016 | Motion for Summary Judgment Filed By: Counter Defendant JPMorgan Chase Bank National Association JPMorgan Chase Bank, N.A.'s Motion for Summary Judgment |
| 07/29/2016 | Appendix Filed By: Counter Defendant JPMorgan Chase Bank National Association JPMorgan Chase Bank, N.A.'s Appendix of Exhibits to Motion for Summary Judgment |
| 08/01/2016 | Notice of Change of Hearing Notice of Change of Hearing |
| 08/02/2016 | Stipulation and Order Filed by: Counter Defendant JPMorgan Chase Bank National Association |

CASE SUMMARY CASE No. A-13-692202-C

| | CASE NO. A-13-092202-C |
|------------|--|
| | Stipulation and Order to Enlarge Dispositive Motion Deadline and Vacating Trial |
| 08/02/2016 | Notice of Entry of Stipulation and Order Filed By: Counter Defendant JPMorgan Chase Bank National Association Notice of Entry of Stipulation and Order to Enlarge Dispositive Motion Deadline and Vacating Trial |
| 08/02/2016 | Notice Filed By: Counter Defendant JPMorgan Chase Bank National Association Notice of Constitutional Challenge |
| 08/08/2016 | Opposition to Motion For Summary Judgment Filed By: Counter Defendant JPMorgan Chase Bank National Association Plaintiff JPMorgan Chase Bank, N.A.'s Opposition to SFR Investments Pool 1, LLC's Motion for Summary Judgment |
| 08/08/2016 | Opposition to Motion Filed By: Counter Claimant SFR Investments Pool 1 LLC SFR Investments Pool 1, LLC's Opposition to JP Morgan Chase, N.A.'s Motion to Compel |
| 08/09/2016 | CANCELED Motion (9:00 AM) (Judicial Officer: Crockett, Jim) Vacated JPMorgan Chase Bank NA's Motion to Extend Dispositive Motion Deadline and Continue Trial |
| 08/09/2016 | CANCELED Pre Trial Conference (9:30 AM) (Judicial Officer: Crockett, Jim) Vacated - per Stipulation and Order |
| 08/15/2016 | Opposition to Motion For Summary Judgment Filed By: Counter Claimant SFR Investments Pool 1 LLC SFR Investments Pool 1, LLC's Opposition to Motion for Summary Judgment |
| 08/15/2016 | Reply in Support Filed By: Counter Claimant SFR Investments Pool 1 LLC SFR Investments Pool 1, LLC's Reply in Support of Motion for Summary Judgment |
| 08/22/2016 | Reply in Support Filed By: Counter Defendant JPMorgan Chase Bank National Association JPMorgan Chase Bank, N.A.'s Reply in Support of the Motion to Compel |
| 08/23/2016 | Motion for Summary Judgment (9:00 AM) (Judicial Officer: Crockett, Jim) SFR Investments Pool 1, LLC's Motion for Summary Judgment |
| 08/25/2016 | Order Setting Civil Bench Trial Order Setting Civil Bench Trial |
| 08/26/2016 | Declaration Filed By: Counter Defendant JPMorgan Chase Bank National Association Declaration of Lindsay Demaree in Support of JPMorgan Chase Bank, N.A.'s Motion to Compel |
| 08/29/2016 | Motion to Compel (1:30 PM) (Judicial Officer: Beecroft, Chris A., Jr.) JP Morgan Chase Bank NA's Motion to Compel |
| 09/01/2016 | CANCELED Motion for Summary Judgment (9:00 AM) (Judicial Officer: Crockett, Jim) |

CASE SUMMARY CASE NO. A-13-692202-C

| | CASE NO. A-13-692202-C |
|------------|---|
| | Vacated - per Judge JPMorgan Chase Bank, N.A.'s Motion for Summary Judgment |
| 09/01/2016 | CANCELED Calendar Call (9:30 AM) (Judicial Officer: Crockett, Jim) Vacated - per Stipulation and Order |
| 09/06/2016 | CANCELED Bench Trial (10:00 AM) (Judicial Officer: Crockett, Jim) Vacated - per Stipulation and Order |
| 10/25/2016 | Status Check: Trial Readiness (9:00 AM) (Judicial Officer: Crockett, Jim) |
| 10/25/2016 | Status Check (9:00 AM) (Judicial Officer: Crockett, Jim) Status Check: 60 day Stay of Case |
| 10/25/2016 | All Pending Motions (9:00 AM) (Judicial Officer: Crockett, Jim) |
| 10/26/2016 | Notice of Entry of Order Filed By: Counter Claimant SFR Investments Pool 1 LLC Notice of Entry of Order Granting SFR Investments Pool 1, LLC's Motion for Summary Judgment |
| 10/26/2016 | Order Granting Motion Filed By: Counter Claimant SFR Investments Pool 1 LLC Order Granting SFR Investments Pool 1, LLC's Motion for Summary Judgment |
| 10/26/2016 | Summary Judgment (Judicial Officer: Crockett, Jim) Debtors: JPMorgan Chase Bank National Association (Plaintiff) Creditors: SFR Investments Pool 1 LLC (Defendant) Judgment: 10/26/2016, Docketed: 11/03/2016 |
| 11/03/2016 | Memorandum of Costs and Disbursements Filed By: Counter Claimant SFR Investments Pool 1 LLC SFR Investments Pool 1, LLC's Memorandum Of Costs And Disbursements |
| 11/07/2016 | CANCELED Motion to Compel (1:30 PM) (Judicial Officer: Bulla, Bonnie) Vacated - Case Closed JP Morgan Chase Bank NA's Motion to Compel |
| 11/14/2016 | Motion to Retax Filed By: Counter Defendant JPMorgan Chase Bank National Association JPMorgan Chase Bank N.A.'s Motion to Retax SFR's Claimed Costs |
| 11/21/2016 | Opposition to Motion Filed By: Counter Claimant SFR Investments Pool 1 LLC Opposition To JPMorgan Chase Bank, National Association's, Motion To Retax Costs |
| 11/22/2016 | Notice of Appeal Filed By: Counter Defendant JPMorgan Chase Bank National Association Notice of Appeal |
| 11/22/2016 | Case Appeal Statement Filed By: Counter Defendant JPMorgan Chase Bank National Association Case Appeal Statement |
| 11/29/2016 | Motion to Retax (9:00 AM) (Judicial Officer: Crockett, Jim) JPMorgan Chase Bank N.A.'s Motion to Retax SFR's Claimed Costs |

CASE SUMMARY CASE No. A-13-692202-C

| 12/06/2016 | CANCELED Pre Trial Conference (9:30 AM) (Judicial Officer: Crockett, Jim) Vacated - Case Closed | |
|------------|--|---------------------------------|
| 12/15/2016 | CANCELED Calendar Call (9:30 AM) (Judicial Officer: Crockett, Jim) Vacated - Case Closed | |
| 01/03/2017 | CANCELED Bench Trial (10:00 AM) (Judicial Officer: Crockett, Jim) Vacated - Case Closed | |
| DATE | FINANCIAL INFORMATION | |
| | Counter Claimant SFR Investments Pool 1 LLC Total Charges Total Payments and Credits Balance Due as of 11/30/2016 | 423.00 423.00 0.00 |
| | Counter Defendant JPMorgan Chase Bank National Association Total Charges Total Payments and Credits Balance Due as of 11/30/2016 | 694.00 694.00 0.00 |
| | Counter Defendant JPMorgan Chase Bank National Association Appeal Bond Balance as of 11/30/2016 | 500.00 |

CIVIL COVER SHEET Clark County, Nevada Case No. _____

A- 13- 692202- C XVIII

| I. Party Information | | | |
|--|---|---|---|
| Plaintiff(s) (Name/Address/Phone): JPMorgan Chase Bank, National Association | on, a national | SFR Investments | me/Address/Phone): Pool 1, LLC, a Nevada limited liability company; 10; and ROE BUSINESS ENTITIES 1 through 10, |
| Attorney (name/address/phone): TIFFANY & BOSCO, P.A. Gregory L. Wilde, Esq. Kevin S. Soderstrom, Esq. 212 South Jones Boulevard Las Vegas, Nevada 89107 Telephone: (702) 258-8200 | | Attorney (name/ac | ddress/phone): |
| II. Nature of Controversy (Please chapplicable subcategory, if appropriate) | neck applicable bold cate | gory and | ☐ Arbitration Requested |
| | Civil Ca | ises | |
| Real Property | | То | rts |
| ☐ Landlord/Tenant ☐ Unlawful Detainer ☐ Title to Property ☐ Foreclosure ☐ Liens ☐ Quiet Title ☐ Specific Performance ☐ Condemnation/Eminent Domain ☐ Other Real Property ☐ Partition ☐ Planning/Zoning | Negliger Negligence – Auto Negligence – Medical Negligence – Premise (Slip/I | l/Dental es Liability | ☐ 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 General Building & Cor Insurance Carri Commercial Ins Collection of A Employment Co Guarantee Sale Contract Uniform Comm Civil Petition for Jud Foreclosure Med Other Administra | er strument | □ 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 □ Foreign Judgment – Civil □ Other Personal Property □ Recovery of Property □ Stockholder Suit □ Other Civil Matters |
| III. Business Court Requested (Plea | ase check applicable catego | ry; for Clark or Wash | oe Counties only.) |
| ☐ NRS Chapters 78-88 ☐ Commodities (NRS 90) ☐ Securities (NRS 90) | ☐ Investments (NRS 10- ☐ Deceptive Trade Pract ☐ Trademarks (NRS 600 | ices (NRS 598) | ☐ Enhanced Case Mgmt/Business ☐ Other Business Court Matters |
| 11/21/2013 | /s/ | Kevin S. Soderstror | n, Esq. |
| Date | Sig | nature of initiating pa | rty or representative |

(702) 485-3300 FAX (702) 485-33

Š. ORDR DIANA CLINE EBRON, ESQ. 2 Nevada Bar No. 10580 E-mail: diana@kgelegal.com 3 JACQUELINE A. GILBERT, ESQ. Nevada Bar No. 10593 4 E-mail: jackie@kgelegal.com KAREN L. HANKS, ESO. 5 Nevada Bar No. 9578 E-mail: karen@kgelegal.com 6 KIM GILBERT EBRON 7625 Dean Martin Drive, Suite 110 Las Vegas, Nevada 89139 Telephone: (702) 485-3300 Facsimile: (702) 485-3301 Attorneys for SFR Investments Pool 1, LLC 10/26/2016 11:38:18 AM

CLERK OF THE COURT

then to believe

EIGHTH JUDICIAL DISTRICT COURT

CLARK COUNTY, NEVADA

JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, a national association,

Case No. A-13-692202-C

Plaintiff.

Dept. No. XXIV

VS.

SFR INVESTMENTS POOL 1, LLC, a Nevada limited liability company; DOES INDIVIDUALS 1 through 10; and ROE BUSINESS ENTITIES 1 through 10, inclusive, ORDER GRANTING SFR INVESTMENTS POOL I, LLC'S MOTION FOR SUMMARY JUDGMENT

Defendants. AND ALL RELATED CLAIMS.

This matter came before the Court on SFR Investments Pool 1, LLC ("SFR") Motion for ON AUGUST 23.2016 @ 9AM. Summary Judgment ("SFR MSJ") filed on July 22, 2016, seeking judgment on its claims against JPMorgan Chase Bank, National Association ("Chase") for quiet title/declaratory relief and on Chase's claims against SFR for quiet title/declaratory relief and unjust enrichment. Chase filed its opposition to SFR's MSJ on August 8, 2016, and SFR filed its reply on August 15, 2016. Zachary Clayton, Esq. of Kim Gilbert Ebron appeared on behalf of SFR and Holly Priest, Esq. of Ballard Spahr LLP appeared on behalf of Chase. No other parties or counsel appeared.

> Zi Summary Judgment Ci Voluntary Dismissal 🗋 Involuntary Dismissal C) Stipulated Judgment D Stipulated Dismissal 🔘 Delault Judgment () Motion to Dismiss by Deft(s) C) Judgment of Arbitration

KIN CILBERT EBRON

625 DEAN MARTIN DRIVE, SUITE 110
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(702) 485-3300 FAX (702) 485-3301

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Having reviewed and considered the full briefing and arguments of counsel, for the reasons stated on the record and in the pleadings, and good cause appearing, this Court makes the following findings of fact and conclusions of law.

FINDINGS OF FACT

- 1. In 1991, Nevada adopted the Uniform Common Interest Ownership Act as NRS 116, including NRS 116.3116(2).2
- 2. Kylan T. Bell took title to the real property commonly known as 2824 Begonia Court, Henderson, NV 89074; Parcel No. 177-12-410-074 (the "Property"), by way of a Grant, Bargain, sale Deed recorded as Instrument No. 199504210001512 on April 21, 1995.
- On February 5, 2003, Eastbridge Gardens Condominiums' (the "Association"), 3. recorded in the Official Records of the Clark County Recorder, its Second Restated Declaration of Covenants, Conditions and Restrictions ("CC&Rs") as Instrument No. 200202060001001 of the Official Records of the Clark County Recorder.³
- 4. On November 25, 2002, a Deed of Trust was recorded against the Property as Instrument No. 200211250002874 ("Deed of Trust"). The Deed of Trust was executed by Bell to secure a promissory note in the amount of \$68,000.00. The Deed of Trust designated Mortgage Electronic Registration Systems, Inc. ("MERS") as beneficiary in a nominee capacity for the original lender, Republic Mortgage, LLC, and the original lender's successors and assigns.
- 5. As part of the loan transaction, the original lender prepared and Bell signed, a Condominium Rider to the Deed of Trust, recognizing that the Property was located in a subcommon interest community within the Association.
- On April 1, 2011, Nevada Association Services ("NAS") recorded on behalf of 6. the Association a Notice of Delinquent Assessment Lien as Instrument No. 201104010001371

Any findings of fact that are more appropriately conclusions of law shall be so deemed. Any conclusions of law that are more appropriately findings of fact shall be so deemed.

² Unless otherwise noted, the findings set forth herein are undisputed.

³ When a document is stated to have been recorded, it refers to being recorded in the Official records of the Clark County Recorder.

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("NODA"), The NODA was mailed to Bell.

- On May 31, 2012, NAS recorded on behalf of the Association a Notice of 7. Trustee's Sale as Instrument No. 201206010001979 ("NOS"). The NOS was mailed to Chase and Bell. Chase admits receipt of the NOS. The NOS was posted and published pursuant to statutory requirements.
- On September 21, 2012, NAS recorded on behalf of the Association a Notice of 8. Default and Election to Sell Under Homeowners Association Lien as Instrument No. 201109210000506 ("NOD"). The NOD was mailed to Chase and Bell.
- 9. On October 25, 2012, an Assignment of Deed of Trust was recorded as Instrument No. 201210250002057, pursuant to which MERS, in its capacity as beneficiary in a nominee capacity for the lender and the lender's successors and assigns, assigned the Deed of Trust to Chase.
- 10. On April 29, 2013, Assignment of First Deed of Trust to Chase Bank is rerecorded as Instrument No. 201304290002908.
- On May 2, 2013, NAS sent on behalf of the Association a Second Notice of 11. Trustee's Sale ("SNOS"). This notice was recorded as instrument No. 201305070000894. The SNOS was mailed to Chase and Bell. Chase admits receipt of the SNOS. The SNOS was posted and published pursuant to statutory requirements. Per the notice, the sale was set for May 31, 2013.
- On May 9, 2013, National Default Services Corp. ("NDSC") as trustee, recorded 12. a Notice of Default and Election to Sell Under Deed of Trust, stating the Bell had become delinquent on payments under the note.
- 13. On May 31, 2013, NAS held the Association foreclosure sale at which SFR placed the highest bid of \$10,100.00 ("Association foreclosure sale").
- 14. The Trustee's Deed Upon Sale vesting title in SFR was recorded on June 10, 2013 as Instrument No. 201306100002206. The Trustee's Deed included the following recitals:

This conveyance is made pursuant to the powers conferred upon [NAS] by Nevada Revised Statutes, the Eastbride Gardens Condominiums governing documents (CC&Rs) and that certain Notice of Delinquent Assessment Lien,

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described herein. Default occurred as set forth in a Notice of Default and Election, recorded on 9/21/2011. . . . Nevada Association Services, Inc. has complied with all requirements of law including, but not limited to, the elapsing of 90 days, mailing of copies of [NODA] and [NOD] and the posting and publication of the Notice of Sale.

- 15. Chase is charged with knowledge of NRS 116 since its adoption in 1991.
- 16. Despite being fully aware of the Association's foreclosure sale, neither Chase, its predecessors in interest, nor their agents attempted to pay any amount of the Association's lien. Neither did they take any action to enjoin the sale or seek some intervention to determine an amount to pay.
- In the Nevada Supreme Court's SFR Investments Pool 1, LLC v. U.S. Bank, 17. N.A., decision, the Court was unanimous in its interpretation that a homeowners association foreclosure sale could extinguish a first deed of trust, and the only disagreement being in whether the foreclosure could be non-judicial or must be judicial. 130 Nev. ____, 332 P.3d 408, 419 (2014) (majority holding and first paragraph of the concurring in part, dissenting in part by C.J. Gibbons) ("SFR Decision").
- There is no suggestion of fraud, oppression or unfairness in the conduct of the 18. sale. Thus, whether the price was inadequate or grossly inadequate, is immaterial.
- In its opposition, Chase argued the loan was owned by the Federal National 19. Mortgage Association ("Fannie Mae") and Chase was the servicer of the loan for Fannie Mae at the time of the subject HOA foreclosure sale. Chase further argued that due to Fannie Mae's interest, SFR's alleged interest was subject to the Deed of Trust pursuant to the Housing and Economic Recovery Act of 2008 ("HERA") specifically, 12 U.S.C. § 4617(j)(3).
- In its reply, SFR argued that if the Court were to overturn the sale, the sale must be voided and that SFR cannot be made to take title subject to the Bank's Deed of Trust.
 - 21. Chase also argued that the SFR Decision should not be applied retroactively.
- Chase provided no evidence that its alleged payments for taxes or insurance were 22. made in defense of property. There was no evidence that SFR was a named additional insured on any insurance policy on the Property obtained by Chase, nor did Chase provide evidence that the Property was in danger of being sold for delinquent taxes.

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CONCLUSIONS OF LAW

A. Summary judgment is appropriate "when the pleadings and other evidence on file demonstrate that no 'genuine issue as to any material fact (remains) and that the moving party is entitled to a judgment as a matter of law." Wood v. Safeway, 121 Nev. 724, 729, 121 P.3d 1026, 1029 (2005). Additionally, "[t]he purpose of summary judgment 'is to avoid a needless trial when an appropriate showing is made in advance that there is no genuine issue of fact to be tried, and the movant is entitled to judgment as a matter of law." McDonald v. D.P. Alexander & Las Vegas Boulevard, LLC, 121 Nev. 812, 815, 123 P.3d 748, 750 (2005) quoting Coray v. Home, 80 Nev. 39, 40-41, 389 P.2d 76, 77 (1964). Moreover, the non-moving party "must, by affidavit or otherwise, set forth specific facts demonstrating the existence of a genuine issue for trial or have summary judgment entered against [it]." Wood, 121 Nev. at 32, 121 P.3d at 1031. The non-moving party "is not entitled to build a case on the gossamer threads of whimsy, speculation, and conjecture." Id. Rather, the non-moving party must demonstrate specific facts as opposed to general allegations and conclusions. LaMantia v. Redisi, 118 Nev. 27, 29, 38 P.3d 877, 879 (2002); Wayment v. Holmes, 112 Nev. 232,237,912 P.2d 816, 819 (1996). Though inferences are to be drawn in favor of the non-moving party, an opponent to summary judgment. must show that it can produce evidence at trial to support its claim or defense. Van Cleave v. Kietz-Mill Minit Mart, 97 Nev. 414,417,633 P.2d 1220, 222 (1981).

- While the moving party generally bears the burden of proving there is no genuine В. issue of material fact, in this case there are a number of presumptions that this Court must consider in deciding the issues, including:
 - ₹. That foreclosure sales and the resulting deeds are presumed valid. NRS 47.250(16)-(18) (stating that there are disputable presumptions "[t]hat the law has been obeyed[]"; "[t]hat a trustee or other person, whose duty it was to convey real property to a particular person, has actually conveyed to that person, when such presumption is necessary to perfect the title of such person or a successor in interest[]"; "[t]hat private transactions have been fair and regular"; and "[t]hat the ordinary course of business has

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- 2. That a foreclosure deed "reciting compliance with notice provisions of NRS 116.31162 through NRS 116.31168 "is conclusive" as to the recitals "against the unit's former owner, his or her heirs and assigns and all other persons." SFR 334 P.3d at 411-12.
- 3. That "filf the trustee's deed recites that all statutory notice requirements and procedures required by law for the conduct of the foreclosure have been satisfied, a rebuttable presumption arises that the sale has been conducted regularly and properly: this presumption is conclusive as to a bona fide purchaser." Moeller v. Lien, 30 Cal.Rptr.2d 777, 783 (Ct. App. 1994); see also, 4 Miller & Starr, Cal. Real Estate (3d ed. 2000) Deeds of Trust and Mortgages § 10:211, pp. 647-652; 2 Bernhardt, Cal. Mortgage and Deed of Trust Practice (Cont.Ed.Bar 2d ed. 1990) § 7:59, pp. 476-477).
- "A presumption not only fixes the burden of going forward with evidence, but it also shifts the burden of proof." Yeager v. Harrah's Club, Inc., 111 Nev. 830, 834, 897 P.2d 1093, 1095 (1995)(citing Vancheri v. GNLV Corp., 105 Nev. 417, 421, 777 P.2d 366, 368 (1989)). "These presumptions impose on the party against whom it is directed the burden of proving that the nonexistence of the presumed fact is more probable than its existence." Id. (citing NRS 47.180).
- D. Thus, Chase bore the burden of proving it was more probable than not that the Association Foreclosure Sale and the resulting Foreclosure Deed were invalid.
- Chase has the burden to overcome the conclusive presumption of the foreclosure Ε. deed recitals with evidence of fraud, unfairness and oppression.
- F. Pursuant to the SFR Decision, NRS 116.3116(2) gives associations a true superpriority lien, the non-judicial foreclosure of which extinguishes a first deed of trust. SFR, 334 P.3d at 419.
- According to the SFR Decision, "together, NRS 116.3116(1) and NRS G. 116.31162 provide for the nonjudicial foreclosure of the whole of the HOA's lien, not just the subpriority piece of it." SFR, 334 P.3d at 414-15.

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The Association foreclosure sale vested title in SFR "without equity or right of Н. redemption." SFR, 334 P.3d at 419 (citing NRS 116.31166(3)).

- "If the sale is properly, lawfully and fairly carried out, [the bank] cannot I. unilaterally create a right of redemption in [itself]." Golden v. Tomiyasu, 387 P.2d 989, 997 (Nev. 1963).
- As the SFR Decision did not announce a new rule of law but merely interpreted Ĵ. the provisions set forth in NRS 116 et seq., it does not raise an issue of retroactivity. The SFR Decision provided "an authoritative statement of what the statute meant before as well as after the decision of the case giving rise to that construction." Morales-Izquierdo v. Dep't of Homeland Sec., 600 F.3d 1076, 1087 (9th Cir. 2010), overruled in part on other grounds by Garfias-Rodriguez v. Holder, 702 F.3d 504, 516 (9th Cir. 2010), quoting Rivers v. Roadway Express, Inc., 511 U.S. 298, 312-313 (1994). Thus, this Court rejects Chase's retroactivity argument.
- NRS 116 does not require a purchaser at an association foreclosure sale be a K. bona fide purchaser, but in any case, without evidence to the contrary, when an association's foreclosure sale complies with the statutory foreclosure rules, as evident by the recorded notices and with the admission of knowledge of the sale, and without any facts to the contrary, knowledge of a FDOT and that Chase retained the ability to bring an equitable claim to challenge the foreclosure sale is not enough in itself to demonstrate that SFR took the property with notice of a potential dispute to title, the basis of which is unknown to SFR, and therefore, does is not sufficient to defeat SFR's ability to claim BFP status. Shadow Wood HOA v. N.Y. Cmty Bancorp, 132 Nev. , 366 P.3d 1105, 1116 (2016).
- Shadow Wood reaffirmed Nevada's adoption of the California rule that ٤. "inadequacy of price, however gross, is not in itself a sufficient ground for setting aside a trustee's sale legally made; there must be in addition proof of some element of fraud, unfairness or oppression as accounts for and brings about the inadequacy of price[.]" Shadow Wood, 2016 WL 347979 at*5 (quoting Golden, 79 Nev. at 504 (internal citations omitted) (emphasis added)).

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M. Because there is no suggestion of fraud, oppression or unfairness in the sale process or that SFR knowingly participated in fraud, oppression or unfairness in the sale, even if the purchase price paid by SFR was seen as inadequate or grossly inadequate, price alone is insufficient to invalidate the sale.

Chase admits it received the required notices and knew the sale had been N. scheduled, yet it did nothing to protect its interest in the Property. Furthermore, as a mere lienholder, as opposed to homeowner like the bank in Shadow Wood, Chase is not entitled to equitable relief as it has an adequate remedy at law for damages against any party that may have injured it. Las Vegas Valley Water Dist. V. Curtis Park Manor Water Users Ass'n, 646 P.2d 549, 551 (Nev. 1982) ("courts lack authority to grant equitable relief when an adequate remedy at law exists."). Thus, even if this Court had found some facts suggesting fraud, unfairness or oppression, it would not need to weigh the equities. However, because Chase has presented no evidence, other than the alleged "low price" paid by SFR, suggesting that the sale was anything other than properly conducted, the Court would not need to weigh the equities in this case.

- This Court did not make a determination as to Fannie Mae's interest in the O. property. The Court found that Chase lacks standing to enforce 12 U.S.C. § 4617(j)(3).
- The Court rejects Chase's argument that an association must have accumulated Р. either six or nine months of delinquent assessments before it can begin the foreclosure process. Nothing in NRS 116.3116 requires such, and the reference to six or nine months in NRS 1[6,3116 refers only to the amount that would be prior to a first security interest. NRS 116,31162(4) provides that the notice of delinquent assessments can be sent as early as ninety (90) days of a delinquency.
- Chase failed to demonstrate an exception to the voluntary payment doctrine: (a) O. coercion or duress caused by a business necessity, or (2) payment in defense of property. Nevada Association Services, Inc. v. The Eighth Judicial District, 130 Nev. ____, 338 P.3d 1250 (2014). Without showing one of these exceptions applies, one cannot recover voluntary payments. Best Buy Stores v. Benderson-Wainberg Assocs., 668 F.3d 1019, 1030 (8th Cir. 2012) ("one who makes a payment voluntarily, cannot recover it on the ground that he was

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under no legal obligation to make the payment."). Here, Chase failed to provide any facts raising a material question as to whether any alleged payments were made under one of the exceptions.

- \mathbb{R} . The Deed of Trust was extinguished by the Association's foreclosure sale.
- S. SFR is entitled to quiet title in its name free and clear of the Deed of Trust.
- SFR is entitled to a permanent injunction enjoining Chase, its successors and T. assigns from taking any action on the extinguished Deed & Trost follows

ORDER

IT IS HEREBY ORDERED, ADJUDGED, AND DECREED that the SFR MSJ is GRANTED.

IT IS FURTHER ORDERED, ADJUDGED, AND DECREED that the Deed of Trust recorded against the real property commonly known as 2824 Begonia Court, Henderson, NV 89074; Parcel No. 177-12-410-074, was extinguished by the Association Foreclosure Sale.

IT IS FURTHER ORDERED, ADJUDGED, AND DECREED that Chase, its predecessors in interest and its successors, agents, and assigns, have no further interest in real property located at 2824 Begonia Court, Henderson, NV 89074; Parcel No. 177-12-410-074 and are hereby permanently enjoined from taking any further action to enforce the now extinguished Deed of Trust.

IT IS FURTHER ORDERED, ADJUDGED, AND DECREED that title to real property located 2824 Begonia Court, Henderson, NV 89074; Parcel No. 177-12-410-074 is hereby quieted in favor of SFR.

IT IS FURTHER ORDERED, ADJUDGED, AND DECREED that SFR is entitled to summary judgment on Chase's claim for unjust enrichment and that Chase is not entitled to relief as to that claim.

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IT IS FURTHER ORDERED, ADJUDGED, AND DECREED that this Order shall

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| 1 | resolve all claims as to all parties.4 DATED this 25day of 0404, | 2016 DROER GRANTON 1006 ME LAMMANY TOO 6 ME OT |
| 2 | DATED this Agay of, | 2016. |
| 3 | | |
| 4 | | MS PASTRICY COURT JUDGE |
| 5 | Respectfully Submitted By: | Approved as to Form but Not Content By: |
| 6 | KIM GILBERT EBRØN | BALLARD SPAHR LLP |
| 7 | | |
| 8 | VACOVELINE A. GILBERT, ESQ. | ABRAN E. VIGIL, ESQ. |
| 9 | Nevada Bar No. 10593 | Nevada Bar No. 7548 |
| | Email: jackie@kgelegal.com | Email: vigila@ballardspahr.com |
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| 15 | Facsimile: (702) 485-3301 | Facsimile: (702) 471-7070 |
| 16 | Attorneys for SFR Investments Pool 1, LLC | Attorneys for JPMorgan Chase Bank, National Association |
| 17 | | IAMINARA VOZOCERRION |
| 18 | | |
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| 7) 1 | | |

⁴ SFR dismissed its claims against Bell by way of Stipulation and Order entered on August 6, 2014, notice of entry of which was served on August 8, 2014.

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DIANA CLINE EBRON, ESQ. 1 Nevada Bar No. 10580 E-mail: diana@kgelegal.com 2 JACQUELINE A. GILBERT, ESQ. Nevada Bar No. 10593 3 E-mail: jackie@kgelegal.com KAREN L. HANKS, ESQ. 4 Nevada Bar No. 9578 E-mail: karen@kgelegal.com 5 KIM GILBERT EBRON 7625 Dean Martin Drive, Suite 110 6 Las Vegas, Nevada 89139 Telephone: (702) 485-3300 7 Facsimile: (702) 485-3301 Attorneys for SFR Investments Pool 1, LLC 8

Alun & Louine
CLERK OF THE COURT

EIGHTH JUDICIAL DISTRICT COURT

CLARK COUNTY, NEVADA

| ASSOCIATION, a national association, |
|--|
| Plaintiff, |
| vs. |
| SFR INVESTMENTS POOL 1, LLC, a |
| Nevada limited liability company; DOES |
| INDIVIDUALS 1 through 10; and ROE |
| BUSINESS ENTITIES 1 through 10 inclusive |

JPMORGAN CHASE BANK, NATIONAL

NOTICE OF ENTRY OF ORDER GRANTING SFR INVESTMENTS POOL 1, LLC'S MOTION FOR SUMMARY JUDGMENT

Case No. A-13-692202-C

Dept. No. XXIV

Defendants.
AND ALL RELATED CLAIMS.

PLEASE TAKE NOTICE that on October 26, 2016 this Court entered an **Order Granting SFR Investments Pool 1, LLC's Motion for Summary Judgment.** A copy of said Order is attached hereto.

DATED this 26th day of October, 2016.

KIM GILBERT EBRON

/s/ Diana Cline Ebron
DIANA CLINE EBRON, ESQ.
Nevada Bar No. 10580
7625 Dean Martin Drive, Suite 110
Las Vegas, Nevada 89139
Attorney for SFR Investments Pool 1, LLC.

KIM GILBERT EBRON 7625 DEAN MARTIN DRIVE, SUITE 110 LAS VEGAS, NEVADA 89139 (702) 485-3300 FAX (702) 485-3301

CERTIFICATE OF SERVICE

I hereby certify that on this 26th day of October, 2016, pursuant to NRCP 5(b), I served via the Eighth Judicial District Court electronic filing system, the foregoing **NOTICE OF**ENTRY OF ORDER GRANTING SFR INVESTMENTS POOL 1, LLC'S MOTION FOR

SUMMARY JUDGMENT to the following parties:

| Contact | Email | |
|---------------------|--------------------------------|--|
| Abran Vigil | <u>viqila@ballardspahr.com</u> | |
| Mary Kay Carlton | carltonm@ballardspahr.com | |
| Ballard Spahr LLP | | |
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| Lindsay Demaree | demareel@ballardspahr.com | |

/s/ Tomas Valerio
An Employee of Kim Gilbert Ebron

Ž, ORDR DIANA CLINE EBRON, ESQ. 2 Nevada Bar No. 10580 E-mail: diana@kgelegal.com 3 JACQUELINE A. GILBERT, ESQ. Nevada Bar No. 10593 E-mail: jackie@kgelegal.com KAREN L. HANKS, ESO. 5 Nevada Bar No. 9578 E-mail: karen@kgelegal.com 6 KIM GILBERT EBRON 7625 Dean Martin Drive, Suite 110 Las Vegas, Nevada 89139 Telephone: (702) 485-3300 Facsimile: (702) 485-3301 Attorneys for SFR Investments Pool 1, LLC 10/26/2016 11:38:18 AM

then to be **CLERK OF THE COURT**

EIGHTH JUDICIAL DISTRICT COURT

CLARK COUNTY, NEVADA

JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, a national association,

Case No. A-13-692202-C

Plaintiff.

Dept. No. XXIV

VS.

SFR INVESTMENTS POOL 1, LLC, a Nevada limited liability company; DOES INDIVIDUALS 1 through 10; and ROE BUSINESS ENTITIES 1 through 10, inclusive, ORDER GRANTING SFR INVESTMENTS POOL I. LLC'S MOTION FOR SUMMARY JUDGMENT

Defendants. AND ALL RELATED CLAIMS.

This matter came before the Court on SFR Investments Pool 1, LLC ("SFR") Motion for ON AUGULT 23.2016 @ 9AM. Summary Judgment ("SFR MSJ") filed on July 22, 2016, seeking judgment on its claims against JPMorgan Chase Bank, National Association ("Chase") for quiet title/declaratory relief and on Chase's claims against SFR for quiet title/declaratory relief and unjust enrichment. Chase filed its opposition to SFR's MSJ on August 8, 2016, and SFR filed its reply on August 15, 2016. Zachary Clayton, Esq. of Kim Gilbert Ebron appeared on behalf of SFR and Holly Priest, Esq. of Ballard Spahr LLP appeared on behalf of Chase. No other parties or counsel appeared.

> Zi Summary Judgment ○ Voluntary Dismissel 🗍 involuntary Olsmissal C) Stipulated Judgment Stipulated Dismissel
>
> | Motion to Dismiss by Deft(s) C Default Judgment C Judament of Arbitration

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Having reviewed and considered the full briefing and arguments of counsel, for the reasons stated on the record and in the pleadings, and good cause appearing, this Court makes the following findings of fact and conclusions of law.

FINDINGS OF FACT

- 1. In 1991, Nevada adopted the Uniform Common Interest Ownership Act as NRS 116, including NRS 116.3116(2).2
- 2. Kylan T. Bell took title to the real property commonly known as 2824 Begonia Court, Henderson, NV 89074; Parcel No. 177-12-410-074 (the "Property"), by way of a Grant, Bargain, sale Deed recorded as Instrument No. 199504210001512 on April 21, 1995.
- On February 5, 2003, Eastbridge Gardens Condominiums' (the "Association"), 3. recorded in the Official Records of the Clark County Recorder, its Second Restated Declaration of Covenants, Conditions and Restrictions ("CC&Rs") as Instrument No. 200202060001001 of the Official Records of the Clark County Recorder.³
- On November 25, 2002, a Deed of Trust was recorded against the Property as 4. Instrument No. 200211250002874 ("Deed of Trust"). The Deed of Trust was executed by Bell to secure a promissory note in the amount of \$68,000.00. The Deed of Trust designated Mortgage Electronic Registration Systems, Inc. ("MERS") as beneficiary in a nominee capacity for the original lender. Republic Mortgage, LLC, and the original lender's successors and assigns.
- 5. As part of the loan transaction, the original lender prepared and Bell signed, a Condominium Rider to the Deed of Trust, recognizing that the Property was located in a subcommon interest community within the Association.
- On April 1, 2011, Nevada Association Services ("NAS") recorded on behalf of 6. the Association a Notice of Delinquent Assessment Lien as Instrument No. 201104010001371

Any findings of fact that are more appropriately conclusions of law shall be so deemed. Any conclusions of law that are more appropriately findings of fact shall be so deemed.

² Unless otherwise noted, the findings set forth herein are undisputed.

³ When a document is stated to have been recorded, it refers to being recorded in the Official records of the Clark County Recorder.

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("NODA"), The NODA was mailed to Bell.

- On May 31, 2012, NAS recorded on behalf of the Association a Notice of 7. Trustee's Sale as Instrument No. 201206010001979 ("NOS"). The NOS was mailed to Chase and Bell. Chase admits receipt of the NOS. The NOS was posted and published pursuant to statutory requirements.
- On September 21, 2012, NAS recorded on behalf of the Association a Notice of 8. Default and Election to Sell Under Homeowners Association Lien as Instrument No. 201109210000506 ("NOD"). The NOD was mailed to Chase and Bell.
- 9. On October 25, 2012, an Assignment of Deed of Trust was recorded as Instrument No. 201210250002057, pursuant to which MERS, in its capacity as beneficiary in a nominee capacity for the lender and the lender's successors and assigns, assigned the Deed of Trust to Chase.
- 10. On April 29, 2013, Assignment of First Deed of Trust to Chase Bank is rerecorded as Instrument No. 201304290002908.
- On May 2, 2013, NAS sent on behalf of the Association a Second Notice of 11. Trustee's Sale ("SNOS"). This notice was recorded as instrument No. 201305070000894. The SNOS was mailed to Chase and Bell. Chase admits receipt of the SNOS. The SNOS was posted and published pursuant to statutory requirements. Per the notice, the sale was set for May 31, 2013.
- On May 9, 2013, National Default Services Corp. ("NDSC") as trustee, recorded 12. a Notice of Default and Election to Sell Under Deed of Trust, stating the Bell had become delinquent on payments under the note.
- 13. On May 31, 2013, NAS held the Association foreclosure sale at which SFR placed the highest bid of \$10,100.00 ("Association foreclosure sale").
- 14. The Trustee's Deed Upon Sale vesting title in SFR was recorded on June 10, 2013 as Instrument No. 201306100002206. The Trustee's Deed included the following recitals:

This conveyance is made pursuant to the powers conferred upon [NAS] by Nevada Revised Statutes, the Eastbride Gardens Condominiums governing documents (CC&Rs) and that certain Notice of Delinquent Assessment Lien,

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described herein. Default occurred as set forth in a Notice of Default and Election, recorded on 9/21/2011. . . . Nevada Association Services, Inc. has complied with all requirements of law including, but not limited to, the elapsing of 90 days, mailing of copies of [NODA] and [NOD] and the posting and publication of the Notice of Sale.

- 15. Chase is charged with knowledge of NRS 116 since its adoption in 1991.
- 16. Despite being fully aware of the Association's foreclosure sale, neither Chase, its predecessors in interest, nor their agents attempted to pay any amount of the Association's lien. Neither did they take any action to enjoin the sale or seek some intervention to determine an amount to pay.
- In the Nevada Supreme Court's SFR Investments Pool 1, LLC v. U.S. Bank, 17. N.A., decision, the Court was unanimous in its interpretation that a homeowners association foreclosure sale could extinguish a first deed of trust, and the only disagreement being in whether the foreclosure could be non-judicial or must be judicial. 130 Nev. ____, 332 P.3d 408, 419 (2014) (majority holding and first paragraph of the concurring in part, dissenting in part by C.J. Gibbons) ("SFR Decision").
- There is no suggestion of fraud, oppression or unfairness in the conduct of the 18. sale. Thus, whether the price was inadequate or grossly inadequate, is immaterial.
- In its opposition, Chase argued the loan was owned by the Federal National 19. Mortgage Association ("Fannie Mae") and Chase was the servicer of the loan for Fannie Mae at the time of the subject HOA foreclosure sale. Chase further argued that due to Fannie Mae's interest, SFR's alleged interest was subject to the Deed of Trust pursuant to the Housing and Economic Recovery Act of 2008 ("HERA") specifically, 12 U.S.C. § 4617(j)(3).
- In its reply, SFR argued that if the Court were to overturn the sale, the sale must be voided and that SFR cannot be made to take title subject to the Bank's Deed of Trust.
 - 21. Chase also argued that the SFR Decision should not be applied retroactively.
- Chase provided no evidence that its alleged payments for taxes or insurance were 22. made in defense of property. There was no evidence that SFR was a named additional insured on any insurance policy on the Property obtained by Chase, nor did Chase provide evidence that the Property was in danger of being sold for delinquent taxes.

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CONCLUSIONS OF LAW

A. Summary judgment is appropriate "when the pleadings and other evidence on file demonstrate that no 'genuine issue as to any material fact (remains) and that the moving party is entitled to a judgment as a matter of law." Wood v. Safeway, 121 Nev. 724, 729, 121 P.3d 1026, 1029 (2005). Additionally, "[t]he purpose of summary judgment 'is to avoid a needless trial when an appropriate showing is made in advance that there is no genuine issue of fact to be tried, and the movant is entitled to judgment as a matter of law." McDonald v. D.P. Alexander & Las Vegas Boulevard, LLC, 121 Nev. 812, 815, 123 P.3d 748, 750 (2005) quoting Coray v. Home, 80 Nev. 39, 40-41, 389 P.2d 76, 77 (1964). Moreover, the non-moving party "must, by affidavit or otherwise, set forth specific facts demonstrating the existence of a genuine issue for trial or have summary judgment entered against [it]." Wood, 121 Nev. at 32, 121 P.3d at 1031. The non-moving party "is not entitled to build a case on the gossamer threads of whimsy, speculation, and conjecture." Id. Rather, the non-moving party must demonstrate specific facts as opposed to general allegations and conclusions. LaMantia v. Redisi, 118 Nev. 27, 29, 38 P.3d 877, 879 (2002); Wayment v. Holmes, 112 Nev. 232,237,912 P.2d 816, 819 (1996). Though inferences are to be drawn in favor of the non-moving party, an opponent to summary judgment. must show that it can produce evidence at trial to support its claim or defense. Van Cleave v. Kietz-Mill Minit Mart, 97 Nev. 414,417,633 P.2d 1220, 222 (1981).

- While the moving party generally bears the burden of proving there is no genuine В. issue of material fact, in this case there are a number of presumptions that this Court must consider in deciding the issues, including:
 - Ž, That foreclosure sales and the resulting deeds are presumed valid. NRS 47.250(16)-(18) (stating that there are disputable presumptions "[t]hat the law has been obeyed[]"; "[t]hat a trustee or other person, whose duty it was to convey real property to a particular person, has actually conveyed to that person, when such presumption is necessary to perfect the title of such person or a successor in interest[]"; "[t]hat private transactions have been fair and regular"; and "[t]hat the ordinary course of business has

been followed.").

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- 2. That a foreclosure deed "reciting compliance with notice provisions of NRS 116.31162 through NRS 116.31168 "is conclusive" as to the recitals "against the unit's former owner, his or her heirs and assigns and all other persons." SFR 334 P.3d at 411-12.
- That "filf the trustee's deed recites that all statutory notice requirements 3. and procedures required by law for the conduct of the foreclosure have been satisfied, a rebuttable presumption arises that the sale has been conducted regularly and properly: this presumption is conclusive as to a bona fide purchaser." Moeller v. Lien, 30 Cal.Rptr.2d 777, 783 (Ct. App. 1994); see also, 4 Miller & Starr, Cal. Real Estate (3d ed. 2000) Deeds of Trust and Mortgages § 10:211, pp. 647-652; 2 Bernhardt, Cal. Mortgage and Deed of Trust Practice (Cont.Ed.Bar 2d ed. 1990) § 7:59, pp. 476-477).
- "A presumption not only fixes the burden of going forward with evidence, but it also shifts the burden of proof." Yeager v. Harrah's Club, Inc., 111 Nev. 830, 834, 897 P.2d 1093, 1095 (1995)(citing Vancheri v. GNLV Corp., 105 Nev. 417, 421, 777 P.2d 366, 368 (1989)). "These presumptions impose on the party against whom it is directed the burden of proving that the nonexistence of the presumed fact is more probable than its existence." Id. (citing NRS 47.180).
- D. Thus. Chase bore the burden of proving it was more probable than not that the Association Foreclosure Sale and the resulting Foreclosure Deed were invalid.
- Chase has the burden to overcome the conclusive presumption of the foreclosure Ε. deed recitals with evidence of fraud, unfairness and oppression.
- F. Pursuant to the SFR Decision, NRS 116.3116(2) gives associations a true superpriority lien, the non-judicial foreclosure of which extinguishes a first deed of trust. SFR, 334 P.3d at 419.
- According to the SFR Decision, "together, NRS 116.3116(1) and NRS G. 116.31162 provide for the nonjudicial foreclosure of the whole of the HOA's lien, not just the subpriority piece of it." SFR, 334 P.3d at 414-15.

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The Association foreclosure sale vested title in SFR "without equity or right of Н. redemption," SFR, 334 P.3d at 419 (citing NRS 116.31166(3)).

- "If the sale is properly, lawfully and fairly carried out, [the bank] cannot Ĩ. unilaterally create a right of redemption in [itself]." Golden v. Tomiyasu, 387 P.2d 989, 997 (Nev. 1963).
- Ĵ. As the SFR Decision did not announce a new rule of law but merely interpreted the provisions set forth in NRS 116 et seq., it does not raise an issue of retroactivity. The SFR Decision provided "an authoritative statement of what the statute meant before as well as after the decision of the case giving rise to that construction." Morales-Izquierdo v. Dep't of Homeland Sec., 600 F.3d 1076, 1087 (9th Cir. 2010), overruled in part on other grounds by Garfias-Rodriguez v. Holder, 702 F.3d 504, 516 (9th Cir. 2010), quoting Rivers v. Roadway Express, Inc., 511 U.S. 298, 312-313 (1994). Thus, this Court rejects Chase's retroactivity argument.
- NRS 116 does not require a purchaser at an association foreclosure sale be a K. bona fide purchaser, but in any case, without evidence to the contrary, when an association's foreclosure sale complies with the statutory foreclosure rules, as evident by the recorded notices and with the admission of knowledge of the sale, and without any facts to the contrary, knowledge of a FDOT and that Chase retained the ability to bring an equitable claim to challenge the foreclosure sale is not enough in itself to demonstrate that SFR took the property with notice of a potential dispute to title, the basis of which is unknown to SFR, and therefore, does is not sufficient to defeat SFR's ability to claim BFP status. Shadow Wood HOA v. N.Y. Cmty Bancorp, 132 Nev. ___, 366 P.3d 1105, 1116 (2016).
- Shadow Wood reaffirmed Nevada's adoption of the California rule that Ĺ. "inadequacy of price, however gross, is not in itself a sufficient ground for setting aside a trustee's sale legally made; there must be in addition proof of some element of fraud, unfairness or oppression as accounts for and brings about the inadequacy of price[.]" Shadow Wood, 2016 WL 347979 at*5 (quoting Golden, 79 Nev. at 504 (internal citations omitted) (emphasis added)).

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Because there is no suggestion of fraud, oppression or unfairness in the sale M. process or that SFR knowingly participated in fraud, oppression or unfairness in the sale, even if the purchase price paid by SFR was seen as inadequate or grossly inadequate, price alone is insufficient to invalidate the sale.

Chase admits it received the required notices and knew the sale had been N. scheduled, yet it did nothing to protect its interest in the Property. Furthermore, as a mere lienholder, as opposed to homeowner like the bank in Shadow Wood, Chase is not entitled to equitable relief as it has an adequate remedy at law for damages against any party that may have injured it. Las Vegas Valley Water Dist. V. Curtis Park Manor Water Users Ass'n, 646 P.2d 549, 551 (Nev. 1982) ("courts lack authority to grant equitable relief when an adequate remedy at law exists."). Thus, even if this Court had found some facts suggesting fraud, unfaimess or oppression, it would not need to weigh the equities. However, because Chase has presented no evidence, other than the alleged "low price" paid by SFR, suggesting that the sale was anything other than properly conducted, the Court would not need to weigh the equities in this case.

- This Court did not make a determination as to Fannie Mae's interest in the O. property. The Court found that Chase lacks standing to enforce 12 U.S.C. § 4617(j)(3).
- The Court rejects Chase's argument that an association must have accumulated P. either six or nine months of delinquent assessments before it can begin the foreclosure process. Nothing in NRS 116.3116 requires such, and the reference to six or nine months in NRS 1[6,3]16 refers only to the amount that would be prior to a first security interest. NRS 116.31162(4) provides that the notice of delinquent assessments can be sent as early as ninety (90) days of a delinquency.
- Chase failed to demonstrate an exception to the voluntary payment doctrine: (a) coercion or duress caused by a business necessity, or (2) payment in defense of property. Nevada Association Services, Inc. v. The Eighth Judicial District, 130 Nev. ____, 338 P.3d 1250 (2014). Without showing one of these exceptions applies, one cannot recover voluntary payments. Best Buy Stores v. Benderson-Wainberg Assocs., 668 F.3d 1019, 1030 (8th Cir. 2012) ("one who makes a payment voluntarily, cannot recover it on the ground that he was

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under no legal obligation to make the payment."). Here, Chase failed to provide any facts raising a material question as to whether any alleged payments were made under one of the exceptions.

- The Deed of Trust was extinguished by the Association's foreclosure sale. \mathbb{R} .
- S. SFR is entitled to quiet title in its name free and clear of the Deed of Trust.
- T. SFR is entitled to a permanent injunction enjoining Chase, its successors and assigns from taking any action on the extinguished Deed 275057.

ORDER

IT IS HEREBY ORDERED, ADJUDGED, AND DECREED that the SFR MSJ is GRANTED.

IT IS FURTHER ORDERED, ADJUDGED, AND DECREED that the Deed of Trust recorded against the real property commonly known as 2824 Begonia Court, Henderson, NV 89074; Parcel No. 177-12-410-074, was extinguished by the Association Foreclosure Sale.

IT IS FURTHER ORDERED, ADJUDGED, AND DECREED that Chase, its predecessors in interest and its successors, agents, and assigns, have no further interest in real property located at 2824 Begonia Court, Henderson, NV 89074; Parcel No. 177-12-410-074 and are hereby permanently enjoined from taking any further action to enforce the now extinguished Deed of Trust.

IT IS FURTHER ORDERED, ADJUDGED, AND DECREED that title to real property located 2824 Begonia Court, Henderson, NV 89074; Parcel No. 177-12-410-074 is hereby quieted in favor of SFR.

IT IS FURTHER ORDERED, ADJUDGED, AND DECREED that SFR is entitled to summary judgment on Chase's claim for unjust enrichment and that Chase is not entitled to relief as to that claim.

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IT IS FURTHER ORDERED, ADJUDGED, AND DECREED that this Order shall

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| şanaş | resolve all claims as to all parties.4 | 2016. 4 Took ment |
| 2 | DATED this 25day of Octobe, | 2016. 19 July 2016 11 11 11 11 11 11 11 11 11 11 11 11 1 |
| 3 | | AN |
| 4 | | Ma TRICY COURT JUDGE |
| 5 | Respectfully Submitted By: | Approved as to Form but Not Content By: |
| 6 | KIM GILBERT EBRØN | BALLARD SPAHR LLP |
| 7 | | |
| 8 | JACOZELINE A. GILBERT, ESQ. | ABRAN E. Vigil, Esq. |
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| 15 | Facsimile: (702) 485-3301 | Facsimile: (702) 471-7070 |
| 16 | Attorneys for SFR Investments Pool 1, LLC | Attorneys for JP Morgan Chase Bank, |
| 17 | | National Association |
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⁴ SFR dismissed its claims against Bell by way of Stipulation and Order entered on August 6, 2014, notice of entry of which was served on August 8, 2014.

A-13-692202-C

JPMorgan Chase Bank National Association, Plaintiff(s) vs.
SFR Investments Pool 1 LLC, Defendant(s)

April 15, 2014 8:15 AM All Pending Motions

HEARD BY: Barker, David COURTROOM: RJC Courtroom 11D

COURT CLERK: April Watkins

RECORDER: Cheryl Carpenter

REPORTER:

PARTIES

PRESENT: Cline, Diana S. Attorney Soderstrom, Kevin Attorney

JOURNAL ENTRIES

- SFR INVESTMENTS POOL 1, LLC'S OPPOSITION TO JPMORGAN CHASE BANK'S MOTION FOR SUMMARY JUDGMENT AND COUNTER-MOTION FOR STAY LITIGATION OR IN THE ALTERNATIVE, FOR STAY PENDING APPEAL...JPMORGAN CHASE BANK'S MOTION FOR SUMMARY JUDGMENT

Mr. Soderstrom advised he has spoken to Ms. Cline and agree to stay litigation until September. If at some point in time and injunctive relief is sought, counsel can do so. Further, counsel does not believe Pltf. is seeking foreclosure proceedings and counsel does not have the authority. Ms. Cline advised no sale currently set that is why injunctive relief has not been sought. Further, Ms. Cline advised she has no objection to continuing matter. COURT ORDERED, matters CONTINUED.

CONTINUED TO: 10/16/14 8:15 AM

PRINT DATE: 11/30/2016 Page 1 of 12 Minutes Date: April 15, 2014

| Title to Property | COURT MINUTES | October 16, 2014 |
|--|--|------------------|
| | | |
| A-13-692202-C JPMorgan Chase Bank National Association, Plaintiff(s) | | |
| | VS. | |
| | SFR Investments Pool 1 LLC, Defendant(s) | |
| | | |

October 16, 2014 8:15 AM All Pending Motions

HEARD BY: Barker, David COURTROOM: RJC Courtroom 11B

COURT CLERK: April Watkins

RECORDER: Cheryl Carpenter

REPORTER:

PARTIES

PRESENT: Cline, Diana S. Attorney Soderstrom, Kevin Attorney

JOURNAL ENTRIES

- JPMORGAN CHASE BANK'S MOTION FOR SUMMARY JUDGMENT...SFR INVESTMENTS POOL 1, LLC'S OPPOSITION TO JPMORGAN CHASE BANK'S MOTION FOR SUMMARY JUDGMENT AND COUNTER-MOTION TO STAY LITIGATION OR IN THE ALTERNATIVE FOR STAY PENDING APPEAL

Mr. Soderstrom stated when motion was filed, it was based on interpretation of the law, now Supreme Court has gone the other way and request to withdraw motion at this time without prejudice. COURT SO ORDERED. Further, Mr. Soderstrom stated after Supreme Court issued their decision, Judge Navarro, from the Federal Court issued decision and held federally backed loans are basically statute is unconstitutional as it applies to those entities. Further, counsel looking into this to see if it is a federally backed loan. Additionally, counsel stated he believes Long v. Towne, from the Nevada Supreme Court is still good law so if there is fraud, oppression or unfairness those can also be a basis to set aside foreclosure sale. Also, client has also informed counsel they will be substituting in new counsel in the near future. Ms. Cline stated Judge Navarro is the only Court that found a federally backed insurer has an interest in an property that trumps local state law through the supremacy clause. In order for the bank to take advantage, they will need to amend complaint and allege with particularity. FURTHER ORDERED, counter-motion MOOT.

PRINT DATE: 11/30/2016 Page 2 of 12 Minutes Date: April 15, 2014

A-13-692202-C

PRINT DATE: 11/30/2016 Page 3 of 12 Minutes Date: April 15, 2014

| Title to Property | COURT MINUTES | August 11, 2015 |
|-------------------|--|-----------------|
| | | |
| A-13-692202-C | JPMorgan Chase Bank National Association, Plaintiff(s) | |
| | VS. | |
| | SFR Investments Pool 1 LLC, Defendant(s) | |
| | | |

August 11, 2015 10:30 AM Motion to Coordinate

HEARD BY: Bare, Rob COURTROOM: RJC Courtroom 03C

COURT CLERK: Billie Jo Craig

RECORDER: Carrie Hansen

REPORTER:

PARTIES PRESENT:

JOURNAL ENTRIES

- DEFENDANT SFR INVESTMENTS POOL 1 LLC'S MOTION FOR PRE-TRIAL COORDINATION ON ORDER SHORTENING TIME

Attorneys Edgar Smith, Richard Vilkin, Diana Cline, Karen Hanks present.

Sign-up sheets Left Side Filed in A662394: Robert Anderlik, Taylor Anello, Thomas N. Beckom, Jonathan D. Blum, Darren Brenner, Michael Brooks, Diana Cline, Britannica Collins, Chelsea Crowton, Peter Dunkley, Jessica Friedman, Charles Geisendorf, David Gluth, Karen Hanks, Joshua O. Igeleke, Michael Li, Steven Loizzi Jr., Elizabeth Lowell, Erica D. Loyd, Matthew McAlonis, David J. Merrill, Patrick Orme, Robin Perkins, Benjamin Petiprin (appeared telephonically), Edgar C. Smith, Kevin S. Soderstrom, Ashlie Surer, Abe Vigil, Richard Vilkin, Shawn Walkenshaw, David Winterton.

Upon inquiry of the Court, Ms. Hanks advised the Motion was filed and heard in this Court as this Court had the lowest case number. Colloquy regarding coordinating the HOA cases as to Discovery, Trials, and witness availability. Counsel suggested a more specific Case Management Plan for a Special Discovery Master to deal with these cases as the various District Court Judges thoughts vary. Court noted he talked briefly with Chief Judge David Barker and Chief Civil Judge Betsy Gonzalez. The Court noted Court Administration would be interested in addressing this issue. Court inquired if Ms. Hanks would be the point of contact, and she advised she would. She provided her E-mail

PRINT DATE: 11/30/2016 Page 4 of 12 Minutes Date: April 15, 2014

A-13-692202-C

address:

Karen@hkimlaw.com

Statement by Mr. Vilkin regarding having a meeting first to determine what counsel will agree on as to the Case Management Plan.

Statements from Attorney Surur regarding coordination for Discovery procedures and noted her two cases where one was Dismissed and the other was pending a Motion to Dismiss where the Court had no jurisdiction.

Statements from Attorney Brooks, who had multiple cases, regarding setting deadlines for counsel to submit a plan to in-house counsel, which may take 2 to 3 weeks.

Attorney Brenner advised a Case Management Plan would first be needed as there are 10 different banks and in-house counsel. He would then be in a position to respond.

COURT ORDERED, Ms. Hanks to submit a Proposed Case Management Plan to counsel by 8/25/15. Counsel to respond by 9/29/15. Matter SET for Status Check: Proposed Case Management Plan to determine when a Continued Hearing on this Motion to Coordinate to be heard.

9/1/15 10:30 AM STATUS CHECK: PROPOSED CASE MANAGEMENT PLAN (IN A662394 ONLY)

PRINT DATE: 11/30/2016 Page 5 of 12 Minutes Date: April 15, 2014

| Title to Property | COURT MINUTES | March 15, 2016 |
|-------------------|--|----------------|
| A-13-692202-C | JPMorgan Chase Bank National Association, Plaintiff(s) | |
| | vs. SFR Investments Pool 1 LLC, Defendant(s) | |
| | | |

March 15, 2016 9:00 AM Motion for Leave

HEARD BY: Crockett, Jim COURTROOM: Phoenix Building Courtroom -

11th Floor

COURT CLERK: Theresa Lee

RECORDER:

REPORTER:

PARTIES

PRESENT: Demaree, Lindsay C Attorney

JOURNAL ENTRIES

- The Court reviewed this matter and noted that the motion is unopposed and ORDERED, JP Morgan's motion to Amend Complaint is GRANTED. Order submitted and signed in open court.

PRINT DATE: 11/30/2016 Page 6 of 12 Minutes Date: April 15, 2014

| Title to Propert | ty | COURT MINUTES | May 12, 2016 |
|--------------------------|--|---|--|
| A-13-692202-C | vs. | e Bank National Association, s Pool 1 LLC, Defendant(s) | Plaintiff(s) |
| May 12, 2016 | 9:00 AM | Status Check: Trial Readiness | |
| HEARD BY: Crockett, Jim | | COURTROOM: | Phoenix Building Courtroom - 11th Floor |
| COURT CLERK: Theresa Lee | | | |
| RECORDER: | | | |
| REPORTER: | | | |
| PARTIES PRESENT: | Clayton, Zachary Demaree, Lindsay C | Attorney Attorney | |

JOURNAL ENTRIES

- Court noted that counsel have a motion set before the Discovery Commissioner on 5/23/16. Ms. Demaree concurred and stated that pursuant to Stipulation the parties agreed to a briefing schedule, and based upon the stipulation counsel will need to push out dispositive motion deadlines to depose Deft's 30(b)(6) witnesses, but will not disrupt the 9/6/16 Bench Trial date.

Court provided counsel with a copy of the DC 24 Trial Procedures handout. Both counsel agreed that these types of cases (Title to Property) have been taking four to five (4-5) days when you start bringing in Experts on HOA's. COURT ORDERED, trial date STANDS.

PRINT DATE: 11/30/2016 Page 7 of 12 Minutes Date: April 15, 2014

A-13-692202-C

JPMorgan Chase Bank National Association, Plaintiff(s)
vs.
SFR Investments Pool 1 LLC, Defendant(s)

June 13, 2016

1:30 PM Motion for Protective
Order

HEARD BY: Beecroft, Chris A., Jr. COURTROOM: RJC Level 5 Hearing Room

COURT CLERK: Alan Castle

RECORDER: Francesca Haak

REPORTER:

PARTIES

PRESENT: Hanks, Karen Attorney Vigil, Abran E. Attorney

JOURNAL ENTRIES

- Colloquy regarding relevance aspect of the "Shadow Wood" decision {132 Nev. Adv. Op. 5, P. 3d 1105, 1116 (2016)} as it relates to a Bona Fide Purchaser in the entirety of this particular case and the disputed topic areas. Arguments by counsel. COMMISSIONER FINDS the disputed items must be limited in scope, focusing on the property in question and RECOMMENDED, Topic #1

Topic #9, SFR's policies and procedures for purchasing properties at foreclosure sales; discussions have to relate to decisions at this particular sale, not across the board. Counsel can ask, for example, if there is a manual provided to the agent at to time of the sale.

Topic #10, Counsel can ask, what was the intent of property at the time of the sale, i.e., did SFR intend to keep the property, flip it, etc.;

Topic #14, Discovery Commissioner notes District Court found source of funds to be relevant; and, inquiry will be allowed;

Topic #11, can ask the percentage of purposes of property uses; i.e., 20% for management, 30% of properties for leases or are 20% for resale, etc.;

Topic #12, SFR's formation is relevant at the time of sale of the property in this case;

Topic #13, corporate structure is relevant, limited to the sale of the property in this case;

Topic #15, corporate investment structure, only as to this case;

PRINT DATE: 11/30/2016 Page 8 of 12 Minutes Date: April 15, 2014

A-13-692202-C

Topic #16, SFR's relationship to other SFR entities, as it relates to the sale in this case;

Topic #24, post-sale, any attempts to lease, and/or sell the property; i.e., tenants is not relevant; Protected

Topic #20, communication between SFR and any tenant of the property from the time of the sale to present is not relevant; Protected;

Topic #22, preparation for the HOA sale, inquiry not allowed; Protected;

Topic #26, Declaration of Value form; counsel can ask did you prepare a declaration of value, who prepared the declaration of value, who maintains the declaration of value; but not the legal affect; Granted in part;

Topic #25, related to SFR's involvement in the drafting, preparation or recording of the lien, notice of default, notice of sale and/or foreclosure deed, inquiry was not contested by Plaintiff.

Mr. Vigil to prepare the Report and Recommendations, and Ms. Hanks to approve as to form and content. A proper report must be timely submitted to ADR Discovery Commissioner within 10 days of the hearing. Otherwise, counsel will pay a contribution. Mr. Vigil to appear at status check hearing to report on the Report and Recommendations unless otherwise advised by ADR Discovery Commissioners office.

07/11/16 2:00 p.m. Status Check: Compliance - Report and Recommendations

PRINT DATE: 11/30/2016 Page 9 of 12 Minutes Date: April 15, 2014

PARTIES PRESENT:

Clayton, Zachary

Priest, Holly A.

DISTRICT COURT CLARK COUNTY, NEVADA

| Title to Property | | COURT MINUTES | August 23, 2016 |
|---------------------------|---|--------------------------------|---|
| A-13-692202-C | JPMorgan Chase Bank National Association, Plaintiff(s) vs. SFR Investments Pool 1 LLC, Defendant(s) | | |
| August 23, 2016 | 9:00 AM | Motion for Summary Judgment | |
| HEARD BY: Crockett, Jim | | COURTROOM: | Phoenix Building Courtroom - 11th Floor |
| COURT CLERK: Phyllis Irby | | | |
| RECORDER: | | | |
| REPORTER: Bill Nelson | | | |

JOURNAL ENTRIES

Attorney

Attorney

- The Court noted that Justice Wallace's opinion in the Bourne case was exceptionally well reasoned and well thought out. The Court agrees with the way he analyzes this. This Court will use the same analysis in this case. COURT ORDERED, MOTION FOR SUMMARY JUDGMENT GRANTED. Rejecting the constitutional challenge the reasons articulated in the dissenting opinion of Justice Wallace in the Bourne v. Valley case. The Court noted given the magnitude of the constitutional issue to come from the 9th Circuit Court. This Court is willing to defer entry of this decision for 60 DAYS. Counsel is to collaborate on the Order. Colloquy regarding the FHA issues.

PRINT DATE: 11/30/2016 Page 10 of 12 Minutes Date: April 15, 2014

A-13-692202-C

JPMorgan Chase Bank National Association, Plaintiff(s) vs.
SFR Investments Pool 1 LLC, Defendant(s)

August 29, 2016

1:30 PM

Motion to Compel

JP Morgan Chase Bank NA's Motion to Compel

Compel

HEARD BY: Beecroft, Chris A., Jr. COURTROOM: RJC Level 5 Hearing Room

COURT CLERK: Alan Castle

RECORDER: Francesca Haak

REPORTER:

PARTIES

PRESENT: Clayton, Zachary Attorney
Priest, Holly A. Attorney

JOURNAL ENTRIES

- COMMISSIONER notes stay in place through October 28, 2016 and RECOMMENDED, JP Morgan Chase Bank NA's Motion to Compel is CONTINUED at the request of parties.

CONTINUED TO: 11/07/16 1:30 p.m.

PRINT DATE: 11/30/2016 Page 11 of 12 Minutes Date: April 15, 2014

A-13-692202-C JPMorgan Chase Bank National Association, Plaintiff(s) vs.
SFR Investments Pool 1 LLC, Defendant(s)

October 25, 2016 9:00 AM All Pending Motions

HEARD BY: Crockett, Jim COURTROOM: Phoenix Building Courtroom -

11th Floor

COURT CLERK: Katrina Hernandez

RECORDER:

REPORTER: Robert Cangemi

PARTIES

PRESENT: Gilbert, Jacqueline Attorney

Vigil, Abran E. Attorney

JOURNAL ENTRIES

- STATUS CHECK: TRIAL READINESS...STATUS CHECK: 60 DAY STAY OF THE CASE

Sylvia Semper, Esq. also present.

Court noted it was awaiting an order which is now before the Court, but noted the language missing on line 7 and parties interlineated it to include deed of trust. Order signed in open Court. All pending hearing will be vacated upon filing.

PRINT DATE: 11/30/2016 Page 12 of 12 Minutes Date: April 15, 2014



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

ABRAN E. VIGIL 100 N. CITY PKWY., SUITE 1750 LAS VEGAS, NV 89106

DATE: November 30, 2016 CASE: A-13-692202-C

RE CASE: JPMORGAN CHASE BANK, NATIONAL ASSOCIATION vs. SFR INVESTMENTS POOL 1, LLC

NOTICE OF APPEAL FILED: November 22, 2016

YOUR APPEAL HAS BEEN SENT TO THE SUPREME COURT.

PLEASE NOTE: DOCUMENTS NOT TRANSMITTED HAVE BEEN MARKED:

| \$250 - 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)** |
| \$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. The district court clerk shall apprise appellant of the deficiencies in writing, 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

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; ORDER GRANTING SFR INVESTMENTS POOL 1, LLC'S MOTION FOR SUMMARY JUDGMENT; NOTICE OF ENTRY OF ORDER GRANTING SFR INVESTMENTS POOL 1, LLC'S MOTION FOR SUMMARY JUDGMENT; DISTRICT COURT MINUTES; NOTICE OF DEFICIENCY

JPMORGAN CHASE BANK, NATIONAL ASSOCIATION.

Plaintiff(s),

VS.

SFR INVESTMENTS POOL 1, LLC,

Defendant(s),

now on file and of record in this office.

Case No: A-13-692202-C

Dept No: XXIV

IN WITNESS THEREOF, I have hereunto Set my hand and Affixed the seal of the Court at my office, Las Vegas, Nevada This 30 day of November 2016.

Steven D. Grierson, Clerk of the Court

Heather Ungermann, Deputy Clerk