

IN THE SUPREME COURT OF THE STATE OF NEVADA

JEFFREY BENKO, a Nevada resident,
et al.,

Appellants,

vs.

QUALITY LOAN SERVICE
CORPORATION, a California
Corporation, et al.,

Respondents.

Supreme Court Case No. 73484

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Eighth Judicial District Court
Case No. A-11-649875-1
Elizabeth A. Brown
Clerk of Supreme Court

On Appeal from an Order Dismissing
Case as A Matter of Law and
Directing Judgment in Defendants'
Favor with Prejudice in Connection
with Plaintiffs' Third Amended
Complaint

RESPONDENTS' APPENDIX
(VOLUME 8 of 8)

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1 Company.

2 BY MR. BOYLAN:

3 Q And do you know why there's no reference to
4 CRC?

5 A I don't.

6 Q Okay. There's also no -- no dates for your
7 term at CRC; correct?

8 A That is correct.

9 Q What were your dates of employment at CRC?

10 A I don't remember the month, but 1992 to
11 December 2013.

12 Q What happened in 2013 that caused your
13 employment to deviate from CRC?

14 MR. WEISS: Object to the form of the
15 question.

16 THE WITNESS: CRC -- some of the assets of CRC
17 were sold to a new -- a different entity. And we were
18 subsequently employed by that new entity.

19 BY MR. BOYLAN:

20 Q And by "we," you mean you and approximately 80
21 other employees; is that correct?

22 A I don't remember the number of employees.

23 Q Does that sound like a fair estimate, ma'am?

24 A No.

25 Q What would be your estimate?

1 A I don't remember the number. 80 doesn't sound
2 accurate, though.

3 Q Does it sound too low or too high?

4 A Too high.

5 Q Would you estimate a number closer to 50?

6 A I -- I really don't remember the number. I --
7 80 just sounds high to me.

8 Q Were you involved in creating any public
9 announcements or press releases related to that asset
10 purchase transaction?

11 A I might have participated in some of that, but
12 not directly responsible.

13 Q And your participation included what exactly?

14 A I believe it was just a review of the
15 information.

16 Q That information that was publicly disclosed
17 included the number of employees that were being
18 effectively transferred over to the purchaser; correct?

19 A I don't remember if it included the number or
20 not.

21 Q Do you recall that any public information about
22 the number of employees transferred was inaccurate in
23 any way?

24 A Not to my knowledge. I don't know the answer
25 to that.

1 Q So each time that CRC was hired by a bank to
2 perform these services, it was with respect to a loan
3 that was in default; correct?

4 A Services of foreclosure?

5 Q Any and all services you provided.

6 MR. WEISS: Object to the form of the question.

7 MR. SCARBOROUGH: Join.

8 THE WITNESS: I -- I believe so, that the
9 borrower would be in default when CRC was contacted to
10 conduct a service, yes.

11 BY MR. BOYLAN:

12 Q And you were hired by a bank -- "you" meaning
13 CRC; I don't mean you personally, ma'am. Is that okay
14 with you that I can say it that way sometimes?

15 A I probably would prefer CRC.

16 Q Okay. So CRC was hired to help the lender
17 realize some type of recovery with respect to the debts
18 that were in default; correct?

19 MR. WEISS: Object to the form of the question.

20 MR. SCARBOROUGH: Join.

21 THE WITNESS: No. That wouldn't be my
22 understanding.

23 BY MR. BOYLAN:

24 Q Well, CRC was hired with respect to these
25 debtors in default so that you could obtain a payoff,

1 obtain reinstatement or obtain the property, sell the
2 property and apply those proceeds to the loan; correct?

3 MR. SCARBOROUGH: Object to the form --

4 MR. WEISS: Object.

5 MR. SCARBOROUGH: -- of the question. It
6 mischaracterizes her prior testimony.

7 MR. WEISS: Join.

8 THE WITNESS: No. I don't believe that's the
9 case.

10 BY MR. BOYLAN:

11 Q Then what was the purpose of hiring CRC with
12 respect to these debtors who were in default?

13 A To foreclose on the mortgage that was in
14 default.

15 Q And by that, you meant including selling the
16 property and having the proceeds apply to the loan;
17 correct?

18 A If the foreclosure did continue through sale,
19 yes, that would be correct.

20 Q So the whole purpose was to obtain money to pay
21 down the loan; correct?

22 MR. SCARBOROUGH: Object to the form of the
23 question.

24 MR. WEISS: Join.

25 THE WITNESS: Whose purpose?

1 BY MR. BOYLAN:

2 Q The lender's --

3 A I'm sorry.

4 Q -- purpose for which CRC was hired.

5 A I -- I can't speak to the lender's purpose
6 and -- and what their intent would have been.

7 Q Your understanding, though, that it was the
8 CR- -- the role of CRC acting on behalf of the lender
9 was to obtain cash proceeds in order to pay down the
10 debt; correct?

11 A No.

12 Q Okay. So when you -- when a property was
13 foreclosed upon and money was paid, it didn't go to the
14 lender; is that your sworn testimony?

15 MR. SCARBOROUGH: Objection. It
16 mischaracterizes her testimony.

17 MR. WEISS: And object to the form.

18 THE WITNESS: No. I don't believe that's what
19 I said.

20 BY MR. BOYLAN:

21 Q Okay. Then the objective of CRC's work was to
22 obtain money, including through the sale, in order to
23 pay down the debt; correct?

24 MR. SCARBOROUGH: Objection.

25 MR. WEISS: Object to the form of the question.

1 Asked and answered, Counsel.

2 MR. SCARBOROUGH: Join.

3 THE WITNESS: No.

4 BY MR. BOYLAN:

5 Q Foreclosure included selling the home to get
6 money; correct?

7 MR. WEISS: Object to the form of the
8 question.

9 THE WITNESS: That is possibly an end result of
10 a foreclosure.

11 BY MR. BOYLAN:

12 Q And you did thousands and thousands of those
13 over your 20 years; correct?

14 A I don't know how many.

15 Q It's thousands, though, isn't it?

16 A I don't know how many.

17 Q Is it more than 1,000?

18 A I'm not sure of the exact number.

19 Q Do you know what estimate you put -- you wrote
20 in your LinkedIn profile?

21 A I can look at it and tell you --

22 Q Well, you mentioned --

23 A -- if it's in here.

24 Q You mentioned 30,000 cases. Could you estimate
25 the percentage of those that resulted in money that was

1 for a legal conclusion.

2 MR. SCARBOROUGH: Join.

3 THE WITNESS: Not in my mind, no.

4 BY MR. BOYLAN:

5 Q Did you ever review any aspect of the federal
6 debt collection laws at any time?

7 A No, I don't believe so.

8 Q Did you ever review any laws related to
9 foreclosure or debt collection in Nevada at any time?

10 MR. SCARBOROUGH: Objection. Compound.

11 THE WITNESS: I reviewed legislation related to
12 foreclosure in Nevada, not necessarily debt
13 collecting.

14 BY MR. BOYLAN:

15 Q Why do you say "necessarily"?

16 A Because I don't recall reviewing any debt
17 collection legislation or matters in Nevada or
18 otherwise.

19 Q With your 30 years of experience, is it your
20 understanding that foreclosure is a process of
21 collecting on a debt?

22 MR. SCARBOROUGH: Objection. Asked and
23 answered.

24 MR. CERAN: No foundation.

25 THE WITNESS: No.

1 BY MR. BOYLAN:

2 Q What is the purpose then of foreclosure?

3 A The purpose of a foreclosure is for the lender
4 to regain the property or the asset if the loan is not
5 cured.

6 Q And the lender does so in order to recoup on
7 the debt; correct?

8 MR. SCARBOROUGH: Objection. Asked and
9 answered.

10 THE WITNESS: I don't know. I mean, a
11 foreclosure -- in my mind, a foreclosure is apart and
12 separate from collecting the debt.

13 BY MR. BOYLAN:

14 Q But there would be no foreclosure unless there
15 were defaulted debt; right?

16 MR. SCARBOROUGH: Objection.

17 MR. WEISS: Objection. It lacks foundation, to
18 the extent it's been asked and answered.

19 MR. SCARBOROUGH: Join.

20 BY MR. BOYLAN:

21 Q Isn't that right, ma'am?

22 A There would need to be a defaulted mortgage in
23 order to foreclose.

24 Q A mortgage is a loan, isn't it?

25 A Sure. I believe so.

1 check issued to the lender.

2 BY MR. BOYLAN:

3 Q And by that, you mean CRC received the funds
4 from the sale, put it in its trust account, and then cut
5 a check to remit those funds over to the lender;
6 correct?

7 MR. WEISS: Objection to the form of the
8 question.

9 THE WITNESS: Yes.

10 BY MR. BOYLAN:

11 Q Okay. Now, my -- now, I'm wondering, the funds
12 that you received, was that typically by wire transfer
13 or to a check made payable to CRC?

14 A Sale proceeds were received in the form of a
15 check -- a cashier's check normally.

16 Q Okay. And that check was made payable to CRC,
17 obviously?

18 A Yes.

19 Q What's your understanding from all your work,
20 your knowledge, your expertise, 30 years, of why the
21 lender used CRC to collect the money from the sale and
22 then pass it over to the lender, rather than do that
23 itself or use some other vendor?

24 MR. WEISS: Objection to the form of the
25 question. It lacks foundation. Asked and answered.

1 MR. SCARBOROUGH: Join.

2 THE WITNESS: CRC, as the trustee, was
3 responsible for conducting the trustee sale or
4 coordinating the trustee sale and as a result of the
5 foreclosure, and therefore, handled the proceeds of that
6 sale.

7 BY MR. BOYLAN:

8 Q But there are other vendors and entities that
9 do that work, as well; correct?

10 A The trustee sales?

11 Q Collecting the funds and transmitting them to
12 the lender?

13 A I don't know the answer to that. I --

14 Q But CRC offered that within its portfolio or
15 package of services that it would market to the lenders;
16 correct?

17 MR. WEISS: Objection to form.

18 MR. SCARBOROUGH: Objection. Assumes facts not
19 in evidence.

20 THE WITNESS: No. That would not be correct.

21 BY MR. BOYLAN:

22 Q Well, in its agreement with Chase, for
23 example -- in its agreements with Chase, one of the
24 services that it offered to provide and included within
25 its price structure was collecting the money after the

1 number.

2 Q And why is that?

3 A Without looking at the system, I have no way of
4 knowing.

5 Q Because the system may contain entries that
6 this document does not; correct?

7 MR. SCARBOROUGH: Objection. It calls for
8 speculation.

9 THE WITNESS: Yeah, it's possible. But I don't
10 know the answer to that.

11 BY MR. BOYLAN:

12 Q And that would include phone communication
13 entries; is that true?

14 A If the -- any phone communication would have
15 been entered into the file history. So if all of the
16 file history for this particular trustee sale were
17 printed, they would be included here.

18 MR. BOYLAN: Move to strike as nonresponsive.

19 Q Not my question, ma'am.

20 Could you read my question back, please?

21 Let me -- let me redo it, because it was two;
22 it was a follow-up question.

23 You're not sure if all of the events or
24 activities which occurred with this borrower are, in
25 fact, reflected on Exhibit 6, because you haven't looked

1 A Umm, if it was addressed to CRC, we would
2 respond to it.

3 Q That's not what I'm asking. I didn't say a
4 dispute of a debt validation notice. That was not my
5 question.

6 My question is, part of the work you did when
7 you got a file from a lender was to issue to the
8 borrower a debt validation notice; true or not?

9 A Not.

10 Q You would only issue the debt validation as
11 part of your work on behalf of the lender if it was
12 either requested by the borrower or the lender to be
13 issued; is that true?

14 MR. WEISS: Objection to the form of the
15 question.

16 THE WITNESS: No, that's not true.

17 BY MR. BOYLAN:

18 Q Did CRC at any time during your 22 years for
19 any reason under the sun on this planet, surface of this
20 globe, did your firm issue debt validation notices?

21 MR. WEISS: Object to the form of the
22 question.

23 MR. SCARBOROUGH: Join.

24 THE WITNESS: No.

25 BY MR. BOYLAN:

1 question.

2 MR. SCARBOROUGH: Asked and answered --

3 MR. WEISS: Asked and answered.

4 MR. SCARBOROUGH: -- as well.

5 THE WITNESS: We weren't collecting debts. We
6 were foreclosing on mortgage loans.

7 BY MR. BOYLAN:

8 Q With respect to the clients, Thomas and
9 Kimberly Moore, your firm, on behalf of the lender,
10 issued a response to a dispute by the Moores regarding
11 the debt, correct, as shown on Exhibit 6?

12 A Based on this -- on the entry 1 -- 11-1-2001,
13 the response was given at the request of Chase.

14 Q So you acted -- your firm acted as the agent of
15 Chase in responding to that -- to the borrower and
16 specifically at the request of Chase; correct?

17 MR. WEISS: Object to the form of the question.
18 It lacks foundation, to the extent it calls for a legal
19 conclusion.

20 THE WITNESS: No. The response was from
21 California Reconveyance Company, not from Chase. So it
22 was -- the response was given from CRC.

23 MR. BOYLAN: Thank you. But that's not my
24 question.

25 Move to strike as nonresponsive.

1 answered.

2 BY MR. BOYLAN:

3 Q Lately. Lately. I'll amend that. I
4 apologize. I think I did ask that. We'll get to that.

5 Just so your answer is clear for the record --
6 and I know you're not a lawyer; I'm just asking in your
7 capacity of 22 years in the industry; as you indicated
8 in LinkedIn, you were the president. What's your
9 understanding of it means CRC to act as an agent of
10 someone else, whether it be a lender or the like?
11 What's your understanding of what that means?

12 MR. WEISS: Object to the form of the question.
13 Asked and answered. And to the extent it calls for a
14 legal conclusion.

15 MR. SCARBOROUGH: Join.

16 THE WITNESS: Yeah, I don't know that I have an
17 answer for it. It's not something that I've considered
18 CRC or a trustee being an agent of the lender.

19 BY MR. BOYLAN:

20 Q Okay. CRC was involved on behalf of the
21 lenders in seeking an agreement to reinstate the loan or
22 pay off the loan or modify the loan through mediation in
23 Nevada; correct?

24 MR. WEISS: Objection to the form of the
25 question.

1 MR. SCARBOROUGH: Vague and ambiguous.
2 Compound.

3 THE WITNESS: Could you read that question for
4 me, please?

5 (Record read as follows:

6 "Q Okay. CRC was involved on behalf of the
7 lenders in seeking an agreement to reinstate the
8 loan or pay off the loan or modify the loan through
9 mediation in Nevada; correct?")

10 MR. WEISS: Same objection.

11 MR. SCARBOROUGH: Join.

12 THE WITNESS: No, that would be incorrect.

13 BY MR. BOYLAN:

14 Q Why?

15 A Because CRC didn't participate in those
16 activities.

17 Q Item -- the item created on Exhibit 6,
18 October -- 10-18, "FedEx election and check to Nevada
19 office."

20 Your firm was paying for -- to mediate with the
21 borrower regarding the defaulted debt; correct?

22 A I'm not sure exactly what that refers to.
23 There was a mediation program in Nevada that there were
24 forms that had to be submitted to the Nevada mediation
25 office. But just as a matter of practice, CRC

1 forwarding those forms and any funds that needed to
2 accompany those forms would have been our only
3 participation. We did not discuss reinstatement or
4 mediation or workouts with the borrower as a result.

5 Q But mediations were actually attended by either
6 CRC or an attorney for CRC; correct?

7 A No.

8 Q Who attended on behalf of the lender with
9 respect to Nevada mediations, ma'am?

10 A The lender.

11 Q Why did your firm pay the fee in order to
12 mediate regarding the defaulted debt with the borrower,
13 including the Moores?

14 A As part of the foreclosure, being able to
15 proceed with foreclosure, the mediation had to be
16 completed prior to proceeding. So we would submit the
17 necessary forms to the Nevada mediation office and any
18 funds that needed to accompany that.

19 Q But I don't understand why you did that. There
20 was lawyers; you said a Chase lawyer attended; Chase
21 could have done it; their lawyers could have done it.
22 That's what I'm trying to get at. Why would CRC --

23 MR. WEISS: Objection.

24 BY MR. BOYLAN:

25 Q -- get involved with that, ma'am?

1 money that you collected on the debts held by Chase
2 through reinstatement and payoff were to be forwarded by
3 overnight mail to Chase's office within 24 hours of
4 receipt, as indicated in 2 b); is that correct?

5 A Yes. That is correct.

6 Q And did your firm do that with respect to
7 California, Nevada, and all of its work?

8 MR. WEISS: Object to the form of the question.
9 Vague and ambiguous as to time.

10 THE WITNESS: For the most part, that was our
11 practice. This -- I don't recall when this document was
12 initially issued. But definitely from the time that
13 this document was issued, that would have been the
14 practice.

15 BY MR. BOYLAN:

16 Q And the requirements of Chase, as reflected in
17 this document, or the like, applied to all the states
18 where Chase had lent money, right, that you were
19 servicing, Nevada, California, and the others; correct?

20 A It would be applicable to any states that we
21 were handling on behalf of Chase at the time that this
22 document was written, yes.

23 Q And according to the mandate of Chase, all the
24 fees and costs that you incurred or charged for the work
25 related to the defaulted debts, you were not allowed to

1 subtract those from the payoff proceeds, but you had to
2 separately bill through iClear your fees and costs and
3 be paid separately by Chase; correct?

4 MR. WEISS: Object to the form of the question.

5 THE WITNESS: Right. Any fees associated were
6 billed to Chase -- any fees associated with the
7 foreclosure fees and costs were billed to Chase through
8 iClear or whatever tool they were using at the time.

9 MR. BOYLAN: Her first word was "right"; did
10 you get that, Madam Reporter?

11 THE REPORTER: Yes.

12 MR. BOYLAN: Thank you.

13 Q You know that Susan Kallen is one of the
14 plaintiffs related to CRC in this case; correct?

15 A I believe I recall seeing the name in the
16 document I reviewed yesterday.

17 Q Do you know whether -- with respect to Susan
18 Kallen, whether CRC completed the entire foreclosure
19 process?

20 A No.

21 Q Do you have a recollection that it was taken
22 over by National Default Servicing Company?

23 A No.

24 Q What about with respect to the Moores, do you
25 know whether, as to the Moores, CRC completed the

REPORTER'S CERTIFICATE

I, LISA T. OWEN, CSR No. 4475, Certified Shorthand
Reporter, certify:

That the foregoing proceedings were taken before me
at the time and place therein set forth, at which time
the witness was put under oath by me;

That the testimony of the witness, the questions
propounded, and all objections and statements made at
the time of the examination were recorded
stenographically by me and were thereafter transcribed;

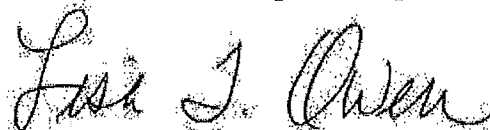
That the foregoing is a true and correct transcript
of my shorthand notes so taken.

I further certify that I am not a relative or
employee of any attorney of any of the parties, nor
financially interested in the action.

Further, that if the foregoing pertains to the
original transcript of a deposition in a Federal Case,
before completion of the proceedings, review of the
transcript (X) was () not requested.

I declare under penalty of perjury under the laws
of California that the foregoing is true and correct.

Dated this 20th day of September, 2016.



LISA T. OWEN
CSR No. 4475

FILED UNDER
SEAL

EXHIBIT A-11

EXHIBIT A-12

Inst #: 201202140002293

Fees: \$18.00

N/C Fee: \$25.00

02/14/2012 12:49:33 PM

Receipt #: 1066988

Requestor:

PREMIER AMERICAN TITLE

Recorded By: MAT Pgs: 2

DEBBIE CONWAY

CLARK COUNTY RECORDER

APN# 138-09-412-010

AND WHEN RECORDED MAIL TO

National Default Servicing Corporation
7720 N. 16th Street, Suite 300
Phoenix, AZ 85020

11-26050

Space above this line for recorder's use only

Title Order No. 110036357-NV-MAT Loan No. 1022697185

61104515

SUBSTITUTION OF TRUSTEE

WHEREAS, SUSAN E KALLEN, AN UNMARRIED WOMAN was the original Trustor, CALIFORNIA RECONVEYANCE COMPANY was the original Trustee, and WASHINGTON MUTUAL BANK, FA was the original Beneficiary under that certain Deed of trust dated 11-15-2004, Recorded 11-24-2004, Book ~~20041124~~ Page N/A, Instrument ~~0000791~~ of Official Records in the office of the Recorder of CLARK County, Nevada. *20041124-0000791

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

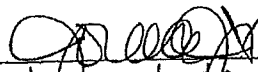
WHEREAS, the undersigned, desires to substitute a new Trustee under said Deed of Trust in the place of and stead of said original Trustee thereunder.

Now, THEREFORE, the undersigned Beneficiary hereby substitutes National Default Servicing Corporation, 7720 N. 16th Street, Suite 300, Phoenix, AZ 85020, as Trustee of Said Deed of Trust. Said Substitute Trustee is qualified to serve as Trustee under the laws of this state.

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

Date: 01/11/2012

*Wells Fargo Bank, N.A. as Trustee for Wamu Mortgage Pass-Through Certificates Series 2005-PR1 Trust


Joreece Jordan
Vice President

Joreece Jordan

*JPMorgan Chase Bank, NA
as Attorney-in-Fact for

Title Order No. 110036357-NV-MAI Loan No. 1022697185

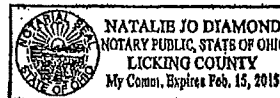
STATE OF Ohio
COUNTY OF Franklin

On 01/11/2012, before me, Natalie Jo Diamond, "Notary Public"
personally appeared Noreece Jordan, who
proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are
subscribed to the within instrument and acknowledged to me that he/she/they executed the same
in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument
the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of Ohio that
the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Natalie Jo Diamond (Seal)
Natalie Jo Diamond



2012

CERTIFIED COPY THIS
DOCUMENT IS A TRUE AND
CORRECT COPY OF THE
RECORDED DOCUMENT MINUS
ANY REDACTED PORTIONS

APR 04 2016

Debbie Conway
RECORDS

EXHIBIT A-13

RECORDING REQUESTED BY :

WHEN RECORDED MAIL TO :
National Default Servicing Corporation
7720 N. 16th Street, Suite 300
Phoenix, AZ 85020

NDSC File No. : 11-36050-JP-NV
Order No. : 61104515

Inst #: 201204180001402

Fees: \$18.00

N/C Fee: \$0.00

04/18/2012 11:18:48 AM

Receipt #: 1134431

Requestor:

PREMIER AMERICAN TITLE

Recorded By: ECM Pgs: 2

DEBBIE CONWAY

CLARK COUNTY RECORDER

APN: 138-09-412-010

**NOTICE OF RESCISSION OF NOTICE OF DEFAULT
AND ELECTION TO SELL UNDER DEED OF TRUST**

NOTICE IS HEREBY GIVEN : That National Default Servicing Corporation, an Arizona Corporation, is either the original Trustee, the duly appointed substituted Trustee or acting as agent for the Trustee or Beneficiary under a Deed of Trust dated 11/15/2004, executed by SUSAN E. KALLEN, AN UNMARRIED WOMAN, as Trustor, to secure certain obligations in favor of WASHINGTON MUTUAL BANK, FA., A FEDERAL ASSOCIATION, as Beneficiary, recorded 11/24/2004 as Instrument No. 20041124-0000791 (or Book, Page) of the Official Records of CLARK County, NV describing land therein as more fully described on the above referenced Deed of Trust.

Said obligations including one Note for the sum of \$239,990.00.

Whereas, the present beneficiary under that certain Deed of trust herein above described, heretofore delivered to the Trustee thereunder written Declaration of Default and Demand for Sale; and Whereas, Notice was heretofore given of breach of obligations for which said Deed of Trust is security and of election to cause to be sold the property therein described; and Whereas, a Notice of Default was recorded on the day and in the book and page set forth below:

Notice of Default was recorded on 01/21/2011 in the office of the recorder of CLARK County, NV, Instrument No. 201101210000121 Book, Page, of Official Records.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that present beneficiary, does hereby rescind, cancel and withdraw said Declaration of Default and Demand for Sale and said Notice of Breach and Election to Cause Sale; it being understood, however, that this rescission shall not in any manner be construed as waiving or affecting any breach of default--past, present or future under said Deed of Trust, or as impairing any right or remedy thereunder, but is, and shall be deemed to be, only an

Page 2

Notice of Rescission of Notice of Default and Election to Sell Under Deed of Trust
NDSC File No. : 11-36050-JP-NV

election, without prejudice, not to cause a sale to be made pursuant to said Declaration and Notice, and shall no way jeopardize or impair any right, remedy or privilege secured to the Beneficiary and/or Trustee, under said Deed of Trust, nor modify nor alter in any respect any of the terms, covenants, conditions or obligations thereof, and said Deed of Trust and all obligations secured thereby are hereby reinstated and shall be and remain in force and effect the same as if said Declaration of Default and Notice of Breach had not been made and given.

National Default Servicing Corporation, an Arizona Corporation, as Agent for the Beneficiary of Record

By: Derreck Rice
Derreck Rice, Authorized Signor

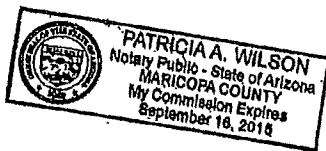
Dated: 4/17/12

State of: Arizona
County of: Maricopa

On April 17, 2012, before me, the undersigned, a Notary Public for said State, personally appeared Derreck Rice personally known to me be (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal,

Signature Patricia A. Wilson



CERTIFIED COPY. THIS
DOCUMENT IS A TRUE AND
CORRECT COPY OF THE
RECORDED DOCUMENT MINUS
ANY REDACTED PORTIONS.

APR. 04. 2016

Debbie Conway
RECORDED

EXHIBIT A-14

STATE OF NEVADA

BARBARA K. CEGAVSKE

Secretary of State

KIMBERLEY PERONDI

*Deputy Secretary
for Commercial Recordings*



OFFICE OF THE
SECRETARY OF STATE

Commercial Recordings Division

202 N. Carson Street
Carson City, NV 89701-4201
Telephone (775) 684-5708
Fax (775) 684-7138

Certified Copy

January 23, 2017

Job Number: C20170120-2073

Reference Number: 20170027238-92

Expedite:

Through Date:

The undersigned filing officer hereby certifies that the attached copies are true and exact copies of all requested statements and related subsequent documentation filed with the Secretary of State's Office, Commercial Recordings Division listed on the attached report.

Document Number(s)	Description	Number of Pages
20060732547-56	Initial List	4 Pages/1 Copies
20070740335-81	Annual List	2 Pages/1 Copies
20080778714-84	Annual List	4 Pages/1 Copies
20090727504-96	Annual List	2 Pages/1 Copies
20100709904-82	Annual List	1 Pages/1 Copies
20110724523-17	Annual List	1 Pages/1 Copies
20120570454-20	Annual List	1 Pages/1 Copies
20130786938-67	Annual List	1 Pages/1 Copies
20140705135-78	Annual List	1 Pages/1 Copies
20150372666-48	Annual List	2 Pages/1 Copies
20160416667-19	Annual List	2 Pages/1 Copies
20060732547-56	Initial List	4 Pages/1 Copies
20070740335-81	Annual List	2 Pages/1 Copies
20080778714-84	Annual List	4 Pages/1 Copies
20080840128-13	Registered Agent Change	1 Pages/1 Copies
20090727504-96	Annual List	2 Pages/1 Copies
20100709904-82	Annual List	1 Pages/1 Copies
20110724523-17	Annual List	1 Pages/1 Copies
20120570454-20	Annual List	1 Pages/1 Copies
20130786938-67	Annual List	1 Pages/1 Copies
20140705135-78	Annual List	1 Pages/1 Copies
20150372666-48	Annual List	2 Pages/1 Copies
20160416667-19	Annual List	2 Pages/1 Copies

Commercial Recording Division
202 N. Carson Street
Carson City, Nevada 89701-4201
Telephone (775) 684-5708
Fax (775) 684-7138

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20140705135-78	Annual List	1 Pages/1 Copies
20150372666-48	Annual List	2 Pages/1 Copies
20160416667-19	Annual List	2 Pages/1 Copies



Respectfully,

Barbara K. Cegavske

BARBARA K. CEGAVSKE
Secretary of State

Certified By: Richard Sifuentes
Certificate Number: C20170120-2073
You may verify this certificate
online at <http://www.nvsos.gov/>

(PROFIT) INITIAL LIST OF OFFICERS, DIRECTORS AND RESIDENT AGENT OF

CALIFORNIA RECONVEYANCE COMPANY

(Name of Corporation)

FILE NUMBER

E0787142006-6

FOR THE FILING PERIOD OF OCT, 2006 TO OCT, 2007. Due by Nov 30, 2006

The corporation's duly appointed resident agent in the State of Nevada upon whom process can be served

CSC SERVICES OF NEVADA, INC.

502 EAST JOHN STREET

CARSON CITY NV 89706

Filed in the office of

Dean Heller
Secretary of State
State of Nevada

Document Number

20060732547-56

Filing Date and Time

11/13/2006 8:11 AM

Entity Number

E0787142006-6

☐ CHECK BOX IF YOU REQUIRE A FORM TO UPDATE YOUR RESIDENT AGENT INFORMATION

Important: Read instructions before completing and returning this form.

THE ABOVE SPACE IS FOR OFFICE USE ONLY

- Print or type names and addresses of all officers and directors. A President, Secretary, Treasurer, or equivalent of and all Directors must be named. Have an officer sign the form. FORM WILL BE RETURNED IF LATE/WRONG.
- If there are additional directors attach a list of them to this form.
- Return the completed form with the \$125.00 filing fee, if no capitalization. A \$75.00 penalty must be added for failure to file this form by the first day of the first month following the incorporation/initial registration with this office.
- Make your check payable to the Secretary of State. Your cancelled check will constitute a certificate to conduct business per NRS 78.165. To receive a certified copy, enclose an additional \$10.00 and appropriate instructions.
- Return the completed form to: Secretary of State, 202 North Carson Street, Carson City, NV 89701-4201, (775) 684-5708.
- Form must be in the possession of the Secretary of State on or before the first month following the incorporation/initial registration date. (Postmark date is not accepted as receipt date.) Forms received after due date will be returned for additional fee and penalties.

FILING FEE: \$125.00 LATE PENALTY: \$75.00

CHECK ONLY IF APPLICABLE

☐ This corporation is a publicly traded corporation. The Central Index Key number is:

☐ This publicly traded corporation is not required to have a Central Index Key number.

NAME	TITLE(S)		
Sandra E. Karwhite	PRESIDENT (OR EQUIVALENT OF)		
ADDRESS	CITY	St	Zip
1301 2nd Ave., 30th Flr.	Seattle	WA	98101
NAME	TITLE(S)		
Catharine B. Killien	SECRETARY (OR EQUIVALENT OF)		
ADDRESS	CITY	St	Zip
1301 2nd Ave., 35th Flr.	Seattle	WA	98101
NAME	TITLE(S)		
William A. Longbrake	TREASURER (OR EQUIVALENT OF)		
ADDRESS	CITY	St	Zip
1301 2nd Ave. 33rd Flr.	Seattle	WA	98101
NAME	TITLE(S)		
Henry "John" J. Berens	DIRECTOR		
ADDRESS	CITY	St	Zip
7301 Baymeadows Way	Jacksonville	FL	32256

I declare, to the best of my knowledge under penalty of perjury, that the above mentioned entity has complied with the provisions of NRS 360.780 and acknowledges that pursuant to NRS 239.330, it is a category C felony to knowingly offer any false or forged instrument for filing in the Office of the Secretary of State.

X Signature of Officer

Elizabeth A. Proctor

Title

Assistant Secretary

Date

11-1-06

Corporation Name: California Reconveyance Company

File Number: E0787142006-8

Attachment to Nevada

Initial List of Officers, Directors, and Resident Agent

Additional Officers:

Curt Brouwer
Senior Vice President
1301 2nd Ave., 32nd Flr.
Seattle, WA 98101

Michael A. Reynoldson
Senior Vice President
1111 3rd Ave., 29th Flr.
Seattle, WA 98101

Ronald D. Burkhardt
First Vice President
3929 West John Carpenter Fwy.
Irving, TX 75063

Laurie K. Hanson
First Vice President
999 3rd Ave., F1S1520
Seattle, WA 98104

Kathy R. Jones
First Vice President
3929 West John Carpenter Fwy.
Irving, TX 75063

Daverl Ray
First Vice President
1111 3rd Ave., EET2821
Seattle, WA 98101

James M. Tiogen
First Vice President
1801 2nd Ave., 12th Flr.
Seattle, WA 98101

Ron Amador
Vice President
540 E. Main St.
Stockton, CA 95290

Martha "Marti" V. Bagga
Vice President
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Deborah Brignac
Vice President
9301 Corbin Ave.
Northridge, CA 91324

William R. Buege
Vice President
11200 W. Parkland Ave.
Milwaukee, WI 53224

Carolyn K. Casteal-Picnich
Vice President
1501 4th Ave., CSQ0815
Seattle, WA 98101

Huey-Jen C. Chiu
Vice President
9301 Corbin Ave.
Northridge, CA 91324

Douglas J. Gressett
Vice President
3929 West John Carpenter Fwy.
Irving, TX 75063

Michael C. Ramey
Vice President
7757 Bayberry Rd.
Jacksonville, FL 32256

Edward Adams
Assistant Vice President
11200 W. Parkland Ave.
Milwaukee, WI 53224

Kathleen E. Burton
Assistant Vice President
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Pamela D. Church
Assistant Vice President
1170 Silber Rd.
Houston, TX 77055

Dan Gitzlaff
Assistant Vice President
11200 W. Parkland Ave.
Milwaukee, WI 53224

Cheryl S. Jefferson
Assistant Vice President
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Don R. Mace
Assistant Vice President
1170 Silber Rd.
Houston, TX 77055

Julie M. Mulhern
Assistant Vice President
11200 W. Parkland Ave.
Milwaukee, WI 53224

Giselle J. Napierkowski
Assistant Vice President
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Karime Arias
Assistant Secretary
9301 Corbin Ave.
Northridge, CA 91324

Carlos Bernal
Assistant Secretary
9301 Corbin Ave.
Northridge, CA 91324

Colleen Irby
Assistant Secretary
9301 Corbin Ave.
Northridge, CA 91324

Corporation Name California Reconveyance Company
File Number E07871420068

Attachment to Nevada
Initial List of Officers, Directors, and Resident Agent

Officers (Cont.):

Hana Konupek
Assistant Secretary
9801 Corbin Ave.
Northridge, CA 91324

Dixie Medeiros
Assistant Secretary
540 E. Main St.
Stockton, CA 95290

Elizabeth A. Proctor
Assistant Secretary
1301 2nd Ave., 8th Flr.
Seattle, WA 98101

John "Buddy" Richard
Assistant Secretary
400 E. Main St.
Stockton, CA 95290

Gwendolyn Y. Austin
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Jarrod M. Bone
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Oratha Curry Brooks
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Tamula J. Buck
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Amir Cohkovic
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Billie "Ann" A. Covington
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Virginia Doolen
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Jason R. Eaker
Lien Release Assistant Secretary
7760 Bayberry Rd.
Jacksonville, FL 32256

Brenda G. Eck
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Jenadenyell D. Elmore
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Nicole Gonzalez
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Blasera Gradisic
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Dana N. Green
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Beverly C. Hambrick
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Miriam E. Hapner
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Paula E. Harley
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Nerminka Hasanic
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Yolandra Johnson
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Cindy A. Keller
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Svetlana V. Khomutova
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Alice N. Leggett
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Milorad Litas
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Corporation Name
File Number

California Reconveyance Company
E0787142006-6

Attachment to Nevada
Initial List of Officers, Directors, and Resident Agent

Officers (Cont.):

Shannon L. Macklin
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Kimberly S. Mathys
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Tandrea D. Matthews
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Tammie R. McCauley
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Suzana Mulahmetovic
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Wanda Napollon
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Damir Pekusic
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Shilonda M. Peterson
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Miguel P. Suarez
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Jocelyn Tate
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Amir Travancie
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Brandon L. Varnadore
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Kimberly M. Westbrook
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Randi White
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Kelly P. Wilson
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Additional Directors:

Catharine E. Killien
1801 2nd Ave., 35th Flr.
Seattle, WA 98101

William A. Longbrake
1801 2nd Ave., 83rd Flr.
Seattle, WA 98101

(PROFIT) ANNUAL LIST OF OFFICERS, DIRECTORS AND RESIDENT AGENT OF

FILE NUMBER

CALIFORNIA RECONVEYANCE COMPANY

E0787142006-6

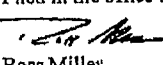
(Name of Corporation)

FOR THE FILING PERIOD OF 10/2007

TO 10/2008

The corporation's duly appointed resident agent in the State of Nevada upon whom process can be served is:

CSO SERVICES OF NEVADA, INC.
502 EAST JOHN STREET
CARSON CITY, NV 89705

Filed in the office of	Document Number
	20070740335-81
Ross Miller	Filing Date and Time
Secretary of State	10/30/2007 3:35 PM
State of Nevada	Entity Number
	E0787142006-6

☐ CHECK BOX IF YOU REQUIRE A FORM TO UPDATE YOUR RESIDENT AGENT INFORMATION

Important: Read Instructions before completing and returning this form.

(This document was filed electronically.)
THE ABOVE SPACE IS FOR OFFICE USE ONLY

1. Print or type names and addresses either residence or business, for all officers and directors. A President, Secretary, Treasurer, or equivalent of and all Directors and all directors must be named. Have an officer sign the form. FORM WILL BE RETURNED IF UNRECEIVED
2. If there are additional directors attach a list of them to this form.
3. Return the completed form with the filing fee. A \$75.00 penalty must be added for failure to file this form by the deadline. An annual list received more than 90 days before its due date shall be deemed an amended list for the previous year.
4. Make your check payable to the Secretary of State. Your cancelled check will constitute a certificate to transact business per NRS 78.155. To receive a certified copy, enclose an additional \$50.00 and appropriate instructions.
5. Return the completed form to: Secretary of State, 202 North Carson Street, Carson City, NV 89701-4801, (775) 884-5708.
6. Form must be in the possession of the Secretary of State on or before the last day of the month in which it is due. (Postmark date is not accepted as receipt date.) Forms received after due date will be returned for additional fees and penalties.

CHECK ONLY IF APPLICABLE

☐ This corporation is a publicly traded corporation. The Central Index Key number is:

☐ This publicly traded corporation is not required to have a Central Index Key number.

NAME	TITLE(S)
SANDRA E KARWHITE	PRESIDENT (OR EQUIVALENT OF)
ADDRESS	CITY St Zip
1301 2ND AVE 30TH FL	SEATTLE WA 98101
NAME	TITLE(S)
CATHARINE E KILLIEN	SECRETARY (OR EQUIVALENT OF)
ADDRESS	CITY St Zip
1301 2ND AVE 35TH FL	SEATTLE WA 98101
NAME	TITLE(S)
WILLIAM A LONGBRAKE	TREASURER (OR EQUIVALENT OF)
ADDRESS	CITY St Zip
1301 2ND AVE 33RD FL	SEATTLE WA 98101
NAME	TITLE(S)
HENRY JOHN J BERENS	DIRECTOR
ADDRESS	CITY St Zip
7301 BAYMEADOWS WAY	JACKSONVILLE FL 32256

I declare, to the best of my knowledge under penalty of perjury, that the above mentioned entity has complied with the provisions of NRS 300.700 and acknowledge that pursuant to NRS 239.330, it is a category C felony to knowingly offer any false or forged instrument for filing in the Office of the Secretary of State.

X Signature of Officer
ELIZABETH A PROOTOR

Title ASSISTANT SECRETARY Date 10/30/2007 3:37:31 PM

Nevada Secretary of State Form ANNUAL LIST-PROFIT 0108
Revised 06/01/06

RA001786

(PROFIT) ANNUAL LIST OF OFFICERS, DIRECTORS AND RESIDENT AGENT OF

FILE NUMBER

CALIFORNIA RECONVEYANCE COMPANY

E0787142006-6

NAME		TITLE(S)	
CATHARINE E KILLIEN		DIRECTOR	
ADDRESS	CITY	ST	ZIP
1301 2ND AVE., 35TH FLR.	SEATTLE	WA	98101
NAME		TITLE(S)	
WILLIAM A LONGBRAKE		DIRECTOR	
ADDRESS	CITY	ST	ZIP
1301 2ND AVE., 33RD FLR	SEATTLE	WA	98101
NAME		TITLE(S)	
ADDRESS	CITY	ST	ZIP
NAME		TITLE(S)	
ADDRESS	CITY	ST	ZIP
NAME		TITLE(S)	
ADDRESS	CITY	ST	ZIP
NAME		TITLE(S)	
ADDRESS	CITY	ST	ZIP
NAME		TITLE(S)	
ADDRESS	CITY	ST	ZIP
NAME		TITLE(S)	
ADDRESS	CITY	ST	ZIP
NAME		TITLE(S)	
ADDRESS	CITY	ST	ZIP
NAME		TITLE(S)	
ADDRESS	CITY	ST	ZIP

(PROFIT) ANNUAL LIST OF OFFICER, DIRECTORS AND REGISTERED AGENT OF

FILE NUMBER

California Reconveyance Company
NAME OF CORPORATION

E0787142006-6

FOR THE FILING PERIOD OF 10/2008 TO 10/2009

The entity's duly appointed registered agent in the State of Nevada upon whom process can be served is:

CSC Services of Nevada, Inc.,
502 East John Street
Carson City, NV 89706

Filed in the office of

Document Number

20080778714-84

Filing Date and Time

11/24/2008 7:44 AM

Ross Miller
Secretary of State
State of Nevada

Entity Number

E0787142006-6

A FORM TO CHANGE REGISTERED AGENT INFORMATION CAN BE FOUND ON OUR WEBSITE:
www.nvsos.gov

USE BLACK INK ONLY - DO NOT HIGHLIGHT

ABOVE SPACE IS FOR OFFICE USE ONLY

- ☒ Return one file stamped copy. (If filing not accompanied by order instructions, file stamped copy will be sent to registered agent.)

****YOU MAY NOW FILE YOUR ANNUAL LIST ONLINE AT www.nvsos.gov******IMPORTANT:** Read instructions before completing and returning this form.

1. Print or type names and addresses, either residence or business, for all officers and directors. A President, Secretary, Treasurer, or equivalent of and all Directors must be named. There must be at least one director. An Officer must sign the form. **FORM WILL BE RETURNED IF UNSIGNED.**
2. If there are additional officers, attach a list of them to this form.
3. Return the complete form with the filing fee. Fee is based upon the current total authorized stock as explained in the Annual List Fee Schedule For Profit Corporations. A \$75.00 penalty must be added for failure to file this form by the deadline. An annual list received more than 90 days before its due date shall be deemed an amended list for the previous year.
4. Make your check payable to the Secretary of State. Your canceled check will constitute a certificate to transact business.
5. **Ordering Copies:** If requested above, one file stamped copy will be returned at no additional charge. To receive a certified copy, enclose an additional \$30.00 per certification. A copy fee of \$2.00 per page is required for each additional copy generated when ordering 2 or more file stamped or certified copies. Appropriate instructions must accompany your order.
6. Return the completed form to: Secretary of State, 202 North Carson Street, Carson City, Nevada 89701-4201, (775) 684-6708.
7. Form must be in the possession of the Secretary of State on or before the last day of the month in which it is due. (Postmark date is not accepted as receipt date.) Forms received after due date will be returned for additional fees and penalties.

CHECK ONLY IF APPLICABLE

- ☐ This corporation is a publicly traded corporation. The Central Index Key number is: _____
- ☐ This publicly traded corporation is not required to have a Central Index Key number.

NAME Ann Thorn	TITLE(S) PRESIDENT (OR EQUIVALENT OF)
ADDRESS 7255 Baymeadows Way	CITY Jacksonville
	STATE FL
	ZIP CODE 32256
NAME Catharine E. Killien	TITLE(S) SECRETARY (OR EQUIVALENT OF)
ADDRESS 1301 2nd Ave., 35th Flr.	CITY Seattle
	STATE WA
	ZIP CODE 98101
NAME Ann Thorn	TITLE(S) TREASURER (OR EQUIVALENT OF)
ADDRESS 7255 Baymeadows Way	CITY Jacksonville
	STATE FL
	ZIP CODE 32256
NAME Henry "John" J. Berens	TITLE(S) DIRECTOR
ADDRESS 7301 Baymeadows Way	CITY Jacksonville
	STATE FL
	ZIP CODE 32256

I declare, to the best of my knowledge under penalty of perjury, that the above mentioned entity has complied with the provisions of NRS 360.780 and acknowledge that pursuant to NRS 239.330, it is a category C felony to knowingly offer any false or forged instrument for filing in the Office of the Secretary of State.

X Elizabeth A. Berens
Signature of Officer

Title

Assistant Secretary

Date

11/10/08

Nevada Secretary of State Annual List Profit
Revised: 7-1-08

RA001788

Business Entity Name:
File Number:

California Reconveyance Company
E0787142005-5

Attachment to State of Nevada
Annual List of Officers, Directors and Registered Agent

Additional Officers:

Curt Brouwer
Senior Vice President
1301 2nd Ave., 32nd Flr.
Seattle, WA 98101

Michael A. Reynoldson
Senior Vice President
1111 3rd Ave., 29th Flr.
Seattle, WA 98101

Ronald D. Burkhardt
First Vice President
3929 West John Carpenter Fwy.
Irving, TX 75063

Douglas J. Gressett
First Vice President
3929 West John Carpenter Fwy.
Irving, TX 75063

Laurie K. Hanson
First Vice President
1301 2nd Ave.-22nd Flr.
Seattle, WA 98101

Deveri Ray
First Vice President
1111 3rd Ave., 28th Flr.
Seattle, WA 98101

Nelda Soza
First Vice President
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

James M. Tiegen
First Vice President
1301 2nd Ave., 12th Flr.
Seattle, WA 98101

Ronald J. Amador
Vice President
400 E. Main St.
Stockton, CA 95202

Martha "Marti" V. Baggs
Vice President
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Deborah Brignac
Vice President
9200 Oakdale Ave.
Chatsworth, CA 91311

Kathleen E. Burton
Vice President
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Carolyn K. Casteel-Picinich
Vice President
1111 3rd Ave., 11th Flr.
Seattle, WA 98101

Huey-Jen C. Chiu
Vice President
9200 Oakdale Ave.
Chatsworth, CA 91311

Carla D. Lang
Vice President
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Michael C. Ramey
Vice President
7757 Bayberry Rd.
Jacksonville, FL 32256

Janet Rolan
Vice President
2210 Enterprise Dr.
Florence, SC 29501

Steven V. Ryan
Vice President
2210 Enterprise Dr.
Florence, SC 29501

Patricia L. Bulen
Assistant Vice President
2210 Enterprise Dr.
Florence, SC 29501

Betty J. Clark
Assistant Vice President
2210 Enterprise Dr.
Florence, SC 29501

Miguel P. Suazo
Assistant Vice President
8168-8170 Baymeadows Way
Jacksonville, FL 32256

Brandon L. Varnadore
Assistant Vice President
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Kelly P. Wilson
Assistant Vice President
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Karime Arias
Assistant Secretary
9200 Oakdale Ave.
Chatsworth, CA 91311

Carlos Bernal
Assistant Secretary
9200 Oakdale Ave.
Chatsworth, CA 91311

Colleen Irby
Assistant Secretary
9200 Oakdale Ave.
Chatsworth, CA 91311

Business Entity Name
File Number

California Reconveyance Company
E0787142006-6

Attachment to State of Nevada
Annual List of Officers, Directors and Registered Agent

Officers (Cont.):

Hana Konupck
Assistant Secretary
9200 Oakdale Ave.
Chatsworth, CA 91311

Elizabeth A. Proctor
Assistant Secretary
1301 2nd Ave., 36th Flr.
Seattle, WA 98101

John "Buddy" Richard
Assistant Secretary
400 E. Main St.
Stockton, CA 95290

Gwendolyn Y. Austin
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Jarrod M. Bone
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Oretha Curry Brooks
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Wendy A. Buchner
Lien Release Assistant Secretary
2210 Enterprise Dr.
Florence, SC 29501

Amir Cohnkovic
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Billie "Ann" A. Covington
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Derek J. Dutcher
Lien Release Assistant Secretary
2210 Enterprise Dr.
Florence, SC 29501

Jason R. Eaker
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Nicole Gonzalez
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Elisera Gradisic
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Dana N. Green
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Miriam E. Hapner
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Paula E. Harley
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Nerminka Hasanic
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Beth J. Ivey
Lien Release Assistant Secretary
2210 Enterprise Dr.
Florence, SC 29501

Yolandra Johnson
Lien Release Assistant Secretary
7255 Baymeadows Way W.
Jacksonville, FL 32256

Cindy A. Keller
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Svetlana V. Khomutova
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Shella J. Kyzer
Lien Release Assistant Secretary
2210 Enterprise Dr.
Florence, SC 29501

Allce N. Leggett
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Shannon L. Macklin
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Kimberly S. Mathys
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Tandrea D. Matthews
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Business Entity Name: California Reconveyance Company
File Number: E0787142006-6

Attachment to State of Nevada
Annual List of Officer, Directors and Registered Agent

Officers (Cont.):

Tammie R. McCauley
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Gregorio T. Miniano
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Suzana Mulahmetovic
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Howard J. Nettles
Lien Release Assistant Secretary
2210 Enterprise Dr.
Florence, SC 29501

Shlonda M. Peterson
Lien Release Assistant Secretary
7265 Baymeadows Way W.
Jacksonville, FL 32256

April M. Pickering
Lien Release Assistant Secretary
2210 Enterprise Dr.
Florence, SC 29501

Renée C. Raulerson
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Yorlene A. Rohn
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Jennifer P. Stephens
Lien Release Assistant Secretary
2210 Enterprise Dr.
Florence, SC 29501

Jocelyn Tate
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Amir Travancie
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Eric F. Weigand
Lien Release Assistant Secretary
2210 Enterprise Dr.
Florence, SC 29501

Kimberly M. Westbrook
Lien Release Assistant Secretary
8168-8170 Baymeadows Way W.
Jacksonville, FL 32256

Dixie Medeiros
Officer
400 E. Main St.
Stockton, CA 95202

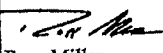
Additional Director:

Catharine E. Killen
1301 2nd Ave., 35th Flr.
Seattle, WA 98101



ROSS MILLER
Secretary of State
202 North Carson Street
Carson City, Nevada 89701-4201
(775) 684 5708
Website: www.nvsaos.gov

**Statement of Change of
Registered Agent
by Represented Entity**
(PURSUANT TO NRS 77.340)

Filed in the office of	Document Number
	20080840128-13
Ross Miller Secretary of State State of Nevada	Filing Date and Time 12/30/2008 8:00 AM
	Entity Number E0787142006-6

USE BLACK INK ONLY - DO NOT HIGHLIGHT

ABOVE SPACE IS FOR OFFICE USE ONLY

1. Name of Entity as currently on file:

CALIFORNIA RECONVEYANCE COMPANY

2. Entity File Number: E0787142006-6

3. Type of information being changed by this statement: (check only one)

☒ Change of Commercial Registered Agent

☐ Change of Name and Address of Noncommercial Registered Agent

☐ Change of Name, Title of Office or Other Position with Entity to whom service is to be sent and Address of the Business Office of that Person.

4. Information in effect upon the filing of this statement:

a) Commercial Registered Agent: (change requires a signed registered agent acceptance)

The Corporation Trust Company of Nevada

Name

b) Noncommercial Registered Agent: (change requires a signed registered agent acceptance)

Name

Street Address

City

Nevada

Zip Code

Mailing Address (if different from street address)

City

Nevada

Zip Code

c) Title of Office or Other Position with Entity:

Name of Title or Position

Street Address

City

Nevada

Zip Code

Mailing Address (if different from street address)

City

Nevada

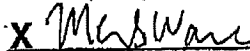
Zip Code

5. Signature of Represented Entity:


Authorized Signature

12/21/2008
Date

6. I hereby accept appointment as Registered Agent for the above named Entity.



Megan G. Ware

Assistant Secretary

Authorized Signature of Registered Agent or Assistant Secretary of Registered Agent Entity

12/21/2008
Date

FEE: \$60.00

This form must be accompanied by appropriate fees.

NY017 - 07/02/2008 CT System Online

Nevada Secretary of State Form RA Change by Entity
Effective 7-1-08

(PROFIT) ANNUAL LIST OF OFFICERS, DIRECTORS AND REGISTERED AGENT AND
STATE BUSINESS LICENSE APPLICATION OF:

California Reconvoyance Company
NAME OF CORPORATION

FILE NUMBER

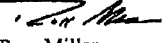
E0787142006-6

FOR THE FILING PERIOD OF 11/01/2009 TO 10/31/2010

****YOU MAY FILE THIS FORM ONLINE AT www.nvsos.gov****

The entity's duly appointed registered agent in the State of Nevada upon whom process can be served is:

The Corporation Trust Company of Nevada
6100 Neil Road, Suite 500
Reno, Nevada 89511

 Ross Miller Secretary of State State of Nevada	Filed in the office of	Document Number
		20090727504-96
	Filing Date and Time	10/06/2009 9:15 AM
	Entity Number	E0787142006-6

A FORM TO CHANGE REGISTERED AGENT INFORMATION IS FOUND AT: www.nvsos.gov

ABOVE SPACE IS FOR OFFICE USE ONLY

USE BLACK INK ONLY - DO NOT HIGHLIGHT

☐ Return one file stamped copy. (If filing not accompanied by order instructions, file stamped copy will be sent to registered agent.)

IMPORTANT: Read instructions before completing and returning this form.

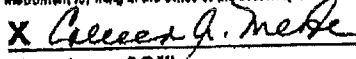
1. Print or type names and addresses, either residence or business, for all officers and directors. A President, Secretary, Treasurer, or equivalent of and all Directors must be named. There must be at least one director. An Officer must sign the form. **FORM WILL BE RETURNED IF UNSIGNED.**
2. If there are additional officers, attach a list of them to this form.
3. Return the complete form with the filing fee. Annual list fee is based upon the current total authorized stock as explained in the Annual List Fee Schedule For Profit Corporations. A \$75.00 penalty must be added for failure to file this form by the deadline. An annual list received more than 90 days before its due date shall be deemed an amended list for the previous year.
4. State business license fee is \$200.00. Effective 2/1/2010, \$100.00 must be added for failure to file form by deadline.
5. Make your check payable to the Secretary of State.
6. **Ordering Copies:** If requested above, one file stamped copy will be returned at no additional charge. To receive a certified copy, enclose an additional \$30.00 per certification. A copy fee of \$2.00 per page is required for each additional copy generated when ordering 2 or more file stamped or certified copies. Appropriate instructions must accompany your order.
7. Return the completed form to: Secretary of State, 202 North Carson Street, Carson City, Nevada 89701-4201, (775) 684-6708.
8. Form must be in the possession of the Secretary of State on or before the last day of the month in which it is due. (Postmark date is not accepted as receipt date.) Forms received after due date will be returned for additional fees and penalties. Failure to include annual list and business license fees will result in rejection of filing.

CHECK ONLY IF APPLICABLE

- | | | |
|--|-----------------------|-------------------------------------|
| <input type="checkbox"/> Pursuant to NRS, this entity is exempt from the business license fee. | Exemption code: _____ | Section 7(2) Exemption Codes |
| <input checked="" type="checkbox"/> Month and year your State Business License expires: 11 09 | 20 0 9 | 001 - Governmental Entity |
| <input type="checkbox"/> This corporation is a publicly traded corporation. The Central Index Key number is: _____ | | 002 - 501(c) Nonprofit Entity |
| <input type="checkbox"/> This publicly traded corporation is not required to have a Central Index Key number. | | 003 - Home-based Business |
| | | 005 - Motion Picture Company |

NAME Sally B. Durdan		TITLE(S) PRESIDENT (OR EQUIVALENT OF)	
ADDRESS 270 Park Avenue		CITY New York	STATE NY
		ZIP CODE 10017	
NAME Anthony J. Moran		TITLE(S) SECRETARY (OR EQUIVALENT OF)	
ADDRESS 270 Park Avenue		CITY New York	STATE NY
		ZIP CODE 10017	
NAME Lisa J. Fitzgerald		TITLE(S) TREASURER (OR EQUIVALENT OF)	
ADDRESS 270 Park Avenue		CITY New York	STATE NY
		ZIP CODE 10017	
NAME Michael Lipsitz		TITLE(S) DIRECTOR	
ADDRESS 10 South Dearborn		CITY Chicago	STATE IL
		ZIP CODE 60603	

I declare, to the best of my knowledge under penalty of perjury, that the above mentioned entity has complied with the provisions of sections 8 to 18 of AB 146 of the 2009 session of the Nevada Legislature and acknowledge that pursuant to NRS 239.330, it is a category 5 felony to knowingly offer any false or forged instrument for filing in the Office of the Secretary of State.


Signature of Officer

Title Vice President

Date 10/6/09
Nevada Secretary of State Annual List Form
Revised: 8-27-08

NV200 - (06/2004) C.T. Systems Online

CALIFORNIA RECONVEYANCE COMPANY

NEVADA FILE NUMBER E0787142006-6

LIST OF DIRECTOR AND OFFICERS

NAME	TITLE	ADDRESS
Sally E. Durdan	Director & President	270 Park Avenue New York, NY 10017
Anthony J. Horan	Director & Senior Vice President & Secretary	270 Park Avenue New York, NY 10017
Michael Lipsitz	Director & Senior Vice President	10 South Dearborn Chicago, IL 60603
Lisa J. Fitzgerald	Managing Director & Treasurer	270 Park Avenue New York, NY 10017
Daniel P. Cooney	Senior Vice President	10 South Dearborn Chicago, IL 60603
Colleen A. Meade	Vice President & Assistant Secretary	4 Chase Metrotech Brooklyn, NY 11245
Lauren V. Harris	Vice President & Assistant Secretary	194 Wood Avenue South Iselin, NJ 08830
Peter W. Smith	Vice President & Assistant Treasurer	270 Park Avenue New York, NY 10017
Ann Thorn	First Vice President	7255 Baymeadows Way Jacksonville, FL 32256
Christine N. Bannereman	Assistant Secretary	4 Chase Metrotech Brooklyn, NY 11245
Diane S. Towns	Assistant Secretary	4915 Independence P'kway Tampa, FL 33634

(PROFIT) ANNUAL LIST OF OFFICERS, DIRECTORS AND REGISTERED AGENT AND
STATE BUSINESS LICENSE APPLICATION OF:

FILE NUMBER

CALIFORNIA RECONVEYANCE COMPANY

E0787142006-6

NAME OF CORPORATION

FOR THE FILING PERIOD OF 10/2010 TO 10/2011

YOU MAY FILE THIS FORM ONLINE AT www.nvsos.gov



110101

The entity's duly appointed registered agent in the State of Nevada upon whom process can be served is:

THE CORPORATION TRUST COMPANY OF NEVADA (Commercial
Registered Agent)
311 S DIVISION ST
CARSON CITY, NV 89703 USA

A FORM TO CHANGE REGISTERED AGENT INFORMATION IS FOUND AT: www.nvsos.gov

Filed in the office of	Document Number
	20100709904-82
Ross Miller	Filing Date and Time
Secretary of State	09/21/2010 2:50 PM
State of Nevada	Entity Number
	E0787142006-6

USE BLACK INK ONLY - DO NOT HIGHLIGHT

☐ Return one file stamped copy. (If filing not accompanied by order instructions, file stamped copy will be sent to registered agent.)

IMPORTANT: Read instructions before completing and returning this form.

1. Print or type names and addresses, either residence or business, for all officers and directors. A President, Secretary, Treasurer, or equivalent of and all Directors must be named. There must be at least one director. An Officer must sign the form. **FORM WILL BE RETURNED IF UNSIGNED.**
2. If there are additional officers, attach a list of them to this form.
3. Return the complete form with the filing fee. Annual list fee is based upon the current total authorized stock as explained in the Annual List Fee Schedule For Profit Corporations. A \$75.00 penalty must be added for failure to file this form by the deadline. An annual list received more than 90 days before its due date shall be deemed an amended list for the previous year.
4. State business license fee is \$200.00. Effective 2/1/2010, \$100.00 must be added for failure to file form by deadline.
5. Make your check payable to the Secretary of State.
6. **Ordering Copies:** If requested above, one file stamped copy will be returned at no additional charge. To receive a certified copy, enclose an additional \$30.00 per certification. A copy fee of \$2.00 per page is required for each additional copy generated when ordering 2 or more file stamped or certified copies. Appropriate instructions must accompany your order.
7. Return the completed form to: Secretary of State, 202 North Carson Street, Carson City, Nevada 89701-4201, (775) 884-5708.
8. Form must be in the possession of the Secretary of State on or before the last day of the month in which it is due. (Postmark date is not accepted as receipt date.) Forms received after due date will be returned for additional fees and penalties. Failure to include annual list and business license fees will result in rejection of filing.

CHECK ONLY IF APPLICABLE

- ☐ Pursuant to NRS, this corporation is exempt from the business license fee. Exemption code:
- ☒ Month and year your State Business License expires: 10 2010
- ☐ This corporation is a publicly traded corporation. The Central Index Key number is:
- ☐ This publicly traded corporation is not required to have a Central Index Key number.

Section 7(2) Exemption Codes

- 001 - Governmental Entity
- 002 - 501(c) Nonprofit Entity
- 003 - Home-based Business
- 004 - Natural Person with 4 or less rental dwelling units
- 005 - Motion Picture Company
- 006 - NRS 680B.020 Insurance Co.

NAME SALLY E DURDAN	TITLE(S) PRESIDENT (OR EQUIVALENT OF)
ADDRESS 9200 OAKDALE AVE , USA	CITY CHATSWORTH
	STATE CA
	ZIP CODE 91311
NAME ANTHONY J HORAN	TITLE(S) SECRETARY (OR EQUIVALENT OF)
ADDRESS 9200 OAKDALE AVE , USA	CITY CHATSWORTH
	STATE CA
	ZIP CODE 91311
NAME LISA J FITZGERALD	TITLE(S) TREASURER (OR EQUIVALENT OF)
ADDRESS 9200 OAKDALE AVE , USA	CITY CHATSWORTH
	STATE CA
	ZIP CODE 91311
NAME MICHAEL LIPSITZ	TITLE(S) DIRECTOR
ADDRESS 270 PARK AVENUE	CITY NEW YORK
	STATE NY
	ZIP CODE 10017

I declare, to the best of my knowledge under penalty of perjury, that the above mentioned entity has complied with the provisions of sections 6 to 18 of AB 148 of the 2009 session of the Nevada Legislature and acknowledge that pursuant to NRS 239.330, it is a category C felony to knowingly offer any false or forged instrument for filing in the Office of the Secretary of State.

MICHELLE DONATO

X

Signature of Officer

Title
POA

Date
9/21/2010 2:48:51 PM

Nevada Secretary of State Annual List Profit
Revised: 8-5-09

(PROFIT) ANNUAL LIST OF OFFICERS, DIRECTORS AND REGISTERED AGENT AND
STATE BUSINESS LICENSE APPLICATION OF:

FILE NUMBER

CALIFORNIA RECONVEYANCE COMPANY

E0787142006-6

NAME OF CORPORATION

FOR THE FILING PERIOD OF 10/2011 TO 10/2012

YOU MAY FILE THIS FORM ONLINE AT www.nvsos.gov



110101

The entity's duly appointed registered agent in the State of Nevada upon whom process can be served is:

THE CORPORATION TRUST COMPANY OF NEVADA (Commercial
Registered Agent)
311 S DIVISION ST
CARSON CITY, NV 89703 USA

A FORM TO CHANGE REGISTERED AGENT INFORMATION IS FOUND AT: www.nvsos.gov

Filed in the office of	Document Number
	20110724523-17
Ross Miller	Filing Date and Time
Secretary of State	10/06/2011 3:24 PM
State of Nevada	Entity Number
	E0787142006-6

USE BLACK INK ONLY - DO NOT HIGHLIGHT

☐ Return one file stamped copy. (If filing not accompanied by order instructions, file stamped copy will be sent to registered agent.)

IMPORTANT: Read instructions before completing and returning this form.

- Print or type names and addresses, either residence or business, for all officers and directors. A President, Secretary, Treasurer, or equivalent of and all Directors must be named. There must be at least one director. An Officer must sign the form. **FORM WILL BE RETURNED IF UNSIGNED.**
- If there are additional officers, attach a list of them to this form.
- Return the complete form with the filing fee. Annual list fee is based upon the current total authorized stock as explained in the Annual List Fee Schedule For Profit Corporations. A \$75.00 penalty must be added for failure to file this form by the deadline. An annual list received more than 90 days before its due date shall be deemed an amended list for the previous year.
- State business license fee is \$200.00. Effective 2/1/2010, \$100.00 must be added for failure to file form by deadline.
- Make your check payable to the Secretary of State.
- Ordering Copies:** If requested above, one file stamped copy will be returned at no additional charge. To receive a certified copy, enclose an additional \$30.00 per certification. A copy fee of \$2.00 per page is required for each additional copy generated when ordering 2 or more file stamped or certified copies. Appropriate instructions must accompany your order.
- Return the completed form to: Secretary of State, 202 North Carson Street, Carson City, Nevada 89701-4201, (775) 684-5708.
- Form must be in the possession of the Secretary of State on or before the last day of the month in which it is due. (Postmark date is not accepted as receipt date.) Forms received after due date will be returned for additional fees and penalties. Failure to include annual list and business license fees will result in rejection of filing.

CHECK ONLY IF APPLICABLE

- ☐ Pursuant to NRS, this corporation is exempt from the business license fee. Exemption code:
- ☐ Month and year your State Business License expires: 20
- ☐ This corporation is a publicly traded corporation. The Central Index Key number is:
- ☐ This publicly traded corporation is not required to have a Central Index Key number.

Section 7(2) Exemption Codes

- 001 - Governmental Entity
002 - 501(c) Nonprofit Entity
003 - Home-based Business
004 - Natural Person with 4 or less rental dwelling units
005 - Motion Picture Company
006 - NRS 680B.020 Insurance Co.

NAME SALLY E DURDAN	TITLE(S) PRESIDENT (OR EQUIVALENT OF)
ADDRESS 9200 OAKDALE AVE , USA	CITY CHATSWORTH
	STATE CA
	ZIP CODE 91311
NAME ANTHONY J HORAN	TITLE(S) SECRETARY (OR EQUIVALENT OF)
ADDRESS 9200 OAKDALE AVE , USA	CITY CHATSWORTH
	STATE CA
	ZIP CODE 91311
NAME LISA J FITZGERALD	TITLE(S) TREASURER (OR EQUIVALENT OF)
ADDRESS 9200 OAKDALE AVE , USA	CITY CHATSWORTH
	STATE CA
	ZIP CODE 91311
NAME MICHAEL LIPSITZ	TITLE(S) DIRECTOR
ADDRESS 9200 OAKDALE AVE , USA	CITY CHATSWORTH
	STATE CA
	ZIP CODE 91311

I declare, to the best of my knowledge under penalty of perjury, that the above mentioned entity has complied with the provisions of sections 6 to 18 of AB 146 of the 2009 session of the Nevada Legislature and acknowledge that pursuant to NRS 239.330, it is a category C felony to knowingly offer any false or forged instrument for filing in the Office of the Secretary of State.

X MICHELLE DONATO

Signature of Officer

Title POA Date 10/6/2011 3:21:57 PM

Nevada Secretary of State Annual List Profit
Revised: 0-5-09

(PROFIT) ANNUAL LIST OF OFFICERS, DIRECTORS AND REGISTERED AGENT AND
STATE BUSINESS LICENSE APPLICATION OF:

FILENUMBER

CALIFORNIA RECONVEYANCE COMPANY

E0787142006-6

NAME OF CORPORATION

FOR THE FILING PERIOD OF 10/2012 TO 10/2013

YOU MAY FILE THIS FORM ONLINE AT www.nvsos.gov



110101

The entity's duly appointed registered agent in the State of Nevada upon whom process can be served is:

THE CORPORATION TRUST COMPANY OF NEVADA (Commercial
Registered Agent)
311 S DIVISION ST
CARSON CITY, NV 89703 USA

A FORM TO CHANGE REGISTERED AGENT INFORMATION IS FOUND AT: www.nvsos.gov

Filed in the office of Ross Miller Secretary of State State of Nevada	Document Number 20120570454-20 Filing Date and Time 08/20/2012 8:43 AM Entity Number E0787142006-6
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☐ Return one file stamped copy. (If filing not accompanied by order instructions, file stamped copy will be sent to registered agent.)

IMPORTANT: Read instructions before completing and returning this form.

- Print or type names and addresses, either residence or business, for all officers and directors. A President, Secretary, Treasurer, or equivalent of and all Directors must be named. There must be at least one director. An Officer must sign the form. **FORM WILL BE RETURNED IF UNSIGNED.**
- If there are additional officers, attach a list of them to this form.
- Return the complete form with the filing fee. Annual list fee is based upon the current total authorized stock as explained in the Annual List Fee Schedule For Profit Corporations. A \$75.00 penalty must be added for failure to file this form by the deadline. An annual list received more than 90 days before its due date shall be deemed an amended list for the previous year.
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- Return the completed form to: Secretary of State, 202 North Carson Street, Carson City, Nevada 89701-4201, (775) 684-5708.
- Form must be in the possession of the Secretary of State on or before the last day of the month in which it is due. (Postmark date is not accepted as receipt date.) Forms received after due date will be returned for additional fees and penalties. Failure to include annual list and business license fees will result in rejection of filing.

CHECK ONLY IF APPLICABLE

- ☐ Pursuant to NRS, this corporation is exempt from the business license fee. Exemption code:
- ☐ Month and year your State Business License expires: 20
- ☐ This corporation is a publicly traded corporation. The Central Index Key number is:
- ☐ This publicly traded corporation is not required to have a Central Index Key number.

Section 7(2) Exemption Codes

- 001 - Governmental Entity
- 002 - 501(c) Nonprofit Entity
- 003 - Home-based Business
- 004 - Natural Person with 4 or less rental dwelling units
- 005 - Motion Picture Company
- 006 - NRS 680B.020 Insurance Co.

NAME DEBORAH BRIGNAC	TITLE(S) PRESIDENT (OR EQUIVALENT OF)
ADDRESS 9200 OAKDALE AVE., USA	CITY CHATSWORTH
	STATE CA
	ZIP CODE 91311
NAME LAUREN V HARRIS	TITLE(S) SECRETARY (OR EQUIVALENT OF)
ADDRESS 194 WOOD AVENUE SOUTH, USA	CITY SELIN
	STATE NJ
	ZIP CODE 08830
NAME JOHN BARREN	TITLE(S) TREASURER (OR EQUIVALENT OF)
ADDRESS 3415 VISION DRIVE FLOOR 02, USA	CITY COLUMBUS
	STATE OH
	ZIP CODE 43219
NAME DEBORAH BRIGNAC	TITLE(S) DIRECTOR
ADDRESS 9200 OAKDALE AVE., USA	CITY CHATSWORTH
	STATE CA
	ZIP CODE 91311

I declare, to the best of my knowledge under penalty of perjury, that the above mentioned entity has complied with the provisions of sections 8 to 18 of AB 146 of the 2009 session of the Nevada Legislature and acknowledge that pursuant to NRS 239.330, it is a category C felony to knowingly offer any false or forged instrument for filing in the Office of the Secretary of State.

JENNIFER A LANGAN

X

Signature of Officer

Title
AUTHORIZED SIGNER

Date
8/20/2012 8:42:54 AM

Nevada Secretary of State Annual List Profit
Revised: 8-5-09

(PROFIT) INITIAL/ANNUAL LIST OF OFFICERS, DIRECTORS AND STATE BUSINESS
LICENSE APPLICATION OF:

CALIFORNIA RECONVEYANCE COMPANY
NAME OF CORPORATION

ENTITY NUMBER

E0787142006-6

FOR THE FILING PERIOD OF OCT, 2013 TO OCT, 2014



100101

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YOU MAY FILE THIS FORM ONLINE AT www.nvsnlverflume.gov

☐ Return one file stamped copy. (If filing not accompanied by order instructions, file stamped copy will be sent to registered agent.)

IMPORTANT: Read instructions before completing and returning this form.

1. Print or type names and addresses, either residence or business, for all officers and directors. A President, Secretary, Treasurer, or equivalent of and all Directors must be named. There must be at least one director. An Officer must sign the form. **FORM WILL BE RETURNED IF UNSIGNED.**

2. If there are additional officers, attach a list of them to this form.

3. Return the completed form with the filing fee. Annual list fee is based upon the current total authorized stock as explained in the Annual List Fee Schedule For Profit Corporations. A \$75.00 penalty must be added for failure to file this form by the deadline. An annual list received more than 90 days before its due date shall be deemed an amended list for the previous year.

4. State business license fee is \$200.00. Effective 2/1/2010, \$100.00 must be added for failure to file form by deadline.

5. Make your check payable to the Secretary of State.

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7. Return the completed form to: Secretary of State, 202 North Carson Street, Carson City, Nevada 89701-4201, (775) 684-5708.

8. Form must be in the possession of the Secretary of State on or before the last day of the month in which it is due. (Postmark date is not accepted as receipt date.) Forms received after due date will be returned for additional fees and penalties. Failure to include annual list and business license fees will result in rejection of filing.

Filed in the office of	Document Number
	20130786938-67
Ross Miller	Filing Date and Time
Secretary of State	12/02/2013 1:13 PM
State of Nevada	Entity Number
	E0787142006-6

THIS DOCUMENT WAS FILED ELECTRONICALLY
ABOVE SPACE IS FOR OFFICE USE ONLY

CHECK ONLY IF APPLICABLE AND ENTER EXEMPTION CODE IN BOX BELOW

☐ Pursuant to NRS Chapter 76, this entity is exempt from the business license fee. Exemption code:

NRS 76.020 Exemption Codes

NOTE: If claiming an exemption, a notarized Declaration of Eligibility form must be attached. Failure to attach the Declaration of Eligibility form will result in rejection, which could result in late fees.

001 - Governmental Entity

005 - Motion Picture Company

006 - NRS 680B.020 Insurance Co.

☐ This corporation is a publicly traded corporation. The Central Index Key number is:

☐ This publicly traded corporation is not required to have a Central Index Key number.

NAME	TITLE(S)		
DEBORAH BRIGNAC	PRESIDENT (OR EQUIVALENT OF)		
ADDRESS	CITY	STATE	ZIP CODE
9200 OAKDALE AVE, USA	CHATSWORTH	CA	91311
NAME	TITLE(S)		
LAUREN V HARRIS	SECRETARY (OR EQUIVALENT OF)		
ADDRESS	CITY	STATE	ZIP CODE
194 WOOD AVENUE SOUTH, USA	ISELIN	NJ	08830
NAME	TITLE(S)		
BLAKE BEABOUT	TREASURER (OR EQUIVALENT OF)		
ADDRESS	CITY	STATE	ZIP CODE
3415 VISION DRIVE, FLOOR 02, USA	COLUMBUS	OH	43219
NAME	TITLE(S)		
DEBORAH BRIGNAC	DIRECTOR		
ADDRESS	CITY	STATE	ZIP CODE
9200 OAKDALE AVE, USA	CHATSWORTH	CA	91311

None of the officers or directors identified in the list of officers has been identified with the fraudulent intent of concealing the identity of any person or persons exercising the power or authority of an officer or director in furtherance of any unlawful conduct.

I declare, to the best of my knowledge under penalty of perjury, that the information contained herein is correct and acknowledge that pursuant to NRS 239.330, it is a category C felony to knowingly offer any false or forged instrument for filing in the Office of the Secretary of State.

X JENNIFER LANGAN

Title AUTHORIZED SIGNER Date 12/2/2013 1:13:17 PM

Signature of Officer or
Other Authorized Signature

Nevada Secretary of State List Profit
Revised 7-31-13

(PROFIT) INITIAL/ANNUAL LIST OF OFFICERS, DIRECTORS AND STATE BUSINESS
LICENSE APPLICATION OF:

CALIFORNIA RECONVEYANCE COMPANY
NAME OF CORPORATION

ENTITY NUMBER

E0787142006-6

FOR THE FILING PERIOD OF OCT, 2014 TO OCT, 2015



100101

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YOU MAY FILE THIS FORM ONLINE AT www.nvseilverflume.gov

☐ Return one file stamped copy. (If filing not accompanied by order instructions, the stamped copy will be sent to registered agent.)

IMPORTANT: Read instructions before completing and returning this form.

1. Print or type names and addresses, either residence or business, for all officers and directors. A President, Secretary, Treasurer, or equivalent of and all Directors must be named. There must be at least one director. An Officer must sign the form. **FORM WILL BE RETURNED IF UNSIGNED.**

2. If there are additional officers, attach a list of them to this form.

3. Return the completed form with the filing fee. Annual list fee is based upon the current total authorized stock as explained in the Annual List Fee Schedule For Profit Corporations. A \$75.00 penalty must be added for failure to file this form by the deadline. An annual list received more than 90 days before its due date shall be deemed an amended list for the previous year.

4. State business license fee is \$200.00. Effective 2/1/2010, \$100.00 must be added for failure to file form by deadline.

5. Make your check payable to the Secretary of State.

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7. Return the completed form to: Secretary of State, 202 North Carson Street, Carson City, Nevada 89701-4201, (775) 684-5708.

8. Form must be in the possession of the Secretary of State on or before the last day of the month in which it is due. (Postmark date is not accepted as receipt date.) Forms received after due date will be returned for additional fees and penalties. Failure to include annual list and business license fees will result in rejection of filing.

CHECK ONLY IF APPLICABLE AND ENTER EXEMPTION CODE IN BOX BELOW

☐ Pursuant to NRS Chapter 76, this entity is exempt from the business license fee. Exemption code:

NRS 76.020 Exemption Codes

NOTE: If claiming an exemption, a notarized Declaration of Eligibility form must be attached. Failure to attach the Declaration of Eligibility form will result in rejection, which could result in late fees.

001 - Governmental Entity

005 - Motion Picture Company

006 - NRS 680B.020 Insurance Co.

☐ This corporation is a publicly traded corporation. The Central Index Key number is:

☐ This publicly traded corporation is not required to have a Central Index Key number.

NAME DEBORAH BRIGNAC		TITLE(S) PRESIDENT (OR EQUIVALENT OF)	
ADDRESS 9200 OAKDALE AVE , USA	CITY CHATSWORTH	STATE CA	ZIP CODE 91311
NAME LAUREN V HARRIS		TITLE(S) SECRETARY (OR EQUIVALENT OF)	
ADDRESS 194 WOOD AVENUE SOUTH , USA	CITY ISELIN	STATE NJ	ZIP CODE 08830
NAME BLAKE BEABOUT		TITLE(S) TREASURER (OR EQUIVALENT OF)	
ADDRESS 3415 VISION DRIVE, FLOOR 02 , USA	CITY COLUMBUS	STATE OH	ZIP CODE 43219
NAME DEBORAH BRIGNAC		TITLE(S) DIRECTOR	
ADDRESS 9200 OAKDALE AVE. , USA	CITY CHATSWORTH	STATE CA	ZIP CODE 91311

None of the officers or directors identified in the list of officers has been identified with the fraudulent intent of concealing the identity of any person or persons exercising the power or authority of an officer or director in furtherance of any unlawful conduct.

I declare, to the best of my knowledge under penalty of perjury, that the information contained herein is correct and acknowledge that pursuant to NRS 239.330, it is a category C felony to knowingly offer any false or forged instrument for filing in the Office of the Secretary of State.

X JENNIFER LANGAN

Signature of Officer or
Other Authorized Signature

Title Date
AUTHORIZED SIGNER 10/7/2014 11:00:24 AM

Nevada Secretary of State List Profit
Revised 7-31-13

(PROFIT) INITIAL/ANNUAL LIST OF OFFICERS, DIRECTORS AND STATE BUSINESS
LICENSE APPLICATION OF:

ENTITY NUMBER

CALIFORNIA RECONVEYANCE COMPANY
NAME OF CORPORATION

E0787142006-6

FOR THE FILING PERIOD OF OCT, 2015 TO OCT, 2016



100103

USE BLACK INK ONLY - DO NOT HIGHLIGHT

YOU MAY FILE THIS FORM ONLINE AT www.nvsilverflume.gov

☐ Return one file stamped copy. (If filing not accompanied by order instructions, file stamped copy will be sent to registered agent.)

IMPORTANT: Read instructions before completing and returning this form.

1. Print or type names and addresses, either residence or business, for all officers and directors. A President, Secretary, Treasurer, or equivalent of and all Directors must be named. There must be at least one director. An Officer must sign the form. **FORM WILL BE RETURNED IF UNSIGNED.**

2. If there are additional officers, attach a list of them to this form.

3. Return the completed form with the filing fee. Annual list fee is based upon the current total authorized stock as explained in the Annual List Fee Schedule For Profit Corporations. A \$75.00 penalty must be added for failure to file this form by the deadline. An annual list received more than 90 days before its due date shall be deemed an amended list for the previous year.

4. State business license fee is \$500.00/\$200.00 for Professional Corporations filed pursuant to NRS Chapter 89. Effective 2/1/2010, \$100.00 must be added for failure to file form by deadline.

5. Make your check payable to the Secretary of State.

6. **Ordering Copies:** If requested above, one file stamped copy will be returned at no additional charge. To receive a certified copy, enclose an additional \$30.00 per certification. A copy fee of \$2.00 per page is required for each additional copy generated when ordering 2 or more file stamped or certified copies. Appropriate instructions must accompany your order.

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Filed in the office of <i>Barbara K. Cegavske</i> Barbara K. Cegavske Secretary of State State of Nevada	Document Number 20150372666-48 Filing Date and Time 08/20/2015 2:43 PM Entity Number E0787142006-6
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(This document was filed electronically)
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CHECK ONLY IF APPLICABLE AND ENTER EXEMPTION CODE IN BOX BELOW

☐ Pursuant to NRS Chapter 76, this entity is exempt from the business license fee. Exemption code:

NOTE: If claiming an exemption, a notarized Declaration of Eligibility form must be attached. Failure to attach the Declaration of Eligibility form will result in rejection, which could result in late fees.

☐ This corporation is a publicly traded corporation. The Central Index Key number is:

☐ This publicly traded corporation is not required to have a Central Index Key number.

NRS 76.020 Exemption Codes

001 - Governmental Entity
005 - Motion Picture Company
006 - NRS 660B.020 Insurance Co.

NAME DEBORAH P BRIGNAC	TITLE(S) PRESIDENT (OR EQUIVALENT OF)
ADDRESS 9200 OAKDALE AVENUE, USA	CITY CHATSWORTH
	STATE CA
	ZIP CODE 91311
NAME LAUREN V HARRIS	TITLE(S) SECRETARY (OR EQUIVALENT OF)
ADDRESS 9200 OAKDALE AVENUE, USA	CITY CHATSWORTH
	STATE CA
	ZIP CODE 91311
NAME BLAKE L BEABOUT	TITLE(S) TREASURER (OR EQUIVALENT OF)
ADDRESS 9200 OAKDALE AVENUE, USA	CITY CHATSWORTH
	STATE CA
	ZIP CODE 91311
NAME DEBORAH P BRIGNAC	TITLE(S) DIRECTOR
ADDRESS 9200 OAKDALE AVENUE, USA	CITY CHATSWORTH
	STATE CA
	ZIP CODE 91311

None of the officers or directors identified in the list of officers has been identified with the fraudulent intent of concealing the identity of any person or persons exercising the power or authority of an officer or director in furtherance of any unlawful conduct.

I declare, to the best of my knowledge under penalty of perjury, that the information contained herein is correct and acknowledge that pursuant to NRS 239.330, it is a category C felony to knowingly offer any false or forged instrument for filing in the Office of the Secretary of State.

X LAUREN V HARRIS

Signature of Officer or
Other Authorized Signature

Title
SECRETARY

Date
8/20/2015 2:43:27 PM

Nevada Secretary of State List Profit
Revised: 7-1-15

(PROFIT) INITIAL/ANNUAL LIST OF OFFICERS AND DIRECTORS OF:
CALIFORNIA RECONVEYANCE COMPANY

ENTITY NUMBER
E0787142008-6

NAME SEAN GRZEBIN	TITLE(S) DIRECTOR		
ADDRESS 9200 OAKDALE AVENUE , USA	CITY CHATSWORTH	STATE CA	ZIP CODE 91311
NAME KEVIN P HICKEY	TITLE(S) DIRECTOR		
ADDRESS 9200 OAKDALE AVENUE , USA	CITY CHATSWORTH	STATE CA	ZIP CODE 91311
NAME	TITLE(S)		
ADDRESS	CITY	STATE	ZIP CODE
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NAME	TITLE(S)		
ADDRESS	CITY	STATE	ZIP CODE

(PROFIT) INITIAL/ANNUAL LIST OF OFFICERS, DIRECTORS AND STATE BUSINESS
LICENSE APPLICATION OF:

CALIFORNIA RECONVEYANCE COMPANY
NAME OF CORPORATION

ENTITY NUMBER

E0787142006-6

FOR THE FILING PERIOD OF OCT, 2016 TO OCT, 2017



100103

USE BLACK INK ONLY - DO NOT HIGHLIGHT

YOU MAY FILE THIS FORM ONLINE AT www.nvsilverflume.gov

☐ Return one file stamped copy. (If filing not accompanied by order instructions, file stamped copy will be sent to registered agent.)

IMPORTANT: Read instructions before completing and returning this form.

1. Print or type names and addresses, either residence or business, for all officers and directors. A President, Secretary, Treasurer, or equivalent of and all Directors must be named. There must be at least one director. An Officer must sign the form. **FORM WILL BE RETURNED IF UNSIGNED.**

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4. State business license fee is \$500.00/\$200.00 for Professional Corporations filed pursuant to NRS Chapter 89. Effective 2/1/2010, \$100.00 must be added for failure to file form by deadline.

5. Make your check payable to the Secretary of State.

6. **Ordering Copies:** If requested above, one file stamped copy will be returned at no additional charge. To receive a certified copy, enclose an additional \$30.00 per certification. A copy fee of \$2.00 per page is required for each additional copy generated when ordering 2 or more file stamped or certified copies. Appropriate instructions must accompany your order.

7. Return the completed form to: Secretary of State, 202 North Carson Street, Carson City, Nevada 89701-4201, (775) 884-5708.

8. Form must be in the possession of the Secretary of State on or before the last day of the month in which it is due. (Postmark date is not accepted as receipt date.) Forms received after due date will be returned for additional fees and penalties. Failure to include annual list and business license fees will result in rejection of filing.

CHECK ONLY IF APPLICABLE AND ENTER EXEMPTION CODE IN BOX BELOW

☐ Pursuant to NRS Chapter 78, this entity is exempt from the business license fee. Exemption code:

NOTE: If claiming an exemption, a notarized Declaration of Eligibility form must be attached. Failure to attach the Declaration of Eligibility form will result in rejection, which could result in late fees.

☐ This corporation is a publicly traded corporation. The Central Index Key number is:

☐ This publicly traded corporation is not required to have a Central Index Key number.

NRS 76.020 Exemption Codes

001 - Governmental Entity
005 - Motion Picture Company
006 - NRS 680B.020 Insurance Co.

NAME DOUGLAS S ARRIGO		TITLE(S) PRESIDENT (OR EQUIVALENT OF)	
ADDRESS 9200 OAKDALE AVENUE , USA	CITY CHATSWORTH	STATE CA	ZIP CODE 91311
NAME VACANT VACANT		TITLE(S) SECRETARY (OR EQUIVALENT OF)	
ADDRESS 9200 OAKDALE AVENUE , USA	CITY CHATSWORTH	STATE CA	ZIP CODE 91311
NAME MARIA L SARCONI		TITLE(S) TREASURER (OR EQUIVALENT OF)	
ADDRESS 9200 OAKDALE AVENUE , USA	CITY CHATSWORTH	STATE CA	ZIP CODE 91311
NAME BLAKE LAWRENCE BEABOUT		TITLE(S) DIRECTOR	
ADDRESS 9200 OAKDALE AVENUE , USA	CITY CHATSWORTH	STATE CA	ZIP CODE 91311

None of the officers or directors identified in the list of officers has been identified with the fraudulent intent of concealing the identity of any person or persons exercising the power or authority of an officer or director in furtherance of any unlawful conduct.

I declare, to the best of my knowledge under penalty of perjury, that the information contained herein is correct and acknowledge that pursuant to NRS 239.330, it is a category C felony to knowingly offer any false or forged instrument for filing in the Office of the Secretary of State.

X CHRISTINE N BANNERMAN
Signature of Officer or
Other Authorized Signature

Title
ASSISTANT SECRETARY

Date
9/21/2016 4:44:31 PM

Nevada Secretary of State List Profit
Revised: 7-1-15

(PROFIT) INITIAL/ANNUAL LIST OF OFFICERS AND DIRECTORS OF:

CALIFORNIA RECONVEYANCE COMPANY

ENTITY NUMBER

E0787142006-B

NAME DOUGLAS S ARRIGO	TITLE(S) DIRECTOR		
ADDRESS 9200 OAKDALE AVENUE , USA	CITY CHATSWORTH	STATE CA	ZIP CODE 91311
NAME MARIA L SARCONI	TITLE(S) DIRECTOR		
ADDRESS 9200 OAKDALE AVENUE , USA	CITY CHATSWORTH	STATE CA	ZIP CODE 91311
NAME	TITLE(S)		
ADDRESS	CITY	STATE	ZIP CODE
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ADDRESS	CITY	STATE	ZIP CODE
NAME	TITLE(S)		
ADDRESS	CITY	STATE	ZIP CODE

EXHIBIT A-15

DISTRICT COURT
CLARK COUNTY, NEVADA

JEFFREY BENKO, a Nevada resident;)
CAMILO MARTINEZ, a California)
resident; et al.;)
Plaintiffs,)
v.) Case No.: A-11-
649857-C
QUALITY LOAN SERVICE CORPORATION, a)
California Corporation; MTC) Dept. 19
FINANCIAL, INC. dba TRUSTEE CORPS, a)
California Corporation; et al.;)
Defendants.)

VIDEOTAPED DEPOSITION OF
COLLEEN IRBY
LOS ANGELES, CALIFORNIA
WEDNESDAY, FEBRUARY 22, 2017

ATKINSON-BAKER, INC.
COURT REPORTERS
(800)288-3376
www.depo.com

Reported by: Carolyn A. Rosenberg, CSR No. 13738
Job No.: AB02004

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DISTRICT COURT

CLARK COUNTY, NEVADA

JEFFREY BENKO, a Nevada resident;)
CAMILO MARTINEZ, a California)
resident; et al.;)

Plaintiffs,)

v.)

QUALITY LOAN SERVICE CORPORATION, a)
California Corporation; MTC)
FINANCIAL, INC. dba TRUSTEE CORPS, a)
California Corporation; et al.;)

Defendants.)

Case No.: A-11-
649857-C

Dept. 19

Videotaped deposition of COLLEEN IRBY, taken
on behalf of the Plaintiffs, at 333 South Hope
Street, 29th Floor, Los Angeles, California,
commencing at 11:40 a.m., on Wednesday, February 22,
2017, reported by Carolyn A. Rosenberg,
CSR No. 13738, a Certified Shorthand Reporter for the
State of California.

1	fair?	11:46:43
2	A Yes.	11:46:43
3	Q Thank you very much. What was your last	11:46:46
4	position with California Reconveyance Company?	11:46:49
5	A Operations manager.	11:46:50
6	Q What does that mean in terms of your scope of	11:46:54
7	responsibilities?	11:46:54
8	A I was in charge of the group that received	11:46:59
9	foreclosure referrals and reviewed trustee sale	11:47:04
10	guarantees and handled title issues on foreclosure	11:47:07
11	properties.	11:47:08
12	Q When you say receive the referral, is that --	11:47:10
13	was that the end of your responsibility, or was it -- you	11:47:13
14	were the operations manager for all actions taken with	11:47:17
15	respect to the referral?	11:47:19
16	MS. BROWN: Objection; compound.	11:47:21
17	THE WITNESS: Receiving the referral means to open a	11:47:24
18	foreclosure file, record the notice of default. And my	11:47:29
19	group also sent out the notices for the foreclosure for	11:47:33
20	the first phase of the foreclosure.	11:47:35
21	BY MR. BOYLAN:	11:47:35
22	Q How big was your group at its height, meaning	11:47:38
23	when it had the greatest number of people while you were	11:47:43
24	there?	11:47:46
25	A Probably 30.	11:47:47

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1	MS. BROWN: Join.	12:20:35
2	THE WITNESS: I would say it's more than two, yes.	12:20:38
3	BY MR. BOYLAN:	12:20:38
4	Q Okay. In your current work, you and/or your	12:20:45
5	company are involved in collecting money, acting as a	12:20:54
6	collection agent through nonjudicial foreclosure,	12:20:58
7	correct?	12:21:00
8	MS. BROWN: Objection; foundation.	12:21:00
9	MR. WEISS: Objection; lacks foundation, assumes	12:21:01
10	facts not in evidence.	12:21:01
11	MS. BROWN: Calls for a legal conclusion.	12:21:01
12	THE WITNESS: I work for S.B.S. Trust Deed Network.	12:21:05
13	We are a foreclosure trustee and not a collection agent.	12:21:12
14	MR. BOYLAN: Move to strike as nonresponsive.	12:21:14
15	Q My question, if you could answer it, please, it	12:21:16
16	calls for a yes or a --	12:21:18
17	MR. WEISS: Objection. It was absolutely responsive.	12:21:18
18	MR. BOYLAN: -- no.	12:21:18
19	Could you read it back, please.	12:21:22
20	(Whereupon, the record was read.)	12:21:42
21	MR. BOYLAN: Through nonjudicial foreclosure --	12:21:45
22	COURT REPORTER: Thank you.	12:21:45
23	MR. BOYLAN: -- Carolyn.	12:21:45
24	MR. WEISS: Same objection and object to the form of	12:21:47
25	the question.	12:21:48

1	the witness.	12:34:03
2	THE WITNESS: That's my answer.	12:34:06
3	BY MR. BOYLAN:	12:34:06
4	Q Look at Page 5. Do you see there it says	12:34:16
5	collection through nonjudicial foreclosure. Is that a	12:34:19
6	false statement of what your company does, ma'am?	12:34:22
7	MR. WEISS: Objection; lacks foundation. There's no	12:34:23
8	foundation for this document. It's just a piece of	12:34:25
9	paper. It has words on a page.	12:34:27
10	MS. BROWN: Join.	12:34:29
11	THE WITNESS: I -- I've never seen this before, so I	12:34:31
12	don't know how to answer you.	12:34:33
13	BY MR. BOYLAN:	12:34:33
14	Q Can you just tell me whether it's false or true	12:34:35
15	that your company conducts collection through nonjudicial	12:34:41
16	foreclosure?	12:34:43
17	MR. WEISS: Objection; lacks foundation. Object as	12:34:45
18	to form; vague and ambiguous. Object to the extent it's	12:34:46
19	been asked and answered.	12:34:49
20	MS. BROWN: Join.	12:34:49
21	THE WITNESS: To my knowledge, the nonjudicial	12:34:52
22	foreclosure process is not a collection process. That's	12:34:56
23	my understanding.	12:34:57
24	BY MR. BOYLAN:	12:34:57
25	Q What is that based on?	12:34:58

1	A	Just my understanding through my years of	12:35:00
2		working in that field.	12:35:03
3	Q	What's your understanding of why that is a -- is	12:35:07
4		the conclusion?	12:35:08
5	MR. WEISS:	Object to the form of the question.	12:35:10
6	MS. BROWN:	Join.	12:35:11
7	THE WITNESS:	It's what I've always been taught.	12:35:13
8	BY MR. BOYLAN:		12:35:13
9	Q	By whom?	12:35:15
10	A	By the people that I've worked for.	12:35:17
11	Q	Can you name one?	12:35:19
12	A	Jim Cornwall was my first manager.	12:35:23
13	Q	Is he still alive?	12:35:23
14	A	I have no idea.	12:35:25
15	Q	Who else taught you that?	12:35:26
16	A	Deborah Brignac.	12:35:29
17	Q	Anyone else?	12:35:33
18	A	Those are the two people that I worked for the	12:35:35
19		longest.	12:35:37
20	Q	Did Ms. Brignac inform you that JPMorgan Chase	12:35:43
21		required CRC to disclose that it was a debt collector --	12:35:48
22	MS. BROWN:	Objection.	12:35:48
23	BY MR. BOYLAN:		12:35:48
24	Q	-- the fact that its lawyers did?	12:35:50
25	MR. WEISS:	Object -- objection to the form of the	12:35:52

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1	letters to borrowers, correct?	12:57:26
2	MR. WEISS: Objection; lacks foundation.	12:57:28
3	MS. BROWN: Objection; assumes facts not in evidence.	12:57:30
4	THE WITNESS: I don't remember doing it, no.	12:57:32
5	BY MR. BOYLAN:	12:57:32
6	Q What's your understanding of what the general	12:57:39
7	content of a debt validation notice is?	12:57:41
8	MR. WEISS: Objection; lacks foundation.	12:57:44
9	MS. BROWN: Join.	12:57:44
10	THE WITNESS: I don't know. I --	12:57:49
11	BY MR. BOYLAN:	12:57:49
12	Q Do you know what the FDCPA is?	12:57:52
13	A I do.	12:57:53
14	Q How do you know that?	12:57:54
15	A Because it's been talked about in meetings that	12:57:58
16	we have.	12:57:59
17	Q At CRC over your 15 years?	12:58:01
18	A No, at S.B.S.	12:58:02
19	Q I see. So your testimony is -- if I may	12:58:05
20	inquire, your sworn testimony is it was never discussed	12:58:08
21	during -- it, being the FDCPA, was never discussed during	12:58:13
22	your 15 years at CRC?	12:58:16
23	MS. BROWN: Objection; misstates her testimony.	12:58:17
24	THE WITNESS: I don't remember it being discussed at	12:58:24
25	CRC.	12:58:25

1	BY MR. BOYLAN:	12:58:25
2	Q How long have you been a member of the UTA?	12:58:29
3	MR. WEISS: Object to the form of the question.	12:58:31
4	THE WITNESS: About 10 years.	12:58:33
5	BY MR. BOYLAN:	12:58:33
6	Q And how often have you received any information	12:58:37
7	of any kind through communications, writings, seminars,	12:58:42
8	events regarding debt collection laws?	12:58:46
9	MS. BROWN: Objection; lacks foundation, assumes	12:58:48
10	facts not in evidence.	12:58:49
11	MR. WEISS: Object to the form of the question.	12:58:50
12	THE WITNESS: I -- I don't remember receiving	12:58:53
13	anything from them about debt collection laws.	12:58:57
14	BY MR. BOYLAN:	12:58:57
15	Q When have you ever received any type of	12:59:00
16	education related to debt collection laws in the last	12:59:03
17	20 years?	12:59:04
18	MS. BROWN: Objection; assumes facts not in evidence,	12:59:05
19	lacks foundation.	12:59:08
20	MR. WEISS: Join in that objection.	12:59:10
21	THE WITNESS: I don't know that I received any.	12:59:13
22	BY MR. BOYLAN:	12:59:13
23	Q CRC never provided any type of training or	12:59:17
24	education to you regarding debt collection laws either in	12:59:19
25	Nevada or elsewhere?	12:59:21

1	MR. WEISS: Objection; lacks foundation and to the	12:59:23
2	extent it's been asked and answered.	12:59:25
3	MS. BROWN: Join.	12:59:25
4	THE WITNESS: Not that I know of.	12:59:27
5	BY MR. BOYLAN:	12:59:27
6	Q At CRC when you were the operations manager,	12:59:52
7	what responsibility did you have with respect to the	12:59:55
8	mediation process in Nevada?	12:59:57
9	MR. WEISS: Object to the form of the question.	12:59:59
10	MS. BROWN: Objection; lacks foundation.	13:00:02
11	THE WITNESS: My group would send the mediation	13:00:04
12	package to the homeowner and receive it back and then	13:00:10
13	send it to the Nevada mediation group and copy it to the	13:00:18
14	lender.	13:00:20
15	BY MR. BOYLAN:	13:00:20
16	Q Why did your group do that?	13:00:25
17	MR. WEISS: Object to the form of the question.	13:00:27
18	MS. BROWN: Object to the extent it calls for a legal	13:00:29
19	conclusion.	13:00:30
20	THE WITNESS: We did it because it was part of the	13:00:33
21	process for that state.	13:00:34
22	BY MR. BOYLAN:	13:00:34
23	Q How do you know that?	13:00:39
24	A Because when the mediation program started, we	13:00:42
25	included it into the process for that state.	13:00:46

1	A	Probably Deborah Brignac.	13:30:36
2	Q	You know that because that was the policy and	13:30:39
3		procedure there?	13:30:40
4	A	No, I said probably. I don't know if she	13:30:42
5		approved it or if someone else did, but it wasn't me.	13:30:45
6	Q	Who, to your knowledge, would have that	13:30:47
7		authority other than you or Brignac?	13:30:50
8	MR. WEISS:	Objection; asked and answered.	13:30:53
9	THE WITNESS:	I don't know. I reported up to	13:30:55
10		Deborah. I don't know if she had somebody else review	13:30:57
11		forms.	13:30:59
12	BY MR. BOYLAN:		13:30:59
13	Q	Do you see there the statement that "California	13:31:02
14		Reconveyance Company is a debt collector attempting to	13:31:05
15		collect a debt, and any information obtained will be used	13:31:08
16		for that purpose"?	13:31:09
17	A	I do.	13:31:10
18	Q	Was that a false statement?	13:31:18
19	A	To my knowledge, California Reconveyance Company	13:31:20
20		was a foreclosure trustee and not a debt collector.	13:31:27
21	Q	Are you able to answer the question yes or no?	13:31:28
22	A	My belief is that California Reconveyance	13:31:30
23		Company was not a debt collector.	13:31:33
24	Q	Right. So when you reviewed this form, you	13:31:35
25		looked at that and thought that to be a false statement,	13:31:37

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REPORTER'S CERTIFICATION

I, Carolyn A. Rosenberg, Certified Shorthand
Reporter, do hereby certify that the foregoing
proceedings were taken before me at the time and place
therein set forth, at which time the witness was put
under oath by me; that the testimony of said witness was
stenographically taken by myself and reduced to writing
under my direction and control; that the foregoing is a
true and correct transcription of the testimony; that I
am not related to or employed by any of the parties or
their attorney or agents, or interested directly or
indirectly in the matter in controversy either as
counsel, attorney, agent or otherwise.

Dated: March 6, 2017



Carolyn A. Rosenberg, CSR No. 13738

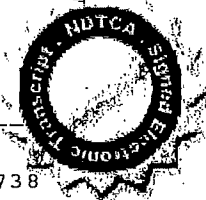


EXHIBIT B

2013 WL 6911859 (Nev. Dist. Ct.) (Trial Order)
District Court of Nevada,
Clark County

QUALITY LOAN SERVICE CORPORATION, Petitioner,

v.

STATE OF NEVADA, Department of Business and Industry, Financial Institutions Division, Respondent.

No. 12A657580.
January 3, 2013.

*1 Dept. No.: XVI

Decision and Order Granting Petition for Judicial Review Per NRS 233B.130

Paul E. Larse, Nevada Bar No. 3756, Lionel Sawyer & Collins, 1700 Bank of America Plaza, 300 South Fourth Street, Las Vegas, Nevada 89101, (702) 383-8819 (Telephone), (702) 383-8845 (Fax), Attorneys for Petitioner

Timothy C. Williams, Judge.

Quality Loan Service Corporation's "Petition for Judicial Review per NRS 233B.130" (dated March 5, 2012) seeking review of the Decision of the Department of Business and Industry, Financial Institutions Division (dated February 12, 2012) came on for hearing on September 24, 2012, and the Court, having considered the Administrative Record, the briefs of the parties and Amicus Curiae, and the arguments of counsel, does hereby issue its Decision and Order, and does hereby make the following Findings and Conclusions:

FINDINGS OF FACT

1. In a typical real estate transaction involving a Deed of Trust, a lender loans money to a borrower to purchase real property, and the parties contractually agree that the real property shall be held in trust by a Trustee, pursuant to a Deed of Trust, as security for the loan.
2. The Deed of Trust typically contains a clause in which the borrower agrees that the Trustee may exercise the power of sale in the event of the borrower's default on the loan, or other obligations, and typically also imposes other obligations upon the borrower such as maintaining liability and casualty insurance, keeping the property in good repair, and preventing waste of the property.
3. A Borrower's obligations under a Deed of Trust also typically include additional responsibilities, such as payment of taxes on the real property held in trust.
4. Petitioner Quality Loan Service Corporation ("Petitioner") is a Trustee (by original appointment or successive appointment) of Deeds of Trust, and has historically engaged in the exercise of the power of sale granted to Trustees by such Deeds of Trust and under NRS Chapter 107.
5. In the instance under review herein, Petitioners were Trustees on a Deed of Trust which held real property in trust to secure a loan for the purchase of such real property signed by Randolph Barton and Lori Ahmadi (collectively "Barton"); said Deed of Trust contained an explicit clause granting the Trustee the ability to exercise the power of sale in the event of the borrower's default.

6. Barton defaulted on the loan. After Barton defaulted on the loan, Petitioners noticed and conducted a sale of the real property held in trust for the Barton loan pursuant to procedures dictated by NRS chapter 107.

7. After Petitioner's sale of the real property held in trust as security for the defaulted Barton loan, the Respondent Department of Business of Business and Industry, Financial Institutions Division ("FID"), received a written complaint from Barton that Petitioner's actions constituted the "collection of a debt" requiring a license from the FID as a "collection agency." At that time, Petitioner had no such license. The FID issued a Cease and Desist Order, without further investigation, which ordered Petitioner to cease all activities as a trustee under NRS chapter 107, *inter alia*, until and unless Petitioner became licensed by the FID as a "collection agency".

*2 8. The Cease and Desist Order was timely appealed by Petitioner, and an appeal hearing before the Commissioner of the FID was held on December 13, 2010.

9. After hearing evidence, arguments of counsel and briefs on the Issues, the FID Commissioner one year later (on February 14, 2012,) issued his decision concluding, *inter alia*, that a Trustee's exercise of the power of sale pursuant to the procedure set forth under NRS Chapter 107 constitutes the collection of, or solicitation of payment of, a claim and the Commissioner therefore ruled that the Petitioner was required to be licensed as a collection agency by the FID in order to exercise the power of sale under a Deed of Trust or NRS Chapter 107.

10. Petitioner has timely appealed the FID's decision, and the Court has received the record of the Administrative Proceedings, the briefs of the parties and Amicus Curae, and heard the arguments of counsel at hearing on September 24, 2012, and having considered the matter, now issues its decision on the Petitioner's Petition for Judicial Review.

CONCLUSIONS OF LAW

1. Under NRS Chapter 107, a Trustee has the ability to exercise the power of sale for real property held as security for a note upon the default of the borrower for that note.

2. Pursuant to state policy articulated in NRS 80.015, 86.5483(1)(6) and 87A.615, until the passage and implementation of AB 284 in 2011, Trustees exercising the power of sale under a Deed of Trust did not be licensed to do business in the state of Nevada.

3. Pursuant to applicable precedent, the exercise of the power of sale by a Trustee under NRS Chapter 107 is not "doing business" in Nevada. *See e.g. Bonicamp v. Vasquez*, 107 Nev. 377 (2004); *McMillan v. United Mtg. Co.* 82 Nev. 117 (1966); *Bruce v. Homefield Financial Inc.*, 2011 WL 4479736 (U.S. District Court, D. Nev. 2011)

4. Pursuant to applicable precedent, the exercise of the power of sale under a Deed of Trust is not the collection or solicitation of payment of a claim *See e.g. Bruce v. Homefield. supra.*

5. As a matter of applicable law, the exercise of the power of sale by a Trustee under NRS Chapter 107, including giving the required notices and conducting sale of the real property held as security, is not the collection of debt or claim or the solicitation of payment of a debt or claim under NRS Chapter 649.

6. Based upon the foregoing, a Trustee exercising the power of sale pursuant to the procedures set forth in NRS chapter 107 is not required to obtain a license as a "collection agency" from the FID prior to exercising the power of sale under a Deed of Trust.

7. Because Petitioner, as a Trustee, was merely exercising the power of sale specifically granted under the Barton's Deed of Trust, as well as NRS Chapter 107, Petitioner was not collecting a debt or claim or soliciting the payment of a debt as defined in NRS Chapter 649, and therefore was not required to be licensed by the FID as a collection agency.

8. Based upon the foregoing, the Cease and Desist Order issued by the FID against the Petitioner in 2010 was legally flawed, in that it required Petitioner to cease and desist exercising the Power of Sale under NRS Chapter 107 unless it were licensed as a collection agency under NRS Chapter 649.

*3 9. Based upon the foregoing, the Decision of the FID was also legally flawed, *in. that:*

(A) The notices required by NRS Chapter 107 in the event of default by the borrower are not the solicitation of payment of a debt or claim;

(B) The exercise of the power of sale by a Trustee pursuant to the procedures set forth in NRS Chapter 107 is not the collection of a debt or claim;

(C) The FID has *no* authority to regulate or oversee a Trustees exercise of the power of sale under, or issuance of the notices required by, NRS Chapter 107;

(D) Only the Judiciary, pursuant to a duly filed claim in District Court, has authority to review or oversee a Trustee's exercise of the power of sale, and its requisite notices, under NRS Chapter 107; and

(E) NRS chapter 649 gives the FID authority to regulate debt collection and collection agencies, but gives the FID no authority to regulate, license or oversee a Trustee's exercise of the power of sale under NRS Chapter 107.

10. Pursuant to NRS 233B.135, this Court has authority to reverse or affirm the Decision of the FID upon judicial review.

11. Because of the unique nature of real property, the use of a Deed of Trust to hold such real property as security for a real estate loan (which includes the Trustee's power of sale by the contractual consent of the borrower), a Deed of Trust is not a "claim" or "debt" as defined by NRS Chapter 649.

12. NRS chapter 649 does not apply to the exercise of the power of sale under a Deed of Trust. Rather, only NRS Chapter 107 regulates the exercise of the power of sale pursuant to a Deed of Trust.

13. NRS Chapter 107 grants no regulatory authority or oversight of the power of sale by Trustees to any state executive agency. Rather, all regulatory authority for the exercise of the power of sale under NRS Chapter 107 is exclusively granted to the Judiciary, by actions filed in District Court (pursuant to NRS Chapter 107) challenging validity of the Trustee's exercise of the power of sale.

14. The FID has no regulatory, licensing or enforcement authority over a Trustee's exercise of the power of sale pursuant to NRS chapter 107.

15. If any Finding or Conclusion herein shall be more appropriately designated the other, they are hereby so designated.

NOW, THEREFORE based upon the foregoing Findings and Conclusions, the Court hereby ORDERS that the Petitioner's Petition for Judicial Review per NRS 233B.130 is granted, and pursuant to the Court's authority under NRS 233B.135, the Court hereby:

1. Reverses the Decision of the FID on the grounds that a Trustee's exercise of the power of sale under NRS Chapter 107 is not the collection of a debt or claim under NRS Chapter 649, and therefore a Trustee who is only exercising the power of sale under NRS chapter 107 is not required to obtain a license from the FID as a collection agency; and
2. Orders that the Cease and Desist Order issued herein by the FID in 2010 and the Decision of the FID issued herein in 2012 are void *ab initio* due to legal error by the FID.

IT IS SO ORDERED this 2nd day of *January* 2012.

<<signature>>

DISTRICT COURT JUDGE

PREPARED AND SUBMITTED:

*4 LIONEL SAWYER & COLLINS

By: <<signature>>

PAUL E. LARSEN

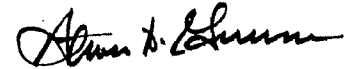
Nevada Bar No. 3756

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CLERK OF THE COURT

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18 Tel: 702.851.1191 Fax: 702.851.1198

19 Attorneys for DEFENDANT MTC FINANCIAL
20 INC. dba TRUSTEE CORPS

21 **DISTRICT COURT**

22 **CLARK COUNTY, NEVADA**

23 JEFFREY BENKO, a Nevada resident;
24 CAMILO MARTINEZ, a California
25 resident; ANA MARTINEZ, a California
26 resident; FRANK SCINTA, a Nevada
27 resident; JACQUELINE SCINTA, a Nevada
28 resident; SUSAN HJORTH, a Nevada
resident; RAYMOND SANSOTA, a Ohio
resident; FRANCINE SANSOTA, a Ohio
resident; SANDRA KUHN, a Nevada
resident; JESUS GOMEZ, a Nevada
resident; SILVIA GOMEZ, a Nevada
resident; DONNA HERRERA, a Nevada
resident; ANTOINETTE GILL, a Nevada
resident; JESSE HENNIGAN, a Nevada
resident; KIM MOORE, a Nevada resident;
THOMAS MOORE, a Nevada resident;
SUS KALLEN, a Nevada resident;
ROBERT MANDARICH, a Nevada
resident; JAMES NICO, a Nevada resident
and PATRICIA TAGLIAMONTE, a
Nevada resident

Plaintiffs,

Case No. A-11-649857-C

Dept. No.: XXIX

(ELECTRONIC FILING CASE)

**DEFENDANT MTC FINANCIAL INC. dba
TRUSTEE CORPS' JOINDER TO
QUALITY LOAN SERVICE
CORPORATION'S MOTION FOR
SUMMARY JUDGMENT**

Hearing date: May 16, 2017

1 vs.

2
3 QUALITY LOAN SERVICE
4 CORPORATION, a California Corporation;
5 APPLETON PROPERTIES, LLC, a Nevada
6 Limited Liability Company; MTC
7 FINANCIAL, INC. dba TRUSTEE CORPS,
8 a California Corporation; MERIDIAN
9 FORECLOSURE SERVICE, a California
and Nevada Corporation dba MTDS, Inc.,
dba MERIDIAN TRUST DEED SERVICE;
NATIONAL DEFAULT SERVICING
CORPORATION, a Arizona Corporation;
CALIFORNIA RECONVEYANCE
COMPANY, a California Corporation; and
DOES 1 through 100, inclusive,

10 Defendants.

11
12 COMES NOW defendant MTC Financial Inc. dba Trustee Corps ("Trustee Corps"), by
13 and through its counsel of record, Michael R. Brooks of Brooks Hubley, LLP, and joins in the
14 motion for summary judgment of defendant Quality Loan Service Corporation, set for hearing on
15 May 16, 2017.

16 **AFFIRMATION**

17 **Pursuant to NRS 239B.030**

18 * * * * *

19 The undersigned does hereby affirm that this document does not contain the Social
20 Security Number of any person.

21 DATED this 7th day of April, 2017.

22 BROOKS HUBLEY, LLP
23 1645 Village Center Circle, Suite 60
24 Las Vegas, NV 89134

25 By: 

26 Michael R. Brooks
27 Attorneys for Defendant
28 MTC FINANCIAL INC. dba TRUSTEE
CORPS

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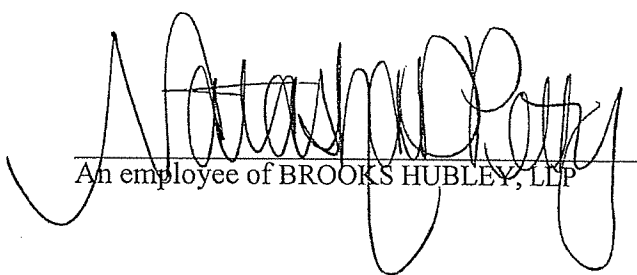
CERTIFICATE OF SERVICE

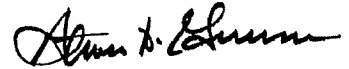
Pursuant to NRCP 5(b), I certify that I am an employee of BROOKS HUBLEY, LLP, and that on April 7, 2017, that a true copy of the **DEFENDANT MTC FINANCIAL INC. dba TRUSTEE CORPS' JOINDER TO QUALITY LOAN SERVICE CORPORATION'S MOTION FOR SUMMARY JUDGMENT** was E-Served, e-mailed and/or by placing an original or true copy thereof in a sealed envelope, with sufficient postage affixed thereto, in the United States mail at Las Vegas, addressed to:

- Bryan Cave, LLP – Jessica R. Maziarz, Julie Martin, Kathryn Brown, Lawrence G. Scarborough, Lisa Kirkeby, Mary Ann Vila, and Sarah Burwick
- Christopher Legal Group - Shawn Christopher, Esq.
- Law Office of Nicholas A. Boylan, APC – Nicholas A. Boylan, Esq., Marina Vaisman
- McCarthy & Holthus - Kristin A. Schuler-Hintz, Esq., Thomas N. Beckom, Esq.
- Smith Larsen & Wixom – Elise Fossum, Katie Weber, and Kent F. Larsen, Esq.
- Tiffany & Bosco, P.A. - Gregory L. Wilde, Esq., Kevin S. Soderstrom, Esq.

Via U.S. Mail to:

Antoinette Gill
4754 Deer Forest
Las Vegas, NV 89139
PRO SE


An employee of BROOKS HUBLEY, LLP



CLERK OF THE COURT

1 **JMSJ**

2 Richard J. Reynolds
3 Nevada Bar No. 11864
4 E-mail: rreynolds@bwsllaw.com
5 Allan E. Ceran
6 Admitted Pro Hac Vice
7 E-mail: aceran@bwsllaw.com
8 **BURKE, WILLIAMS & SORESENSEN, LLP**
9 1851 East First Street, Suite 1550
10 Santa Ana, CA 92705-4067
11 Tel: 949.863.3363 Fax: 949.863.3350

7 Michael R. Brooks, Esq.
8 Nevada Bar No. 7287
9 E-mail: mbrooks@brookshubley.com
10 **BROOKS HUBLEY, LLP**
11 1645 Village Center Circle, Suite 60
12 Las Vegas, NV 89134
13 Tel: 702.851.1191 Fax: 702.851.1198

11 Attorneys for DEFENDANT MTC FINANCIAL
12 INC. dba TRUSTEE CORPS

13 **DISTRICT COURT**

14 **CLARK COUNTY, NEVADA**

15
16 JEFFREY BENKO, a Nevada resident;
17 CAMILO MARTINEZ, a California
18 resident; ANA MARTINEZ, a California
19 resident; FRANK SCINTA, a Nevada
20 resident; JACQUELINE SCINTA, a Nevada
21 resident; SUSAN HJORTH, a Nevada
22 resident; RAYMOND SANSOTA, a Ohio
23 resident; FRANCINE SANSOTA, a Ohio
24 resident; SANDRA KUHN, a Nevada
25 resident; JESUS GOMEZ, a Nevada
26 resident; SILVIA GOMEZ, a Nevada
resident; DONNA HERRERA, a Nevada
resident; ANTOINETTE GILL, a Nevada
resident; JESSE HENNIGAN, a Nevada
resident; KIM MOORE, a Nevada resident;
THOMAS MOORE, a Nevada resident;
SUS KALLEN, a Nevada resident;
ROBERT MANDARICH, a Nevada
resident; JAMES NICO, a Nevada resident
and PATRICIA TAGLIAMONTE, a
Nevada resident

27 Plaintiffs,

Case No. A-11-649857-C

Dept. No.: XXIX

(ELECTRONIC FILING CASE)

**DEFENDANT MTC FINANCIAL INC. dba
TRUSTEE CORPS' JOINDER TO
CALIFORNIA RECONVEYANCE
COMPANY'S MOTION FOR SUMMARY
JUDGMENT**

Hearing date: May 9, 2017

1 vs.

2 QUALITY LOAN SERVICE
3 CORPORATION, a California Corporation;
4 APPLETON PROPERTIES, LLC, a Nevada
5 Limited Liability Company; MTC
6 FINANCIAL, INC. dba TRUSTEE CORPS,
7 a California Corporation; MERIDIAN
8 FORECLOSURE SERVICE, a California
9 and Nevada Corporation dba MTDS, Inc.,
10 dba MERIDIAN TRUST DEED SERVICE;
11 NATIONAL DEFAULT SERVICING
12 CORPORATION, a Arizona Corporation;
13 CALIFORNIA RECONVEYANCE
14 COMPANY, a California Corporation; and
15 DOES 1 through 100, inclusive,

16 Defendants.

17 COMES NOW defendant MTC Financial Inc. dba Trustee Corps ("Trustee Corps"), by
18 and through its counsel of record, Michael R. Brooks of Brooks Hubley, LLP, and joins in the
19 motion for summary judgment of defendant California Reconveyance Company, set for hearing
20 on May 9, 2017.

21 **AFFIRMATION**

22 **Pursuant to NRS 239B.030**

23 * * * * *

24 The undersigned does hereby affirm that this document does not contain the Social
25 Security Number of any person.

26 DATED this 7th day of April, 2017.

27 BROOKS HUBLEY, LLP
28 1645 Village Center Circle, Suite 60
Las Vegas, NV 89134

By: 

Michael R. Brooks
Attorneys for Defendant
MTC FINANCIAL INC. dba TRUSTEE
CORPS

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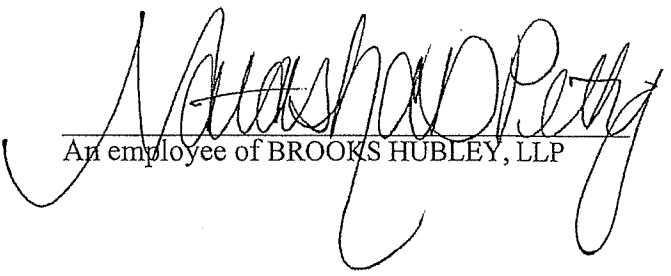
CERTIFICATE OF SERVICE

Pursuant to NRCP 5(b), I certify that I am an employee of BROOKS HUBLEY, LLP, and that on April 7, 2017, that a true copy of the **DEFENDANT MTC FINANCIAL INC. dba TRUSTEE CORPS' JOINDER TO CALIFORNIA RECONVEYANCE COMPANY'S MOTION FOR SUMMARY JUDGMENT** was E-Served, e-mailed and/or by placing an original or true copy thereof in a sealed envelope, with sufficient postage affixed thereto, in the United States mail at Las Vegas, addressed to:

- Bryan Cave, LLP – Jessica R. Maziarz, Julie Martin, Kathryn Brown, Lawrence G. Scarborough, Lisa Kirkeby, Mary Ann Vila, and Sarah Burwick
- Christopher Legal Group - Shawn Christopher, Esq.
- Law Office of Nicholas A. Boylan, APC – Nicholas A. Boylan, Esq., Marina Vaisman
- McCarthy & Holthus - Kristin A. Schuler-Hintz, Esq., Thomas N. Beckom, Esq.
- Smith Larsen & Wixom – Elise Fossum, Katie Weber, and Kent F. Larsen, Esq.
- Tiffany & Bosco, P.A. - Gregory L. Wilde, Esq., Kevin S. Soderstrom, Esq.

Via U.S. Mail to:

Antoinette Gill
4754 Deer Forest
Las Vegas, NV 89139
PRO SE


An employee of BROOKS HUBLEY, LLP

NOTC

Kent F. Larsen

Nevada Bar No. 3463

Katie M. Weber

Nevada Bar No. 11736

SMITH LARSEN & WIXOM

1935 Village Center Circle

Las Vegas, Nevada 89134

Telephone: (702) 252-5002

E-mail: kfl@slwlaw.com

kw@slwlaw.com

Attorneys for Defendant California Reconveyance
Company

[Additional Counsel Listed on Signature Page]

DISTRICT COURT**CLARK COUNTY, NEVADA**

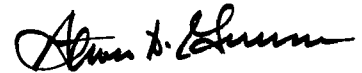
JEFFREY BENKO, a Nevada resident; CAMILO MARTINEZ, a Nevada resident; ANA MARTINEZ, a Nevada resident; FRANK SCINTA, a Nevada resident; JACQUELINE SCINTA, a Nevada resident; SUSAN HJORTH, a Nevada resident; RAYMOND SANSOTA, a Ohio resident; FRANCINE SANSOTA, a Ohio resident; SANDRA KUHN, a Nevada resident; JESUS GOMEZ, a Nevada resident; SILVIA GOMEZ, a Nevada resident; DONNA HERRERA, a Nevada resident; ANTOINETTE GILL, a Nevada resident; JESSE HENNIGAN, a Nevada resident; KIM MOORE, a Nevada resident; THOMAS MOORE, a Nevada resident; SUSAN KALLEN, a Nevada resident; ROBERT MANDARICH, a Nevada resident; JAMES NICO, a Nevada resident; and PATRICIA TAGLIAMONTE, a Nevada resident,

Plaintiffs,

vs.

QUALITY LOAN SERVICE CORPORATION, a California Corporation; MTC FINANCIAL, INC. dba TRUSTEE CORPS, a California Corporation; MERIDIAN FORECLOSURE SERVICE, a California and Nevada Corporation dba MTDS, Inc., dba MERIDIAN TRUST DEED SERVICE; NATIONAL DEFAULT SERVICING CORPORATION; a Arizona Corporation, CALIFORNIA RECONVEYANCE COMPANY, a California Corporation; and DOES 1 through 100, inclusive,

Defendants.

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04/12/2017 03:57:20 PM

CLERK OF THE COURT

Case No.: A-11-649857-C
Dept. No.: XIX**NOTICE OF ENTRY OF
DISCOVERY COMMISSIONER'S
REPORT AND
RECOMMENDATIONS**

SMITH LARSEN & WIXOM

ATTORNEYS

HILLS CENTER BUSINESS PARK

1935 Village Center Circle

Las Vegas, Nevada 89134

TEL (702) 252-5002 · FAX (702) 252-6007

1 NOTICE IS HEREBY GIVEN that the attached Discovery Commissioner's Report and
2 Recommendations was entered by the Court on the 7th day of April, 2017.

3
4 DATED this 12th day of April, 2017.

5 SMITH LARSEN & WIXOM

6 By: 

7 Kent F. Larsen

8 Nevada Bar No. 3463

9 Katie M. Weber

10 Nevada Bar No. 11736

11 1935 Village Center Circle

12 Las Vegas, Nevada 89134

13 Lawrence G. Scarborough

14 Admitted Pro Hac Vice

15 Jessica R. Maziarz

16 Admitted Pro Hac Vice

17 Kathryn E. Brown

18 Admitted Pro Hac Vice

19 BRYAN CAVE LLP

20 Two North Central Avenue, Suite 2200

21 Phoenix, Arizona 85004

22
23
24
25
26
27
28
Attorneys for Defendant California Reconveyance
Company

CERTIFICATE OF SERVICE

I hereby certify that on the 12th day of April, 2017, I served a true and correct copy of the foregoing **Notice of Entry of Discovery Commissioner's Report and Recommendation** on counsel by e-mail transmission to the persons listed below, pursuant to EDCR 8.05(a):

Nicholas A. Boylan nablawfirm@gmail.com

LAW OFFICES OF NICHOLAS A.
BOYLAN, APC
and

Shawn Christopher sc@christopherlegal.com

CHRISTOPHER LEGAL GROUP
Attorneys for Plaintiff

Richard J. Reynolds rreynolds@bwslaw.com

BURKE WILLIAMS & SORENSEN, LLP
and

Michael R. Brooks mbrooks@brookshubley.com

BROOKS HUBLEY, LLP
Attorneys for Defendant MTC Financial, Inc. dba
Trustee Corps

Gregory L. Wilde glw@tblaw.com

Kevin S. Soderstrom kss@tlaw.com

TIFFANY & BOSCO, P.A.
Attorneys for Defendant National Default
Servicing Corporation

Kristin A. Schuler-Hintz khintz@mccarthyholthus.com

MCCARTHY & HOLTHUS
Attorneys for Defendant Quality Loan
Service Corporation

I hereby certify that on the 12th day of April, 2017, I served a true and correct copy of the foregoing **Notice of Entry of Discovery Commissioner's Report and Recommendation** by First Class Mail as follows:

Antoinette Gill
4754 Deer Forest
Las Vegas, Nevada 89139
Plaintiff Pro Per

Meridian Foreclosure Service
d/b/a MTDS, Inc., d/b/a
Meridian Trust Deed Service
9999 Amber Field Street
Las Vegas, Nevada 89178
Defendant Pro Per

/s/ Elise Fossum
An Employee of Smith Larsen & Wixom


CLERK OF THE COURT

1 **DCRR**
2 Kent F. Larsen
3 Nevada Bar No. 3463
4 Katie M. Weber
5 Nevada Bar No. 11736
6 **SMITH LARSEN & WIXOM**
7 1935 Village Center Circle
8 Las Vegas, Nevada 89134
9 Telephone: (702) 252-5002
10 E-mail: kfl@slwlaw.com
11 kw@slwlaw.com
12 Attorneys for Defendant California Reconveyance
13 Company
14 [Additional Counsel Listed on Signature Page]

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

11 JEFFREY BENKO, a Nevada resident; CAMILO
12 MARTINEZ, a Nevada resident; ANA MARTINEZ,
13 a Nevada resident; FRANK SCINTA, a Nevada
14 resident; JACQUELINE SCINTA, a Nevada
15 resident; SUSAN HJORTH, a Nevada resident;
16 RAYMOND SANSOTA, a Ohio resident;
17 FRANCINE SANSOTA, a Ohio resident; SANDRA
18 KUHN, a Nevada resident; JESUS GOMEZ, a
19 Nevada resident; SILVIA GOMEZ, a Nevada
20 resident; DONNA HERRERA, a Nevada resident;
21 ANTOINETTE GILL, a Nevada resident; JESSE
22 HENNIGAN, a Nevada resident; KIM MOORE, a
23 Nevada resident; THOMAS MOORE, a Nevada
24 resident; SUSAN KALLEN, a Nevada resident;
25 ROBERT MANDARICH, a Nevada resident;
26 JAMES NICO, a Nevada resident; and PATRICIA
27 TAGLIAMONTE, a Nevada resident,

20 Plaintiffs,

21 vs.

22 QUALITY LOAN SERVICE CORPORATION, a
23 California Corporation; MTC FINANCIAL, INC.
24 dba TRUSTEE CORPS, a California Corporation;
25 MERIDIAN FORECLOSURE SERVICE, a
26 California and Nevada Corporation dba MTDS, Inc.,
27 dba MERIDIAN TRUST DEED SERVICE;
28 NATIONAL DEFAULT SERVICING
CORPORATION; a Arizona Corporation,
CALIFORNIA RECONVEYANCE COMPANY, a
California Corporation; and DOES 1 through 100,
inclusive,

Defendants.

Case No.: A-11-649857-C
Dept. No.: XIX

**DISCOVERY COMMISSIONER'S
REPORT AND
RECOMMENDATIONS**

SMITH LARSEN & WIXOM
ATTORNEYS
HILLS CENTER BUSINESS PARK
1935 Village Center Circle
Las Vegas, Nevada 89134
TEL (702) 252-5002 • FAX (702) 252-6007

1 Hearing Date: March 8, 2017

2 Hearing Time: 9:00 AM

3 Attorneys for Plaintiffs, except Antoinette Gill:

4 Nicholas A. Boylan, Esq. (via CourtCall)
5 LAW OFFICE OF NICHOLAS A. BOYLAN, APC

6 Shawn Christopher, Esq.
7 CHRISTOPHER LEGAL GROUP

8 Plaintiff Antoinette Gill:

9 No appearance by Antoinette Gill
10 Pro Se

11 Attorneys for Defendant California Reconveyance Company:

12 Preston S. Matthews
13 SMITH LARSEN & WIXOM

14 Lawrence G. Scarborough
15 BRYAN CAVE LLP

16 Attorney for Defendant Quality Loan Service Corporation:

17 Thomas Beckom
18 MCCARTHY & HOLTHUS, LLP

19 Attorneys for Defendant MTC Financial, Inc.:

20 Allan E. Ceran (via CourtCall)
21 BURKE, WILLIAMS & SORENSEN LLP

22 Jessica E. Perlick
23 BROOKS HUBLEY, LLP

24 Attorneys for Defendant National Default Servicing Corporation:

25 Kevin S. Soderstrom
26 TIFFANY & BOSCO P.A.

27 Attorney for Defendant Meridian Foreclosure Service:

28 No appearance by Meridian Foreclosure Service
Pro Se

29 **I. FINDINGS**

30 The following matters came before the Commissioner:

31 1. Status Check on Phase II and Phase III Discovery.

1 **II. RECOMMENDATIONS**

2 IT IS THEREFORE RECOMMENDED that the discovery schedule be extended by
3 ninety days as follows:

4 1. **Phase I of Discovery.** Phase I of discovery is limited to discovery needed in
5 order to make the legal determination as to the ~~viability~~ ^{validity} of Plaintiffs' ~~individual~~ ^{BL} claims. The
6 following schedule applies to Phase I of discovery:

7 **Close of Phase I Discovery:** June 9, 2017

8 **Deadline for Defendants' Dispositive Motions Directed to Individual**
9 **Plaintiff's Claims:** July 10, 2017

10 2. **Phase II of Discovery.** To the extent that the named Plaintiffs' claims survive
11 dispositive motions, pertinent parties will proceed to Phase II of discovery. Phase II of
12 discovery relates to class certification. The following schedule applies to Phase II:

13 **Last Day to Amend Pleadings:** October 10, 2017

14 **Expert Disclosures:** October 10, 2017

15 **Rebuttal Expert Reports:** November 13, 2017

16 **Close of Phase II Discovery:** January 12, 2018

17 **Motion for Class Certification:** February 12, 2018

18 3. **Phase III of Discovery.** To the extent that a class is certified by the Court, the
19 pertinent parties will proceed to Phase III. Phase III of discovery relates to the merits of the
20 claims. The following schedule applies to Phase III of discovery:

21 **Last Day to Amend Pleadings:** April 13, 2018

22 **Expert Disclosures:** April 13, 2018

23 **Rebuttal Expert Reports:** May 14, 2018

24 **Close of Phase III Discovery:** July 13, 2018

25 **Deadline for Dispositive Motions:** August 13, 2018

26 IT IS FURTHER RECOMMENDED that the trial date be moved to September 24, 2018.

27 IT IS FURTHER RECOMMENDED that a Status Check be set on March 14, 2017 at
28 11:30 am.


A649857
Benkov Quality
3/8/17 Hearing

1 The Discovery Commissioner met with counsel for the parties, and having discussed the
2 issues noted above and having reviewed any materials proposed in support thereof, hereby
3 submits the above recommendations.

4 DATED this 16 day of March, 2017.

5
6 
7 DISCOVERY COMMISSIONER

8
9 Submitted by:
10 SMITH LARSEN & WIXOM

11 
12 By: _____
13 Kent F. Larsen
14 Nevada Bar No. 3463
15 Katie M. Weber
16 Nevada Bar No. 11736
17 1935 Village Center Circle
18 Las Vegas, Nevada 89134
19 Lawrence G. Scarborough
20 Admitted Pro Hac Vice
21 Jessica R. Maziarz
22 Admitted Pro Hac Vice
23 Kathryn E. Brown
24 Admitted Pro Hac Vice
25 BRYAN CAVE LLP
26 Two North Central Avenue, Suite 2200
27 Phoenix, Arizona 85004
28

21 Attorneys for Defendant California Reconveyance Company

SMITH LARSEN & WIXOM
ATTORNEYS
HILLS CENTER BUSINESS PARK
1935 Village Center Circle
Las Vegas, Nevada 89134
TEL (702) 252-5002 - FAX (702) 252-6007

1 Approved as to form and content by:

2 SMITH LARSEN & WIXOM

3 By: 

4 Kent F. Larsen
5 Nevada Bar No. 3463
6 Katie M. Weber
7 Nevada Bar No. 11736
8 1935 Village Center Circle
9 Las Vegas, Nevada 89134

10 Lawrence G. Scarborough
11 Admitted Pro Hac Vice
12 Jessica R. Maziarz
13 Admitted Pro Hac Vice
14 Kathryn E. Brown
15 Admitted Pro Hac Vice
16 BRYAN CAVE LLP
17 Two North Central Avenue, Suite 2200
18 Phoenix, Arizona 85004

19 Attorneys for Defendant California
20 Reconveyance Company

21 TIFFANY & BOSCO P.A.

22 By: 

23 Gregory L. Wilde
24 Nevada Bar No. 4417
25 Kevin S. Soderstrom
26 Nevada Bar No. 10235
27 212 South Jones Boulevard
28 Las Vegas, Nevada 89107

Attorneys for Defendant National Default
Servicing Corporation

MCCARTHY & HOLTHUS, LLP

By:  NO bar# 12554

Kristin A. Schuler-Hintz
Nevada Bar No. 7171
9510 West Sahara Avenue, Suite 200
Las Vegas, Nevada 89117

Attorney for Defendant Quality Loan Service
Corporation

BROOKS HUBLEY, LLP

By:  NV13218 for

Michael R. Brooks
Nevada Bar No. 7287
1645 Village Center Circle, Suite 60
Las Vegas, Nevada 89134

Richard J. Reynolds
Nevada Bar No. 11864
Allan E. Ceran
Admitted Pro Hac Vice
BURKE, WILLIAMS & SORENSEN LLP
1851 East First Street, Suite 1550
Santa Ana, California 92705

Attorneys for Defendant MTC Financial, Inc.

LAW OFFICE OF NICHOLAS A. BOYLAN,
APC

By: 

Nicholas A. Boylan
Nevada Bar No. 5878
444 West "C" Street, Suite 405
San Diego, California 92101

Shawn Christopher
Nevada Bar No. 6252
CHRISTOPHER LEGAL GROUP
2520 Saint Rose Parkway, Suite 316
Henderson, Nevada 89074

Attorneys for Plaintiffs (except Antoinette
Gill)

NOTICE

Pursuant to NRCP 16.1(d)(2), you are hereby notified you have five (5) days from the date you receive this document within which to file written objections.

The Commissioner's Report is deemed received three (3) days after mailing to a party or the party's attorney, or three (3) days after the clerk of the court deposits a copy of the Report in a folder of a party's lawyer in the Clerk's office. E.D.C.R. 2.34(f).

A copy of the foregoing Discovery Commissioner's Report was:

☒ Mailed to Plaintiffs at the following address on the 20 day of March, 2017:

Antoinette Gill
4754 Deer Forest
Las Vegas, Nevada 89139

Meridian Foreclosure Service
d/b/a MTDS, Inc., d/b/a Meridian Trust Deed Service
9999 Amber Field Street
Las Vegas, Nevada 89178

☐ Placed in the folder of Plaintiffs' & Defendant's counsel in the Clerk's office on the ____ day of ____, 2017.

☒ Electronically served to counsel on March 20, 2017, pursuant to N.E.F.C.R. Rule 9.

By 
Commissioner Designee

CASE NAME: Benko, et al. v. Quality Loan
Service Corporation, et al.

CASE NUMBER: A-11-649857-C

ORDER

The Court, having reviewed the above report and recommendations prepared by the
Discovery Commissioner and,

The parties having waived the right to object thereto,
☒ No timely objection having been received in the office of the Discovery
Commissioner pursuant to E.D.C.R. 2.34(f),

Having received the objections thereto and the written arguments in support of said
objections, and good cause appearing,

* * *

~~AND~~ IT IS HEREBY ORDERED the Discovery Commissioner's Report and
Recommendations are affirmed and adopted.

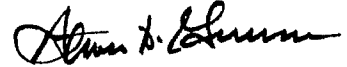
IT IS HEREBY ORDERED the Discovery Commissioner's Report and
Recommendations are affirmed and adopted as modified in the following manner. (attached
hereto)

IT IS HEREBY ORDERED that a hearing on the Discovery Commissioner's Report
and Recommendations is set for _____, 20____, at ____:____ a.m.

Dated this 4 day of April, 2017.


DISTRICT COURT JUDGE

812013



CLERK OF THE COURT

1 GREGORY L. WILDE, ESQ.
Nevada Bar No. 4417
2 KEVIN S. SODERSTROM, ESQ.
Nevada Bar No. 10235
3 **TIFFANY & BOSCO, P.A.**
4 212 South Jones Blvd.
Las Vegas, Nevada 89107
5 (702) 258-8200
6 Attorney for Defendant
National Default Servicing Corporation
7
8 TB #13-77449

9 **EIGHTH JUDICIAL DISTRICT COURT**

10 **CLARK COUNTY, NEVADA**

11 JEFFREY BENKO, et al.,
12
13 Plaintiff,

Case No.: A649857
Dept. No.: XIX

14 vs.

15 QUALITY LOAN SERVICE
16 CORPORATION, et al..

17 Defendants.
18

19 **NATIONAL DEFAULT SERVICING CORPORATION'S JOINDER TO DEFENDANT**
20 **CALIFORNIA RECONVEYANCE COMPANY'S MOTION FOR SUMMARY**
21 **JUDGMENT**

22 ///

23 ///

24 ///

25 ///

26 ///

27 ///

28 ///

TIFFANY & BOSCO, P.A.
212 S. Jones Blvd.
Las Vegas, NV 89107
Tel 258-8200 Fax 258-8787

TIFFANY & BOSCO, P.A.
212 S. Jones Blvd.
Las Vegas, NV 89107
Tel 258-8200 Fax 258-8787

**NATIONAL DEFAULT SERVICING CORPORATION'S JOINDER TO DEFENDANT
CALIFORNIA RECONVEYANCE COMPANY'S MOTION FOR SUMMARY
JUDGMENT**

COMES NOW Defendant National Default Servicing Corporation (hereinafter the
"Defendant" or "NDSC"), by and through its counsel of record, Gregory L. Wilde, Esq. of
Tiffany & Bosco, P.A., and hereby joins in the legal arguments only set forth by Defendant
California Reconveyance Company in its Motion for Summary Judgment filed on April 4, 2017.

DATED this 14th day of April, 2017.

TIFFANY & BOSCO, P.A.

/s/ Kevin S. Soderstrom

GREGORY L. WILDE, Esq.
Nevada Bar No.: 4417
KEVIN S. SODERSTROM, ESQ.
Nevada Bar No. 10235
212 South Jones Blvd.
Las Vegas, Nevada 89107
Attorney for Defendant
National Default Servicing Corporation

TIFFANY & BOSCO, P.A.
212 S. Jones Blvd.
Las Vegas, NV 89107
Tel 258-8200 Fax 258-8787

CERTIFICATE OF SERVICE

I hereby certify that on this 14th day of April, 2017 I electronically served a copy of the above NATIONAL DEFAULT SERVICING CORPORATION'S JOINDER TO DEFENDANT CALIFORNIA RECONVEYANCE COMPANY'S MOTION FOR SUMMARY JUDGMENT to:

Katie Weber, Esq.

Michael R. Brooks, Esq.

Lawrence G. Scarborough, Esq.

Kristin A. Schuler-Hintz, Esq.

Jessica R. Maziarz, Esq.

Michael E. Sullivan, Esq.

Richard J. Reynolds, Esq.

Shawn Christopher, Esq.

Allan Ceran, Esq.

Nicholas A. Boylan, Esq.

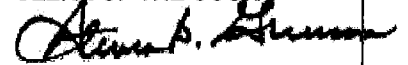
I further certify that on this 14th day of April, 2017 I placed a copy of the above NATIONAL DEFAULT SERVICING CORPORATION'S JOINDER TO DEFENDANT CALIFORNIA RECONVEYANCE COMPANY'S MOTION FOR SUMMARY JUDGMENT into a sealed envelope and mailed it via regular mail, postage prepaid, addressed to:

Antoinette Gill
4754 Deer Forest
Las Vegas, NV 89139

Meridian Foreclosure Service dba MTDS,
Inc. dba Meridian Trust Deed Service
9999 Amber Field St.
Las Vegas, NV 89178

/s/ Felecia DiVirgilio

An employee of Tiffany & Bosco, P.A.



RPLY

Kent F. Larsen
Nevada Bar No. 3463
Katie M. Weber
Nevada Bar No. 11736
SMITH LARSEN & WIXOM
1935 Village Center Circle
Las Vegas, Nevada 89134
Telephone: (702) 252-5002
E-mail: kfl@slwlaw.com
kw@slwlaw.com

Attorneys for Defendant California Reconveyance
Company

[Additional Counsel Listed on Signature Page]

DISTRICT COURT

CLARK COUNTY, NEVADA

JEFFREY BENKO, a Nevada resident; CAMILO
MARTINEZ, a Nevada resident; ANA MARTINEZ,
a Nevada resident; FRANK SCINTA, a Nevada
resident; JACQUELINE SCINTA, a Nevada
resident; SUSAN HJORTH, a Nevada resident;
RAYMOND SANSOTA, a Ohio resident;
FRANCINE SANSOTA, a Ohio resident; SANDRA
KUHN, a Nevada resident; JESUS GOMEZ, a
Nevada resident; SILVIA GOMEZ, a Nevada
resident; DONNA HERRERA, a Nevada resident;
ANTOINETTE GILL, a Nevada resident; JESSE
HENNIGAN, a Nevada resident; ROBERT
MANDARICH, a Nevada resident; JAMES NICO, a
Nevada resident; and PATRICIA TAGLIAMONTE,
a Nevada resident,

Plaintiffs,

vs.

QUALITY LOAN SERVICE CORPORATION, a
California Corporation; MTC FINANCIAL, INC.
dba TRUSTEE CORPS, a California Corporation;
MERIDIAN FORECLOSURE SERVICE, a
California and Nevada Corporation dba MTDS, Inc.,
dba MERIDIAN TRUST DEED SERVICE;
NATIONAL DEFAULT SERVICING
CORPORATION; a Arizona Corporation,
CALIFORNIA RECONVEYANCE COMPANY, a
California Corporation; and DOES 1 through 100,
inclusive,

Defendants.

Case No.: A-11-649857-C
Dept. No.: XIX

**REPLY IN SUPPORT OF
DEFENDANT CALIFORNIA
RECONVEYANCE COMPANY'S
MOTION FOR SUMMARY
JUDGMENT**

Hearing Date: May 9, 2017

Time: 9:00 AM

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Introduction

Plaintiff Susan Kallen (“Kallen”) makes evident in her response to Defendant California Reconveyance Company’s Motion for Summary Judgment (4/4/17) (“Motion”) that she would prefer to respond to a different motion. Rather than address the straightforward facts showing that California Reconveyance Company (“CRC”) collected nothing from Kallen and performed no act other than to record a statutorily-required notice of default, Kallen argues about what *other* defendants are alleged to have done to other plaintiffs, CRC’s generalized policies and procedures, and her supposed need to discover new plaintiffs whose claims hopefully would be better than hers. None of this is responsive to the arguments raised in the Motion.

Kallen has suffered no injury and the one act that CRC performed in Kallen’s case is expressly authorized by NRS Chapter 107. Indeed, it is unclear whether Kallen even contends that CRC was required to have a license to perform that act. Instead of attempting to bring the act of recording a notice of default within the purview of Chapter 649, Kallen remarkably concedes that not all conduct by a Chapter 107 trustee constitutes claim collection, and that fewer than all trustees who allegedly *perform* claim collection would need to obtain a license in Kallen’s view—rather, only those who perform it “regularly enough.”

This backpedaling underscores how utterly unworkable is Kallen’s view of the world. Ruling as Kallen demands would grant the Commissioner of the Financial Institutions Division (“FID”) virtually unfettered discretion to meddle with the Chapter 107 foreclosure regulatory system. She provides no evidence nor any rationale to support any suggestion that the legislature intended such a chaotic regime. Further, Kallen’s focus has fundamentally shifted away from her own meritless claims. She completely fails to explain how her claims have merit or how she possibly could represent a class of homeowners purportedly injured by CRC. Because Kallen is not a victim of any conceivable act of consumer fraud, her claims must be dismissed with prejudice.

Argument

I. THE MOTION IS TIMELY AND RIPE FOR DECISION.

A. Kallen Fails To Dispute CRC's Facts, Instead Preferring To Inject Irrelevant Ones.

In Plaintiffs' Opposition to Defendant California Reconveyance Company's Motion for Summary Judgment (4/21/17) ("Opposition"), Kallen has not controverted *any* of the facts upon which CRC relies. Rather, she submits 66 paragraphs of additional facts which supposedly require the Court to deny the Motion. [Plaintiffs' Separate Statement in Support of Plaintiffs' Opposition to Defendant California Reconveyance Company's Motion for Summary Judgment (4/21/17) ("Statement")] Significantly, only *three* of these paragraphs relate to Kallen. [See *id.*, ¶¶ 29, 64, 65] The remainder address CRC's general business practices. While CRC does not admit the truth of these general assertions, the Court may assume that they are true for purposes of this motion, as they are entirely irrelevant to any of the arguments that CRC made. CRC does not admit Kallen's paragraph 64, which purports to recite the amount of the fee that CRC allegedly received from the lender—not from Kallen—but paragraph 64 is immaterial to granting summary judgment in favor of CRC.

Kallen's remaining two factual assertions are misleading. First, she alleges that "CRC made collection phone calls to Plaintiff Kallen." [*Id.*, ¶ 29] This is inaccurate, because Kallen testified that, during the period she was in foreclosure, she received "phone calls that I would not answer and voicemails that I would not respond to." [Declaration of Jessica R. Maziarz in Support of Reply in Support of Defendant California Reconveyance Company's Motion for Summary Judgment ("Counsel Decl."), Ex. A-1 at 28:6-13] Kallen testified that she does not remember what the voicemails said. [*Id.* at 29:21-30:11 ("I really have blocked it out")] Further, Kallen testified that these messages were left from a 602 area code—and CRC has no phone numbers in that area code. [*Id.* at 36:16-37:16; *id.*, Ex. A-2, ¶ 21 (listing CRC's phone numbers as 800-892-6902, 818-775-2322, and 818-775-2360)]¹ Thus, counsel's assertion that Kallen

¹ CRC respectfully asks the Court to take judicial notice of the geographic area covered by the 602 area code, as shown in Exhibit A-3. See NRS 47.130 (stating "facts subject to judicial

1 received “collection calls” from CRC, when Kallen never took a call and cannot remember what
2 the voice messages said, clearly lacks foundation. Second, Kallen alleges that she has
3 demonstrated emotional distress and other non-economic damages. [Statement, ¶ 65] The only
4 factual support for this assertion is a conclusory, self-serving discovery response in which Kallen
5 states nothing more than that she is seeking “all non-economic damages suffered by Responding
6 Party, including emotional distress.” [Declaration of Nicholas A. Boylan in Support of Plaintiffs’
7 Opposition to Defendant California Reconveyance Company’s Motion for Summary Judgment
8 (4/21/17) (“Boylan Decl.”), Ex. N at 6] None of these alleged damages are described or
9 evidenced. Thus, Kallen’s two inaccurate assertions in paragraphs 29 and 65 of the Statement are
10 insufficient to create any issue, let alone a genuine issue for trial.

11 **B. CRC Moved For Summary Judgment Because The Undisputed Facts**
12 **Regarding Kallen’s Claims Will Not Change.**

13 Kallen spends the first 10 pages of her overlength brief complaining that CRC filed its
14 motion before the dispositive motion deadline of July 10, 2017. [Opposition at 4-14]² Kallen’s
15 litany of grievances in this regard is unfounded, because the Scheduling Order provides that
16 dispositive motions must be filed “on or before” the set deadline. [Scheduling Order (8/22/16) at
17 2; Discovery Commissioner’s Report and Recommendations (4/7/17) at 2 (extending deadline to
18 July 10, 2017)] Similarly, Rule 56 provides that a party may move for summary judgment “*at*
19 *any time* after the expiration of 20 days from the commencement of the action.” NRCP 56(a)
20 (emphasis added). Kallen’s complaints of “sandbagging” are nonsensical as a result.

21 Kallen fails to explain how the facts are going to change between now and July 10, 2017.
22 Kallen has no viable claim on the undisputed facts, and will never have one, no matter how much
23

24 notice are facts in issue or facts from which they may be inferred” and judicially noticed facts are
25 “[c]apable of accurate and ready determination by resort to sources whose accuracy cannot
26 reasonably be questioned”); *United States v. Deckard*, 816 F.2d 426, 428 (8th Cir. 1987)
(upholding trial court’s decision to take judicial notice of area code); *Driessen v. Woodforest*
Nat’l Bank, 940 F. Supp. 2d 584, 587 (S.D. Ohio 2013) (taking judicial notice of 940 and 347
area codes).

27 ² Kallen’s 47-page brief grossly exceeds the limit for a response to a motion. EDCR
28 2.20(a) (“Unless otherwise ordered by the court, papers submitted in support of pretrial and post-
trial briefs shall be limited to 30 pages, excluding exhibits”).

1 discovery she is permitted. There is no point in waiting three months to bring this to the Court's
2 attention. Further, although the Court suggested at the hearing on March 14, 2017 that it will
3 make legal rulings on the validity of the claims, CRC doubts that the Court is likely to ignore the
4 vast amount of discovery that Kallen has already obtained. CRC's Motion thus allows the Court
5 to either address the facts of Kallen's case, or to make purely legal rulings. Kallen's apparent
6 desire to constrain the Court's freedom of action speaks more to her concerns about the merits of
7 her own case, not to any impropriety by CRC.

8 **C. The Court Should Deny Kallen's Rule 56(f) Request.**

9 The proponent of a continuance under Rule 56(f) has the burden to show that she "cannot
10 for reasons stated present by affidavit facts essential to justify the party's opposition." NRC
11 56(f); *Bakerink v. Orthopaedic Assocs., Ltd.*, 94 Nev. 428, 431, 581 P.2d 9, 11 (1978) (trial court
12 did not abuse discretion in denying Rule 56(f) motion, where party "made no attempt to identify
13 in his affidavit what facts might be obtained . . . that were essential to justify his opposition").
14 Kallen fails to explain how any of the fanciful "facts" about which her counsel imaginatively
15 speculates in his declaration (at ¶¶ 2-16) would change the elementary logic upon which the
16 Motion is based. The factual grounds for summary judgment are simple facts about Kallen's own
17 life that are not disputed—specifically, that she has paid nothing to CRC or her lender since her
18 final loan payment in 2010, that her loan has not been foreclosed nor has she been evicted, that
19 CRC's only act in Kallen's case was to record a notice of default, and that CRC no longer serves
20 as trustee under Kallen's Deed of Trust. [Motion at 6-10] Kallen herself has personal knowledge
21 both of the acts taken against her and of any losses she sustained as a result of those acts. Nor
22 does she argue that she has not obtained complete discovery from CRC regarding these facts—
23 because she has.

24 Thus, Kallen's speculation and argument about what further discovery might reveal
25 addresses none of the dispositive facts on which CRC relies. Rather, Kallen openly tells the
26 Court that the discovery she seeks is aimed at identifying *other* alleged "victims" of consumer
27 fraud. [*E.g.*, Opposition at 6] Kallen's argument that these individuals would be "witnesses" to
28 CRC's alleged practice of unlicensed claim collection fundamentally misconstrues the nature of

1 the case. [*Id.*] Kallen's claim arises under NRS 41.600, which requires that she be "a victim of
2 consumer fraud." NRS 41.600(1). The only arguments made in the motion are that no acts of
3 unlicensed claim collection were perpetrated *against Kallen* and, in any event, *Kallen* has
4 suffered no harm as a result of the alleged acts of consumer fraud. Nothing Kallen might
5 discover about acts taken against other Nevada homeowners will make it more or less probable
6 that *Kallen* is "a victim of consumer fraud." NRS 48.015 (definition of relevant evidence). Thus,
7 all of Kallen's authorities (cited at 15-16) are distinguishable, because each involved relevant
8 evidence that could change the outcome of the plaintiff's case.

9 Counsel implicitly concedes as much in his declaration, which says nothing about
10 Kallen's claims, but rather, describes efforts to discover CRC's generalized policies and
11 procedures. [Boylan Decl., ¶¶ 2-16] Courts have refused to grant a continuance to obtain policy-
12 and-procedure evidence where a plaintiff, like Kallen here, already has (or cannot possibly prove)
13 the critical facts concerning her particular case. For instance, in *Serio v. Baltimore County*, 115
14 F. Supp. 2d 509 (D. Md. 2000), the plaintiff "requested a continuance . . . on the grounds that he
15 needs more time to conduct discovery on his claim that the County had a policy or custom of
16 constitutional violations." *Id.* at 519. The court denied the request; "because Serio has failed to
17 prove a *specific* constitutional violation, the Court finds no need for the requested discovery." *Id.*
18 at 520 (emphasis added); *see also, e.g., Schiller v. INS*, 205 F. Supp. 2d 648, 655 (W.D. Tex.
19 2002) (denying continuance to conduct discovery into policy for investigating FOIA requests,
20 where adequate discovery of the facts of the plaintiff's own request had been provided);
21 *Gosserand v. Parish of Jefferson*, Civil Action No. 05-5005, 2006 WL 3247113, at *2 (E.D. La.
22 Nov. 7, 2006) (where cause of alleged wrongful death was gunshot wound, plaintiff denied
23 continuance to take discovery concerning policies and procedures for training in use of TASER
24 device); *Lee v. Board of Cnty. Comm'rs*, 18 F. Supp. 2d 1143, 1166 (D. Colo. 1998) (denying
25 continuance to take discovery concerning county's interpretation of its policies, where plaintiff
26 never relied on those policies), *aff'd sub nom. Lee v. Nicholl*, 197 F.3d 1291 (10th Cir. 1999).
27 Thus, the Court should deny Kallen's request for a continuance because nothing in counsel's
28 affidavit would create a factual dispute *as to Kallen*.

1 **II. KALLEN HAS NO INJURY.**

2 **A. Kallen Fails To Dispute That She Has Suffered No Harm.**

3 Kallen fails to dispute that she paid nothing to CRC or her lender as a result of CRC's
4 alleged conduct (or for any reason since she defaulted in 2010), and fails to present evidence that
5 she has sustained any loss compensable by an award of damages. [See Opposition at 17-20]
6 Instead, she argues that her lender merely "sought" to pass CRC's fees on to Kallen under the
7 Deed of Trust. [Id. at 19 n.1] The possibility that an act *could have* caused, but did not cause, a
8 loss is not sufficient to confer a cause of action. *Boulder City v. Miles*, 85 Nev. 46, 49, 449 P.2d
9 1003, 1005 (1969) ("Though an act may endanger the person or property of another, no
10 actionable wrong is committed if the danger is averted"). Nor is the remote possibility that
11 Kallen might pay these expenses at some undefined time in the future sufficient to justify an
12 award of damages today. *Knier v. Azores Constr. Co.*, 78 Nev. 20, 24, 368 P.2d 673, 675 (1962)
13 (reversing judgment for counterclaimant due to "uncertainty as to the existence or cause of
14 damage").

15 Kallen further argues that she has sustained "emotional distress" and "other non-economic
16 damages" that are not specified. [Opposition at 19] Yet she claims no entitlement to these vague
17 and unsupported damages in the Third Amended Complaint. [See generally Third Amended
18 Complaint (3/15/07)] Kallen's only factual support for this new argument is a conclusory, self-
19 serving discovery response in which she states nothing more than that she is seeking "all non-
20 economic damages suffered by Responding Party, including emotional distress." [Opposition at
21 19:15; Boylan Decl., Ex. N at 6] Because this claim is entirely unsubstantiated, CRC will not and
22 cannot address it in any detail, except to note that the claim for emotional distress necessarily fails
23 for lack of any allegation or evidence that the alleged distress manifested in physical symptoms.
24 *Betsinger v. D.R. Horton, Inc.*, 126 Nev. 162, 167, 232 P.3d 433, 436 (2010) (reversing award
25 under DTPA because the plaintiff failed to prove a physical manifestation of emotional distress).
26 Finally, these vague theories of damage necessarily fail for lack of causation. Kallen fails to
27 explain how she suffered emotional distress or "other non-economic loss" merely because CRC
28 does not possess a piece of paper from the FID. Kallen's failure to present any evidence, legal

1 authority, or argument on the issue of causation is sufficient cause in itself to grant the Motion.

2 **B. Kallen Is Not Entitled To Disgorgement Of Fees She Did Not Pay.**

3 Kallen fails to cite any authority for the inequitable proposition that CRC should disgorge
4 fees that Kallen did not pay and never had any right or expectation to receive. Rather, Kallen
5 relies upon inapposite cases involving the usurpation of benefits that *belong to the plaintiff*. Thus,
6 in *American Master Lease LLC v. Idanta Partners, Ltd.*, 225 Cal. App. 4th 1451 (Ct. App. 2014)
7 (cited at 21-23), that California court held that a member of a limited liability company who
8 violated his fiduciary duty by competing with the company was liable to make “full disgorgement
9 of any secret profit.” *Id.* at 1483. Likewise, in *Guyana Telephone & Telegraph Co. v. Melbourne*
10 *International Communications Ltd.*, 329 F.3d 1241 (11th Cir. 2003) (cited at 21, 25), the Eleventh
11 Circuit held that a defendant who obtained access to the plaintiff’s telephone network by wire
12 fraud was liable to make restitution of “the fair market value of the transferred goods and
13 services.” *Id.* at 1249. Finally, in *Kossian v. American National Insurance Co.*, 254 Cal. App. 2d
14 647 (Ct. App. 1967) (cited at 25), a California court held that a defendant who was paid twice for
15 the same loss at the plaintiff’s expense could be liable to restore insurance proceeds to the
16 plaintiff. *Id.* at 651.

17 These cases bear no resemblance to the facts and legal theories presented here. Rather,
18 each of them involved some benefit in which the plaintiff had an expectation or interest—profits
19 earned from transactions within the scope of the plaintiff’s business, fair payment for the
20 plaintiff’s services, or insurance benefits payable for damage caused to the plaintiff’s property.
21 Kallen’s own arguments make that distinguishing fact perfectly clear. Kallen explains that these
22 cases are based on the principle that a person should not commit “unauthorized interference with
23 [another’s] entitlement” to receive specific benefits. [Opposition at 22 (emphasis added) (quoting
24 *Restatement (Third) of Restitution & Unjust Enrichment* § 3 (2011) (“*Restatement*”))] Kallen
25 further maintains that “unjust enrichment occurs whenever ‘a person has and retains a benefit
26 which in equity and good conscience belongs to another.’” [Plaintiffs’ Reply to Defendants
27 California Reconveyance Company’s Request to Dismiss the Third Amended Complaint (and
28 Joinders) (4/11/17) (“Reply”) at 13 (quoting *Leasepartners Corp. v. Robert L. Brooks Trust*, 113

1 Nev. 747, 942 P.2d 182 (1997))] Kallen, of course, has no “entitlement” to receive fees that are
2 contractually payable by her lender to the trustee under the Deed of Trust, nor do these fees
3 “belong” to Kallen. Indeed, Kallen consented in the Deed of Trust to the trustee receiving such
4 fees, negating any suggestion that Kallen has a personal right to enjoy them for herself. [Motion
5 at 6]

6 Kallen also relies upon similarly inapposite provisions of the *Restatement*, which she cites
7 liberally without any meaningful analysis. Kallen’s most prominent authority is Section 3 of the
8 *Restatement* (cited at 21 *et seq.*), which provides in its entirety: “A person is not permitted to
9 profit by his own wrong.” Kallen conveniently omits to inform the Court that “[t]he statement of
10 this section identifies an outlook and an objective, *not a cause of action.*” *Restatement* § 3 cmt. a
11 (emphasis added). The *Restatement* explains that “[w]orking rules that authorize a claim to
12 restitution of wrongful gain appear in *other sections* of this *Restatement*, describing more
13 precisely the nature of the wrongdoing in a particular case.” *Id.* (emphasis added). Kallen fails to
14 cite any “other section” of the *Restatement* under which CRC would be liable to disgorge fees
15 that Kallen did not pay. The general hortatory language of Section 3 cannot supply a cause of
16 action where Kallen otherwise has none.³

17 Kallen also cites Sections 14 and 51 of the *Restatement* (at 21, 24) without any discussion.
18 Section 14 is plainly inapposite because it deals with restitution of benefits conferred under
19 duress, defined to mean “a threat that overcomes a person’s free will or destroys a person’s
20 ‘apparent consent.’” *Restatement* § 14 cmt. b. Kallen has not alleged and cannot prove any such
21 conduct in this case and, in any event, this section applies only to “[a] transfer induced by
22 duress.” *Id.* § 14(2). Kallen did not make any “transfer” to CRC or anybody else; she continues
23 to live at her property rent-free. Further, while Section 51 gives the legal elements for

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25 ³ Further, Kallen presents no evidence that CRC profited by committing the alleged
26 wrong. Kallen admits that not all trustee services constitute “claim collection” under Chapter
27 649. [Opposition at 29] Kallen presents no evidence that CRC would have received a smaller fee
28 had it performed only the unidentified services that Kallen admits are permissible for an
unlicensed person, nor any evidence that a licensed collection agency would have charged a lesser
fee than CRC for the same services. Thus, Kallen’s argument that some or all of CRC’s fee is
attributable to wrongful acts is entirely speculative. *See Restatement* § 51(4) (measure of
disgorgement is net profit “attributable to the underlying wrong”).

1 disgorgement based upon the defendant's "misconduct," Kallen fails to explain how CRC
2 committed "misconduct" within the meaning of this provision. The *Restatement* defines
3 "misconduct" to mean acts that would violate specifically-enumerated sections of the
4 *Restatement*. *Id.* § 51(1). CRC did not violate any of these enumerated sections, because they
5 deal with fiduciary relations, intellectual property, breach of contract, and interference with
6 contractual relations. *Id.*; see also *id.* §§ 13-15, 39-46 (provisions whose violation constitutes
7 "misconduct" under Section 51). Section 51 of the *Restatement* aims to do equity between the
8 parties—not to award a windfall to a defaulted homeowner. See *id.* § 51(4) (court should avoid
9 "the imposition of a penalty").

10 Finally, any analysis of disgorgement under the *Restatement* must incorporate the
11 substantive definition of a "wrong" under Nevada law. CRC has cited cases holding that fees are
12 not wrongful under a licensing statute unless the statute explicitly prohibits them—and Chapter
13 649 does not. [Defendant California Reconveyance Company's Response to Plaintiffs'
14 "Memorandum of Points and Authorities in Opposition to Defendants' Motion to Dismiss the
15 Third Amended Complaint" (4/4/17) ("Response to Memo") at 2-3] Kallen attempts to
16 distinguish these cases on the basis that they involved parties to the contract for unlicensed
17 services, while Kallen is a third party. [Reply at 6] This argument misses the mark. The cases
18 CRC cited were not decided on the basis of consent, but rather, they were decided on the fact that
19 the statutes at issue did not make the fees unlawful. [See Response to Memo at 2-3] Moreover,
20 in the Deed of Trust, under which CRC is the original named trustee, Kallen *did* consent to pay
21 the expenses incurred by the lender in connection with enforcing its security interest, including
22 the costs of non-judicial foreclosure charged by the trustee. [Motion at 6] Thus, Kallen agreed to
23 pay these fees to the same extent as the parties in the cases cited by CRC.

24 Kallen also argues that the Nevada Supreme Court characterized one of CRC's cases,
25 *Nevada Equities, Inc. v. Willard Pease Drilling Co.*, 84 Nev. 300, 440 P.2d 122 (1968), as
26 creating only a "narrow exception" to the "general rule" that unlicensed persons may not
27 charge fees. [Reply at 6 (citing *Loomis v. Lange Fin. Corp.*, 109 Nev. 1121, 865 P.2d 1161
28 (1993))] This argument is misleading. *Nevada Equities* unequivocally holds that, where the

1 licensing statute “provides for sanctions other than forfeiture of the right to sue on the
2 contract,” the unlicensed person’s fees are not illegal. *Id.* at 302, 440 P.2d at 123. The Court
3 in *Loomis* said nothing about that holding, and for good reason—a similar argument was not
4 made in *Loomis*, nor was it available, because the unlicensed real estate broker in *Loomis*,
5 unlike the well driller in *Nevada Equities*, was statutorily-prohibited from charging fees. *See*
6 *generally id.*; NRS 645.270 (real estate broker must prove he was licensed at the time of the
7 transaction in order to collect a fee).⁴ Thus, the issue debated in *Loomis* was the alternative
8 holding in *Nevada Equities*: that even a statutorily-prohibited fee may be collected if the
9 unlicensed person substantially complied with the licensing statute and does not pose a danger
10 to the public. *Nevada Equities*, 84 Nev. at 303, 440 P.2d at 123. *This* is the holding that the
11 *Loomis* Court characterized as a “narrow exception,” and declined to apply because the broker
12 in that case had blatantly violated his fiduciary duties. *Loomis*, 109 Nev. at 1128-29, 865 P.2d
13 at 1165. In short, no Nevada case, including *Loomis*, contradicts the basic holding of *Nevada*
14 *Equities* that a fee is not illegal unless it is specifically prohibited by statute.⁵

15 **C. Kallen Is Not Entitled To An Injunction Against Hypothetical Conduct.**

16 Struggling to justify her demand for injunctive relief in light of the undisputed fact that
17 CRC no longer serves as trustee under *any* Nevada trust deed [Motion at 8], Kallen now argues
18 that the Court should enjoin CRC “from *resuming* its operations in Nevada until it obtains an
19 appropriate license from the FID” [Opposition at 17]. Kallen cites no authority that would allow
20 the Court to enjoin hypothetical future conduct. To the contrary, “injunctive relief is not available
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22 ⁴ “A person, limited-liability company, partnership, association or corporation engaged in
23 the business or acting in the capacity of a real estate broker or a real estate salesperson within this
24 State may not commence or maintain any action in the courts of this State for the collection of
25 compensation for the performance of any of the acts mentioned in NRS 645.030 without alleging
and proving that the person, limited-liability company, partnership, association or corporation
was a licensed real estate broker or real estate salesperson at the time the alleged cause of action
arose.” NRS 645.270.

26 ⁵ CRC maintains that its fees are not illegal even under the “narrow” alternative holding of
27 *Nevada Equities*. Kallen has presented no evidence that CRC engaged in any conduct that
28 violates either Chapter 107 or Chapter 649. The allegations against CRC are purely technical and
are not cause to punish CRC by forfeiting its fees under the standards set forth in *Nevada*
Equities. [See Response to Memo at 2-3]

1 in the absence of actual or threatened injury, loss or damage.” *Berryman v. Int’l Brotherhood of*
2 *Elec. Workers*, 82 Nev. 277, 280, 416 P.2d 387, 388 (1966) (affirming denial of preliminary
3 injunction). The Court should not issue an injunction unless the plaintiff shows a “reasonable
4 probability that real injury will occur if the injunction does not issue.” *Id.* at 280, 416 P.2d at
5 389.

6 Here, Kallen has not shown any likelihood that CRC will resume doing business in
7 Nevada, become the substitute trustee under her Deed of Trust (an act over which it has no
8 control), and commit unlawful acts against Kallen.⁶ In a similar case, the Nevada Supreme Court
9 agreed that the plaintiff “had not demonstrated that an injunction was warranted” to prevent
10 unsolicited facsimile communications under the Telephone Consumer Protection Act. *Edwards v.*
11 *Emperor’s Garden Rest.*, 122 Nev. 317, 326, 130 P.3d 1280, 1285, *cert. denied sub nom.*
12 *Edwards v. Cenicola-Helvin Enters.*, 545 U.S. 997 (2006). The Court agreed that an injunction
13 against future unsolicited communications was unwarranted in light of the fact that “any
14 offending conduct had been halted” and that “whether respondents would send [plaintiff] any
15 unsolicited facsimiles in the future was unknown.” *Id.* at 325, 130 P.3d at 1285. Because Kallen
16 similarly presents no evidence that CRC threatens to perform unlicensed claim collection in the
17 future, Kallen’s demand for injunctive relief lacks merit.

18 **D. Kallen Cannot Pursue Claims For Unjust Enrichment Because Her Rights**
19 **Are Governed By The Deed Of Trust.**

20 The fatal problems undermining Kallen’s damages and disgorgement theories equally
21 dispose of her unjust enrichment claim. *E.g.*, Motion at 13-14 (Kallen has no damages, and CRC
22 was not unjustly enriched, because Kallen paid nothing to CRC); *Restatement* § 51(4) (treating
23 “restitution,” “disgorgement,” and “unjust enrichment” as equivalent terms). Instead of
24 addressing these deficiencies in the context of unjust enrichment, Kallen devotes her entire
25 response to arguing that the Deed of Trust does not preclude this claim. Although this argument
26 is immaterial in light of the undisputed fact that CRC was not unjustly enriched, any claim for
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28 ⁶ See NRS 107.028(4)(a) (the “beneficiary of record” may appoint a substitute trustee).

1 unjust enrichment also is clearly precluded by the Deed of Trust.

2 Kallen first argues that CRC is not a party to the Deed of Trust. [Opposition at 23]
3 Kallen cites no authority for this remarkable proposition, which contradicts legions of cases
4 holding that a trust deed is a “three-party” instrument, the third party being the trustee. *E.g., Ho*
5 *v. ReconTrust Co.*, 840 F.3d 618, 619 (9th Cir. 2016) (“A deed of trust involves three parties”); *In*
6 *re 240 N. Brand Partners Ltd.*, 200 B.R. 653, 658 (B.A.P. 9th Cir. 1996) (“When a deed of trust
7 is used as security for a loan, however, a three-party transaction is created”). Indeed, applying
8 Nevada law, the Ninth Circuit has affirmed the dismissal of a borrower’s unjust enrichment
9 claims against CRC precisely because CRC is a party to the deed of trust:

10 Here, the rights and obligations of the parties are dictated by express contracts—
11 the first mortgage note and deed of trust. The district court therefore correctly
12 granted summary judgment for CRC and Chase on Garand’s claims for unjust
13 enrichment.

13 *Garand v. JPMorgan Chase Bank*, 532 F. App’x 693, 695-96 (9th Cir. 2013); *see also Goodwin*
14 *v. Exec. Trustee Servs., LLC*, 680 F. Supp. 2d 1244, 1255 (D. Nev. 2010) (dismissing claim
15 against trustee for unjust enrichment based upon trust deed), *aff’d, Goodwin v. Countrywide*
16 *Home Loans Inc.*, 578 F. App’x 688 (9th Cir. 2014). In light of these authorities, Kallen’s
17 argument that she can pursue CRC for unjust enrichment despite the existence of the Deed of
18 Trust is frivolous.

19 Kallen also argues that the Deed of Trust does not preclude her unjust enrichment claim
20 because it is “void” and “unenforceable” to the extent it permits unlicensed claim collection.
21 [Opposition at 27-28] Of course, the Deed of Trust says nothing about unlicensed claim
22 collection. In it, Kallen merely agrees that “Lender may charge Borrower fees for services
23 performed in connection with Borrower’s default.” [Motion at 5] This language completely
24 governs Kallen’s obligation to reimburse her lender’s expenses (including the trustee’s fees), and
25 leaves no room for a claim of unjust enrichment. If Kallen were ever to reimburse her lender
26 under the Deed of Trust (which she has not), her agreement to do so as a condition to obtaining a
27 home loan precludes any argument that this is somehow “unjust.” *Garand*, 532 F. App’x at 695-
28 96.

1 **III. CRC DID NOT COMMIT ANY DECEPTIVE TRADE PRACTICE.**

2 **A. The Legislature's Decision Not To Require Trustees To Obtain A Collection**
3 **License Is Dispositive.**

4 The legislature's enactment of NRS 107.028(1), which enumerates *ten* different
5 credentials that a person may obtain to qualify for service as trustee, summarily disposes of
6 Kallen's argument that only *one* credential will suffice—a collection agency license. [Motion at
7 14; Response to Memo at 6-12] Kallen's only response is to say that Chapter 107 "does not
8 insulate non-judicial foreclosure trustees from compliance with whatever other provisions of
9 Nevada law are applicable to them." [Opposition at 28] Kallen misses the mark, because CRC
10 has never argued that Chapter 107 provides immunity from otherwise-applicable law. Rather, the
11 legislature has determined both that *any* person with a business license may serve as trustee, *and*
12 that any trustee may perform the acts enumerated in Chapter 107. Thus, by elementary logic, any
13 person with a business license may perform the acts enumerated in Chapter 107—which include
14 all of the acts allegedly performed by CRC. The logic of the statute necessarily excludes Kallen's
15 argument that only a licensed collection agency may perform some or all of these acts.

16 **B. Chapter 107 Indisputably Authorizes The Only Act That CRC Performed.**

17 CRC performed no act in Kallen's case other than to send her a statutorily-required notice
18 of default containing the statutorily-required language, which obviously is an enumerated act
19 under Chapter 107. [Motion at 14-15] As Judge Williams explained in *Quality Loan*, mailing a
20 notice of default is paradigmatic of the types of acts that the legislature explicitly authorized any
21 trustee to perform under Chapter 107, and thus does not constitute the collection of a claim under
22 Chapter 649. [*Id.*]⁷

23 Implicitly conceding that her case lacks merit, Kallen makes no effort to bring her notice
24 of default outside the authorization of Chapter 107 or within the purview of Chapter 649. Rather,
25

26 ⁷ Kallen misleadingly argues (at 43-45) that CRC has been "flushed out" and now admits
27 that it could perform the acts at issue in the motion only because such authority is "implied" from
28 Chapter 107. CRC said nothing of the sort. Clearly, the authority to record a notice of default is
expressly set forth in NRS 107.080. CRC has merely pointed out, indisputably, that powers
expressly conferred by statute are not the *limit* of the trustee's authority.

1 she insists that the Court must consider evidence of what CRC allegedly did in the cases of *other*
2 Nevada homeowners, or what *other* services it allegedly contracted with its clients to perform.⁸
3 [Opposition at 31-35] None of this speaks in any way to CRC's fundamental objection that
4 mailing a notice of default does not constitute claim collection under Chapter 649 and, in any
5 event, that the Court cannot declare unlawful what the legislature, in Chapter 107, explicitly
6 authorizes any trustee to do. [Motion at 14-15] The question for the Court is not, and cannot be,
7 whether CRC's general practices require it to obtain a license; only the FID can make that
8 determination in the first instance. NRS 649.051 ("The Commissioner shall administer and
9 enforce the provisions of this chapter, subject to the administrative supervision of the Director of
10 the Department of Business and Industry"). Rather, the question for the Court is whether CRC
11 subjected *Kallen* to unlicensed claim collection by mailing a notice of default. Because licensure
12 is clearly not required to perform this act, *Kallen* is not "a victim of consumer fraud" under NRS
13 41.600(1) and thus has no claim against CRC.⁹

14 **C. Kallen's Argument Encroaches On The Legislative Prerogative And Would**
15 **Create Absurd Results.**

16 The legislature's comprehensive regulation of non-judicial foreclosure precludes
17 simultaneous regulation by the FID Commissioner. [Response to Memo. at 16-19] *See also*
18 *Charmicor, Inc. v. Deaner*, 572 F.2d 694, 695 (9th Cir. 1978) (recognizing that "the Nevada
19 power of sale" has a "statutory source" in contrast to states in which the foreclosure statute
20 merely "confirms a contractual right"). In response, *Kallen* states that this cannot be so, because
21 the legislature has allowed licensed collection agencies to serve as trustees, supposedly

22 ⁸ This includes former Plaintiffs Thomas Moore and Kim Moore who voluntarily
23 dismissed their claims against CRC with prejudice. [Notice of Entry of Stipulation and Order to
Dismiss Plaintiffs Kim Moore and Thomas Moore With Prejudice (12/5/16)]

24 ⁹ *Kallen* argues that comments made during committee hearings on amendments to
25 Chapter 649 governing "community managers" suggest that the legislature believes non-judicial
26 foreclosure constitutes "claim collection." [Reply at 26-27] The comments *Kallen* relies upon
27 were not made by a legislator; they were made by Pamela Scott of the Howard Hughes
28 Corporation, a private citizen expressing her own views. *Nevada Senate Committee Minutes, Committee on Commerce and Labor* (4/12/05). Comments of private citizens during legislative hearings are not evidence of legislative intent. *E.g., Suchi v. SAIF Corp.*, 241 P.3d 1174, 1177 (Or. Ct. App. 2010) ("We are hesitant to ascribe to the Legislative Assembly as a whole the single remark of a single nonlegislator at a committee hearing") (quotations and citations omitted).

1 evidencing “its intent to require a collection agency to be subject to *both* NRS Chapter 649 and
2 NRS Chapter 107.” [Reply at 29:6-7] Kallen’s logic is unsound. The reason for preemption is
3 not that the legislature has assumed plenary authority over all the acts of *individuals* who occupy
4 the office of trustee; rather, the legislature has adopted a comprehensive scheme to regulate the
5 *process* of non-judicial foreclosure. Concurrent regulation of that same *process* by an
6 administrative agency, to which the legislature has not delegated any of its authority, is not
7 permitted.¹⁰

8 There is no question that, in Kallen’s desired regulatory system, the FID Commissioner
9 would have jurisdiction to regulate the process of non-judicial foreclosure. Kallen admits that
10 Chapter 649 is a “rigorous regulatory scheme.” [*Id.* at 30] She agrees with CRC that the FID
11 Commissioner has broad discretion to determine who may receive a collection license and to
12 prescribe “a particular manner in which a collection agency must conduct its business.” [*Id.* at
13 30-31] But this broad discretionary authority is incompatible with Chapter 107, which already
14 establishes the standards for trustees under deeds of trust. Kallen fails to explain why the FID
15 Commissioner, for example, could not unilaterally change the prescribed content of a notice of
16 default, why the Court should adopt a regulatory system that would inevitably breed such
17 conflicts, or how these conflicts would be resolved.¹¹

18 Perhaps recognizing these problems, Kallen attempts to moderate her position, but in
19 doing so demonstrates how her position is utterly unworkable. Kallen now concedes that “not all
20

21 ¹⁰ Thus, Kallen’s similar, extravagant argument that CRC’s position would lead to the
22 result that attorneys who serve as trustees cannot be disbarred by the Supreme Court or that banks
23 who serve as trustees cannot be prosecuted for committing crimes is clearly wrong. [Reply at 33-
24 34]

25 ¹¹ Instead of addressing these questions, Kallen quibbles with CRC’s examples of
26 substantive conflicts that *already exist* between the two statutes. [Reply at 34-36] While this
27 misses the more fundamental problem, Kallen’s quibbles are nevertheless misguided. Chapter
28 107 categorically allows the trustee to assess its fees upon conducting a trustee’s sale. NRS
107.030(7). Chapter 649 does not allow a collection agency to do so unless the fees have *already*
been added to the principal amount of the debt “before receipt of the item for collection”—which
clearly is unlikely—or are described in the initial communication with the debtor, which is not a
required statement in the notice of default under Chapter 107. NRS 649.375(2)(a). Further, while
Chapter 107 provides immunity to the trustee (NRS 107.028(6)), Chapter 649 provides no such
protection to collection agencies. Finally, collection agencies have the onerous obligations to
“verify” debts (NRS 649.332), while trustees do not. *See generally* NRS Chapter 107.

1 foreclosure trustees will require licenses from the FID,” only those who “serve as trustees
2 regularly enough for them to be deemed collection agencies.” [Opposition at 29] In Kallen’s
3 view, trustees “who serve in such capacity on an irregular or occasional basis would *not* be
4 required to be licensed.” [*Id.*] This shapeless standard underscores how extensively the
5 foreclosure process would be subject to the whim of the FID Commissioner under Kallen’s
6 desired regulatory scheme, which would allow the Commissioner to stop any pending foreclosure
7 on the arbitrary determination that the trustee conducts foreclosures “regularly enough” to require
8 a license.

9 Nothing in the text or legislative history of Chapter 107 suggests that the legislature
10 intended such a chaotic result. Indeed, adopting Kallen’s system would create immediate
11 constitutional problems because of the lack of workable standards to guide the FID. *See, e.g.,*
12 *Sheriff, Clark Cnty. v. Lugman*, 101 Nev. 149, 153, 697 P.2d 107, 110 (1985) (delegation of
13 power to administrative agency “will be upheld as constitutional so long as suitable standards are
14 established by the legislature for the agency’s use of its power”). This is impermissible under
15 common standards of statutory interpretation. *E.g., Anglin v. State*, 90 Nev. 287, 293 n.10, 525
16 P.2d 34, 37 n.10 (1974) (“we choose to adopt a statutory interpretation that avoids constitutional
17 violation”).

18 Further complicating this analysis, Kallen overlooks that foreclosure itself is not “regular”
19 at all. The most recent official statistics show that only 2.2% of Nevada home loans are in some
20 stage of foreclosure.¹² Thus, Kallen’s ubiquitous characterization of a Chapter 107 trustee as a
21 “foreclosure trustee” is a misnomer. Unlike debt collectors, whose only business is to collect
22 debts, a person who serves as a Chapter 107 trustee under 100 Nevada trust deeds will need to
23 perform foreclosure services *only twice*. This hardly constitutes a “regular” occurrence under any
24

25
26 ¹² *See* State of Nevada, Department of Business and Industry, *Nevada Housing Stability*
27 *Index* (1st Qtr. 2015) at 4, available at
28 http://business.nv.gov/uploadedFiles/businessnv.gov/content/News_Media/Publications/NVDBI-2015-q1_v5.pdf (last visited May 1, 2017). CRC notes that this 2015 report reflects a downward trend in foreclosure volume. *See Barron v. Reich*, 13 F.3d 1370, 1377 (9th Cir. 1994) (court may take judicial notice of “records and reports of administrative bodies”).

1 definition. It further underscores the pointlessness of this lawsuit. It is irrational, and frankly
2 oppressive, to impose a licensure requirement based on the mere possibility that a trustee may
3 perform foreclosure services, when only 2.2% of a trustee's portfolio of loans will actually end up
4 in foreclosure.

5 **D. FDCPA Disclaimers Are Meaningless Under Chapter 649.**

6 Lacking evidence that CRC engaged in claim collection, Kallen tries to manufacture an
7 "admission" based upon an inapposite provision of the Fair Debt Collection Practices Act
8 ("FDCPA"). A "debt collector" within the meaning of the FDCPA must disclose to the debtor in
9 the initial communication "that the debt collector is attempting to collect a debt and that any
10 information obtained will be used for that purpose." 15 U.S.C. § 1692e(11). Failure to provide
11 this disclaimer risks civil liability and statutory penalties. 15 U.S.C. § 1692k. Thus, courts have
12 recognized that entities who communicate with debtors, whether or not they are "debt collectors"
13 under the FDCPA, often "tak[e] the precaution of including the disclaimer within its initial
14 written communication to the debtor, in the event the debt is subject to the FDCPA." *Boosahda*
15 *v. Providence Dane LLC*, 462 F. App'x 331, 334 (4th Cir. 2012) (debt not subject to FDCPA
16 despite supposed "admission" in disclaimer). Kallen now seizes on the fact that this language
17 appears in her notice of default to manufacture an "admission" that CRC "was attempting to
18 collect a debt" from Kallen. [Opposition at 30, 39-41] Kallen is clearly grasping at air in light of
19 the purpose of this ubiquitous statement.

20 Indeed, as with the definitional question of who qualifies as a "debt collector" under the
21 FDCPA, federal courts hotly dispute the import of this so-called "mini-Miranda" disclaimer. For
22 every case Kallen cites in her Opposition (at 39-40), CRC can cite another one reaching the
23 opposite conclusion. *E.g., Ho*, 840 F.3d at 623 n.7 (holding the "disclaimer isn't sufficient to
24 show that ReconTrust is a debt collector" and finding that "[d]ebt collector isn't an elective
25 category. It's determined objectively, based on the activities of the entity in question");
26 *Hightower-Henne v. Gelman*, Civil Action No. 11-cv-01114, KMT-BNB, 2012 WL 95208, at *7-
27 9 (D. Colo. Jan. 12, 2012) (holding lawyer was not a debt collector under FDCPA even though
28 his communications to plaintiff contained mini-Miranda warnings); *New-Howard v. JPMorgan*

1 *Chase Bank N.A.*, Civil Action No. 11-cv-2855, 2013 WL 6096232, at *25 (E.D. Pa. Nov. 20,
2 2013) (holding inclusion of mini-Miranda warnings in communications to plaintiffs did not alter
3 conclusion that defendant and its acquired entity are not debt collectors under the FDCPA).
4 Kallen's own authorities recognize as much. *Gburek v. Litton Loan Servicing*, 614 F.3d 380, 386
5 n.3 (7th Cir. 2010) (recognizing inclusion of mini-Miranda warning "does not automatically
6 trigger the protections of the FDCPA, just as the absence of such language does not have
7 dispositive significance"); *Estes v. Love, Beal & Nixon, P.C.*, No. 14-cv-65-JED-TLW, 2015 WL
8 4508601, at *4 n.4 (N.D. Okla. July 24, 2015) ("A defendants' form notices consistent with the
9 mini-Miranda warning is not, standing alone, particularly persuasive as to the 'debt collector'
10 determination").

11 This issue further underscores why the Court should avoid Kallen's aggressive reliance on
12 FDCPA authorities. There is no need for the Court to wade into this disputed area of federal law.
13 Making a precautionary disclaimer in the event that a court or regulator later finds an entity to be
14 subject to the FDCPA bears no relation to the requirements of Chapter 107 and Chapter 649.

15 **E. CRC Did Not Knowingly Conduct Business Without A Required License.**

16 Finally, even disregarding all of the legal and factual evidence that licensure as a
17 collection agency is not required to perform the acts that CRC performed in Kallen's case,
18 Kallen's claims would still fail because CRC did not *knowingly* conduct business without a
19 required license. [Motion at 14-17] Kallen fails to provide any authority for her assertion (at 35)
20 that the word "knowingly" in the Nevada Deceptive Trade Practices Act ("DTPA") refers only to
21 the conduct of the business and *not* the circumstance that a license is required to conduct that
22 business. Instead, Kallen responds that CRC's reading of the DTPA would impermissibly require
23 knowledge that its conduct "amounted to a violation of Nevada law." [Opposition at 35] This is
24 untrue; rather, to be liable under the DTPA, a business must know only the *fact* that a license is
25 required—not that failing to obtain the license constitutes a violation of the DTPA or statutory
26 consumer fraud. Under the correct legal standard articulated here and in the motion, Kallen has
27 presented no evidence of CRC's alleged knowledge. While Kallen attempts to discredit the
28 controverting evidence given by CRC's former employees (at 38-39), it is Kallen's burden on

1 summary judgment to present affirmative evidence of knowledge—not CRC’s to disprove it.
2 *E.g., Sluimer v. Verity, Inc.*, 606 F.3d 584, 586 (9th Cir. 2010) (“The moving party, however, has
3 no burden to negate or disprove matters on which the non-moving party will have the burden of
4 proof at trial”). Kallen presents no affirmative evidence on this issue, so CRC is entitled to
5 summary judgment.

6 **IV. KALLEN’S NEW ALLEGATIONS ARE IMPROPER AND FRIVOLOUS.**

7 Perhaps recognizing the futility of her pleaded claims, Kallen devotes the final six pages
8 of her overlength brief to arguing new allegations that CRC violated its duty of impartiality under
9 NRS 107.028(6), none of which has ever been included in any of her four complaints.
10 [Opposition at 42-47] The Court should simply disregard these allegations because Kallen cannot
11 amend her Third Amended Complaint in a response to a motion for summary judgment.
12 Nevertheless, Kallen’s desperate attempt to infuse new life into a case that has none is frivolous.

13 First, Kallen’s unsubstantiated interpretation of the duty of impartiality under Nevada law
14 is clearly overbroad. Under Kallen’s view, a trustee is not permitted to act upon the instructions
15 of the beneficiary or to perform acts that benefit the beneficiary to the detriment of the borrower.
16 [*E.g.*, Opposition at 43, 46] This is absurd, given that Chapter 107 permits the trustee to sell the
17 borrower’s property “on demand by [the] beneficiary,” seek a receiver for the borrower’s
18 property, and intervene in lawsuits affecting the borrower’s interest in the property. NRS
19 107.030(6); NRS 107.100; NRS 107.030(3). How any of this could possibly benefit the borrower
20 rather than the beneficiary is not explained.

21 Second, the evidence Kallen cites to support her argument simply does not. The most she
22 establishes is that CRC is owned by JP Morgan Chase Bank, N.A. and that Chase was its primary
23 client. [Opposition at 45-47] Nothing in these facts shows any conduct *partial* to Chase. More
24 importantly, for purposes of this Motion, none of these facts shows any violation of impartiality
25 with respect to Kallen. Nowhere in Kallen’s 47 pages does she evidence any act by CRC toward
26 her other than recording a statutorily-permitted notice of default after she admittedly defaulted on
27 her home loan. That fact is dispositive and underscores the futility of allowing these claims to
28 proceed any further.

Relief Requested

CRC respectfully asks the Court to enter summary judgment in favor of CRC on all claims in the Third Amended Complaint and to award any additional relief, including attorneys' fees and costs, as the Court may deem appropriate.

DATED this 2nd day of May, 2017.

SMITH LARSEN & WIXOM

By: /s/ Katie M. Weber

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CERTIFICATE OF SERVICE

I hereby certify that, on May 2, 2017, I served a true and correct copy of the foregoing
DEFENDANT CALIFORNIA RECONVEYANCE COMPANY'S REPLY IN SUPPORT
OF MOTION FOR SUMMARY JUDGMENT, on counsel by e-mail transmission to the
 persons listed below, pursuant to EDCR 8.05(a):

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. . .

. . .

. . .

1 I hereby certify that, on May 2, 2017, I served a true and correct copy of the foregoing
2 **DEFENDANT CALIFORNIA RECONVEYANCE COMPANY'S REPLY IN SUPPORT**
3 **OF MOTION FOR SUMMARY JUDGMENT** by First Class Mail as follows:

4 Antoinette Gill
5 4754 Deer Forest
6 Las Vegas, Nevada 89139

6 Plaintiff Pro Per

7 Meridian Foreclosure Service
8 d/b/a MTDS, Inc., d/b/a Meridian Trust Deed Service
9 9999 Amber Field Street
10 Las Vegas, Nevada 89178

10 Defendant Pro Per

11 /s/Adrienne Crawford
12 An Employee of Smith Larsen & Wixom

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15 813785
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19
20
21
22
23
24
25
26
27
28

EXHIBIT A

DECL

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Nevada Bar No. 3463

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Attorneys for Defendant California Reconveyance
Company**DISTRICT COURT****CLARK COUNTY, NEVADA**

JEFFREY BENKO, a Nevada resident; CAMILO MARTINEZ, a Nevada resident; ANA MARTINEZ, a Nevada resident; FRANK SCINTA, a Nevada resident; JACQUELINE SCINTA, a Nevada resident; SUSAN HJORTH, a Nevada resident; RAYMOND SANSOTA, a Ohio resident; FRANCINE SANSOTA, a Ohio resident; SANDRA KUHN, a Nevada resident; JESUS GOMEZ, a Nevada resident; SILVIA GOMEZ, a Nevada resident; DONNA HERRERA, a Nevada resident; ANTOINETTE GILL, a Nevada resident; JESSE HENNIGAN, a Nevada resident; KIM MOORE, a Nevada resident; THOMAS MOORE, a Nevada resident; SUSAN KALLEN, a Nevada resident; ROBERT MANDARICH, a Nevada resident; JAMES NICO, a Nevada resident; and PATRICIA TAGLIAMONTE, a Nevada resident,

Plaintiffs,

vs.

QUALITY LOAN SERVICE CORPORATION, a California Corporation; MTC FINANCIAL, INC. dba TRUSTEE CORPS, a California Corporation; MERIDIAN FORECLOSURE SERVICE, a California and Nevada Corporation dba MTDS, Inc., dba MERIDIAN TRUST DEED SERVICE; NATIONAL DEFAULT SERVICING CORPORATION; a Arizona Corporation, CALIFORNIA RECONVEYANCE COMPANY, a California Corporation; and DOES 1 through 100, inclusive,

Defendants.

Case No.: A-11-649857-C
Dept. No.: XIX

**DECLARATION OF
JESSICA R. MAZIARZ IN
SUPPORT OF REPLY IN SUPPORT
OF DEFENDANT CALIFORNIA
RECONVEYANCE COMPANY'S
MOTION FOR SUMMARY
JUDGMENT**

1 Jessica R. Maziarz, a resident of the state of Arizona, declares as follows:

2 1. I am a licensed attorney currently in good standing to practice law in the state of
3 Arizona. I am admitted *pro hac vice* to appear before this Court in this action.

4 2. I am an associate at the law firm of Bryan Cave LLP, Two North Central Avenue,
5 Suite 2100, Phoenix, Arizona 85004, and I am one of the counsel representing defendant
6 California Reconveyance Company in this action.

7 3. I have personal knowledge of the matters contained in this declaration. I am
8 competent to testify regarding the same.

9 4. Attached as Exhibit A-1 is a true and correct copy of excerpts from the Deposition
10 of Susan Kallen, taken on October 26, 2016.

11 5. Attached as Exhibit A-2 is a true and correct copy of Defendant California
12 Reconveyance Company's Seventh Supplemental Disclosure Statement Pursuant to NRCP 16.1.

13 6. Attached as Exhibit A-3 is a true and correct copy of area code maps from the
14 White Pages.

15 I declare under penalty of perjury under the laws of the state of Nevada that the foregoing
16 is true and correct.

17 EXECUTED this 2nd day of May, 2017 at Phoenix, Arizona.

18
19 
20 Jessica R. Maziarz
21

22 814078
23
24
25
26
27
28

EXHIBIT A-1

1	DISTRICT COURT		
2	CLARK COUNTY, NEVADA		
3			
4	JEFFREY BENKO, a Nevada)	
	resident; CAMILO MARTINEZ, a)	
5	Nevada resident; ANA MARTINEZ,)	
	a Nevada resident; FRANK)	
6	SCINTA, a Nevada resident;)	
	JACQUELINE SCINTA, a Nevada)	
7	resident; SUSAN HJORTH a)	
	Nevada resident; RAYMOND)	
8	SANSOTA, an Ohio resident;)	
	FRANCINE SANSOTA, an Ohio)	
9	Resident; SANDRA KUHN, a)	
	Nevada resident; JESUS GOMEZ,)	
10	A Nevada resident; SILVIA)	
	GOMEZ, a Nevada resident;)	
11	DONNA HERRERA, a Nevada)	
	resident; DONNA HERRERA, a)	
12	Nevada resident; ANTOINETTE)	
	GILL, a Nevada resident; JESSE)	
13	HENNIGAN, a Nevada resident;)	
	KIM MOORE, a Nevada resident;)	
14	THOMAS MOORE, a Nevada)	
	resident; SUSAN KALLEN, a)	
15	Nevada resident; ROBERT)	CASE NO. A-11-649857-C
	MANDARICH, a Nevada resident;)	DEPT. NO. XXIX
16	JAMES NICO, a Nevada resident;)	
	and PATRICIA TAGLIAMONTE, a)	VIDEOTAPED DEPOSITION OF
17	Nevada resident,)	
)	SUSAN KALLEN
18	Plaintiff,)	
)	LAS VEGAS, NEVADA
19	v.)	
)	OCTOBER 26, 2016
20	QUALITY LOAN SERVICE)	
	CORPORATION, a California)	
21	Corporation;)	
)	
22		
		
23	Reported By Kele R. Smith, NV CCR No. 672, CA CSR No. 13405		
24	Job No. 348126		
25			

1 A. No.

2 Q. Has anyone from California Reconveyance Company
3 called you?

4 A. I received -- within what time frame are you
5 referencing? Any time ever?

6 Q. Have you ever received a telephone call from
7 California Reconveyance Company?

8 A. I received -- between the Notice of Default and
9 the time when I sent off the request for a mediation,
10 there was about a month span when I specifically
11 received phone calls that I would not answer and
12 voicemails that I would not respond to because it was
13 too stressful. Like, why make waves?

14 Q. Who were the phone calls from?

15 A. Well, some were from Chase, and I had phone calls
16 from a -- well, 602 -- I would avoid 602 area codes. I
17 would avoid anything that was a toll-free number. It's
18 like, uh, if it's not somebody I know, I'm not
19 answering, because I was just trying to get my paperwork
20 ready for the -- to send off for the mediation.

21 Q. Okay. Were -- were any of these telephone calls
22 between the Notice of Default and the request for
23 mediation from California Reconveyance Company?

24 A. As I recall, I did receive voicemails.

25 Q. Who did you receive voicemails from?

1 A. California Reconveyance voicemails, as I recall.
2 I avoided them because I was going to be doing a
3 mediation.

4 Q. How do you know they were from -- these
5 voicemails are from California Reconveyance Company?

6 A. They're voicemails. That's how they acknowledge
7 who they are.

8 Q. What -- what dates were these voicemails?

9 A. I did not keep a record of the dates. Sometime
10 between the -- as I said, between the Notice of Default
11 and the submission of the mediation, which went to the
12 mediation department or whichever that was, the program,
13 and also a copy to the -- you know, for the -- for the
14 mortgage holder.

15 Q. How many voicemails did you receive from
16 California Reconveyance?

17 A. I don't recall.

18 Q. Can you estimate for me?

19 A. No, I can't estimate. It was a real stressful
20 time. I didn't keep track.

21 Q. What did the voicemails say from California
22 Reconveyance Company?

23 A. Requesting -- you know what? I don't -- it's
24 stressful for me to honestly remember this. It was
25 really hard. I can't -- I don't remember. It was just

1 hard. It was very unnerving. I mean, I tried so many
2 times to get a loan modification. Stupid reasons, and
3 it was a securitized mortgage. That's why I never got
4 it. Of course the person never told me that, you know,
5 but anyway. I'm sorry. Thank you. It was just I
6 didn't keep track of phone calls.

7 Q. Do you remember the substance of any voicemails
8 left by California Reconveyance Company?

9 A. I really have blocked it out. I really have.
10 I'm trying to remember. When stuff comes up in my
11 sleep. It's all coming back to me. It's real hard.

12 THE WITNESS: Can I take a break so I can
13 compose myself?

14 MS. MAZIARZ: Sure.

15 THE VIDEOGRAPHER: Going off the record at
16 3:04 p.m.

17 ***

18 (RECESS TAKEN FROM 3:04 P.M. to 3:09 P.M.)

19 ***

20 THE VIDEOGRAPHER: Back on record at 3:09
21 p.m.

22 BY MS. MAZIARZ:

23 Q. Ms. Kallen, do you know the names of any of the
24 people from California Reconveyance Company who left you
25 voicemails?

1 A. I had voicemails that acknowledges where they're
2 from and you can check that way, but other than that you
3 can look it up and you go, "Oh, who is that?" You could
4 do reverse phone look up, you know, online, and you go,
5 "Oh, that's them."

6 But I looked at -- I avoid -- I was avoiding
7 phone calls at that point from anybody I didn't know.
8 It was harassing.

9 BY MS. MAZIARZ:

10 Q. Did you do reverse phone look up for California
11 Reconveyance Company?

12 A. I really can't tell you specifically if I did or
13 not, but I very well could have. A lot of times, you
14 know, when you want to see who is calling. I don't
15 remember. When was that? 2011.

16 Q. Do you know who was calling you from a 602 area
17 code?

18 A. When they left a message I did.

19 Q. Okay. Do you know -- as we sit here today, do
20 you know who it was that was calling you from a 602 area
21 code?

22 MR. BOYLAN: Asked and answered.
23 Foundation, speculation.

24 A. I don't understand what -- what you're
25 requesting.

1 BY MS. MAZIARZ:

2 Q. Earlier when we were -- earlier you mentioned
3 that you received phone calls from a 602 area code?

4 A. Uh-huh.

5 Q. And what I'm asking you is: Do you know who was
6 calling you with that 602 area code?

7 A. When they left voicemail, then I could identify
8 who it was because it was identified who it was.

9 Q. Okay. Do you remember who it was?

10 A. Oh, you want me to say the name?

11 Q. Yes.

12 A. California Reconveyance?

13 Q. So you're saying that California Reconveyance
14 Company called you with a 602 area code?

15 A. As I recall. As I recall. I had a lot of
16 different calls.

17 Q. Okay. You also mentioned that you received
18 telephone calls from Chase. When were you receiving
19 those telephone calls?

20 A. I always received them. They were always trying
21 to call about my loan modification and they needed more
22 paperwork that I had already sent them and they lost it,
23 or when I was in the middle of a loan modification,
24 someone would be calling me to say, "Oh, wouldn't you
25 like to go for a loan modification?" You know, there

1 CERTIFICATE OF REPORTER

2 STATE OF NEVADA)
3) ss:
4 COUNTY OF CLARK)

5 I, KELE R. SMITH, a Certified Court Reporter in
6 Clark County, State of Nevada, do hereby certify: That
7 I reported the taking of the deposition of SUSAN KALLEN,
8 commencing on Wednesday, October 26, 2016, at 2:25 p.m.

9 That prior to being deposed, the witness was by
10 me duly sworn to testify to the truth, that I thereafter
11 transcribed my said shorthand notes into typewriting, and
12 that the typewritten transcript is a complete, true, and
13 accurate transcription of said shorthand notes and that
14 witness was not asked to review and correct the
15 transcript.

16 I further certify that I am not a relative or
17 employee of counsel of any of the parties, nor a
18 relative or employee of the parties involved in said
19 action, nor a person financially interested in the
20 action.

21 IN WITNESS WHEREOF, I have set my hand in my
22 office in the County of Clark, State of Nevada, this
23 31st day of October, 2016.

24

25

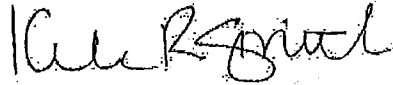

KELE R. SMITH, NV CCR #672, CA CSR #13405

EXHIBIT A-2

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6 kw@slwlaw.com

7 Attorneys for Defendant California Reconveyance
Company

8 [Additional Counsel Listed on Signature Page]

9 **DISTRICT COURT**

10 **CLARK COUNTY, NEVADA**

11 JEFFREY BENKO, a Nevada resident; CAMILO
MARTINEZ, a Nevada resident; ANA MARTINEZ,
12 a Nevada resident; FRANK SCINTA, a Nevada
resident; JACQUELINE SCINTA, a Nevada
13 resident; SUSAN HJORTH, a Nevada resident;
RAYMOND SANSOTA, a Ohio resident;
14 FRANCINE SANSOTA, a Ohio resident; SANDRA
KUHN, a Nevada resident; JESUS GOMEZ, a
15 Nevada resident; SILVIA GOMEZ, a Nevada
resident; DONNA HERRERA, a Nevada resident;
16 ANTOINETTE GILL, a Nevada resident; JESSE
HENNIGAN, a Nevada resident; KIM MOORE, a
17 Nevada resident; THOMAS MOORE, a Nevada
resident; SUSAN KALLEN, a Nevada resident;
18 ROBERT MANDARICH, a Nevada resident;
JAMES NICO, a Nevada resident; and PATRICIA
19 TAGLIAMONTE, a Nevada resident,

20 Plaintiffs,

21 vs.

22 QUALITY LOAN SERVICE CORPORATION, a
California Corporation; MTC FINANCIAL, INC.
23 dba TRUSTEE CORPS, a California Corporation;
MERIDIAN FORECLOSURE SERVICE, a
24 California and Nevada Corporation dba MTDS, Inc.,
dba MERIDIAN TRUST DEED SERVICE;
25 NATIONAL DEFAULT SERVICING
CORPORATION; a Arizona Corporation,
26 CALIFORNIA RECONVEYANCE COMPANY, a
California Corporation; and DOES 1 through 100,
27 inclusive,

28 Defendants.

Case No.: A-11-649857-C

Dept. No.: XIX

**DEFENDANT CALIFORNIA
RECONVEYANCE COMPANY'S
SEVENTH SUPPLEMENTAL
DISCLOSURE STATEMENT
PURSUANT TO NRCP 16.1**

1 Defendant California Reconveyance Company ("CRC") provides the following
2 supplemental disclosures pursuant to NRCP 16.1. To the extent the disclosure contains privileged
3 information, such disclosure is inadvertent. CRC does not in any way waive the protection of the
4 attorney-client privilege or work product doctrine. CRC reserves the right to supplement these
5 disclosures as necessary.

6 **I. INDIVIDUALS WITH DISCOVERABLE INFORMATION PURSUANT TO NRCP**
7 **16.1(A)(1)(A).¹**

8 The following individuals are likely to have discoverable information under NRCP 26(b):

- 9 1. Thomas Moore
10 c/o Christopher Legal Group
11 2520 Saint Rose Parkway, Suite 316
Henderson, Nevada 89074

12 Mr. Moore is expected to have knowledge regarding the claims and defenses in this
13 action.

- 14 2. Kim Moore
15 c/o Christopher Legal Group
16 2520 Saint Rose Parkway, Suite 316
Henderson, Nevada 89074

17 Mrs. Moore is expected to have knowledge regarding the claims and defenses in this
18 action.

- 19 3. Susan Kallen
20 c/o Christopher Legal Group
21 2520 Saint Rose Parkway, Suite 316
Henderson, Nevada 89074

22 Ms. Kallen is expected to have knowledge regarding the claims and defenses in this
23 action.

24
25
26
27 ¹ By listing individuals on this disclosure, CRC is merely preserving its ability to call
28 these witnesses for deposition or trial testimony. Inclusion on this disclosure should not be
considered a waiver of any right to move to exclude their testimony on any basis at trial.

1 4. California Reconveyance Company (NRCP 30(b)(6))
2 c/o Bryan Cave LLP
3 Two North Central Avenue, Suite 2200
4 Phoenix, Arizona 85004

5 California Reconveyance Company is expected to have knowledge regarding the claims
6 and defenses in this action.

7 5. Deborah Brignac (NRCP 30(b)(6) for CRC)
8 c/o Jonathan Weiss
9 Kirkland & Ellis LLP
10 333 South Hope Street
11 Los Angeles, California 90071

12 Ms. Brignac is expected to have knowledge regarding the claims and defenses in this
13 action. Ms. Brignac is also expected to have knowledge regarding CRC's business activities in
14 the State of Nevada, CRC's contracts with JPMorgan Chase Bank, National Association, and the
15 nature of CRC's practices, policies, and procedures related to non-judicial foreclosure activities in
16 the State of Nevada.

17 6. Colleen Irby
18 c/o Jonathan Weiss
19 Kirkland & Ellis LLP
20 333 South Hope Street
21 Los Angeles, California 90071

22 Ms. Irby is expected to have knowledge regarding the claims and defenses in this action.
23 Ms. Irby is also expected to have knowledge regarding the nature of CRC's practices, policies,
24 and procedures related to non-judicial foreclosure activities in the State of Nevada. Ms. Irby is
25 also expected to have knowledge concerning the subjects related to Ms. Irby as described by Ms.
26 Brignac in her Rule 30(b)(6) deposition.

27 7. Huey-Jen Chiu
28 c/o Jonathan Weiss
 Kirkland & Ellis LLP
 333 South Hope Street
 Los Angeles, California 90071

 Ms. Chiu is expected to have knowledge regarding the claims and defenses in this action.
Ms. Chiu is also expected to have knowledge regarding the nature of CRC's practices, policies,
and procedures related to non-judicial foreclosure activities in the State of Nevada. Ms. Chiu is
also expected to have knowledge concerning the subjects related to Ms. Chiu as described by Ms.

1 Brignac in her Rule 30(b)(6) deposition.

2 8. Danielle Meadows
3 c/o Bryan Cave LLP
4 Two North Central Avenue, Suite 2200
Phoenix, Arizona 85004

5 Ms. Meadows is expected to have knowledge regarding the claims and defenses in this
6 action. Ms. Meadows is expected to have knowledge regarding the data retained from the
7 FANDS database. Ms. Meadows is also expected to have knowledge concerning the subjects
8 related to Ms. Meadows as described by Ms. Brignac in her Rule 30(b)(6) deposition.

9 9. Patricia Ramos
10 c/o John Sorich
11 Parker Ibrahim & Berg LLC
695 Town Center Drive, 16th Floor
Costa Mesa, California 92626

12 Ms. Ramos is expected to have knowledge regarding the claims and defenses in this
13 action. Ms. Ramos is expected to have knowledge regarding telephone calls to CRC.

14 10. Manushak Ourfalian
15 c/o John Sorich
16 Parker Ibrahim & Berg LLC
695 Town Center Drive, 16th Floor
Costa Mesa, California 92626

17 Ms. Ourfalian is expected to have knowledge regarding the claims and defenses in this
18 action. Ms. Ourfalian is expected to have knowledge regarding telephone calls to CRC.

19 11. Brandon Reed
20 c/o John Sorich
21 Parker Ibrahim & Berg LLC
695 Town Center Drive, 16th Floor
Costa Mesa, California 92626

22 Mr. Reed is expected to have knowledge regarding the claims and defenses in this action.
23 Mr. Reed is expected to have knowledge concerning reinstatement and payoff letters. **Based on**
24 **the investigation by CRC to date, Mr. Reed is most likely to have had telephone calls with**
25 **Nevada borrowers during the relevant time period.** Mr. Reed is also expected to have
26 knowledge concerning the subjects related to Mr. Reed as described by Ms. Brignac in her Rule
27 30(b)(6) deposition.

28

12. Smirna Tieng
c/o John Sorich
Parker Ibrahim & Berg LLC
695 Town Center Drive, 16th Floor
Costa Mesa, California 926262

Ms. Tieng is expected to have knowledge regarding the claims and defenses in this action.
Ms. Tieng is expected to have knowledge concerning reinstatement and payoff letters. **Based on the investigation by CRC to date, Ms. Tieng is most likely to have had telephone calls with Nevada borrowers between 2010 and 2011.**

13. Elcna Martincz
c/o John Sorich
Parker Ibrahim & Berg LLC
695 Town Center Drive, 16th Floor
Costa Mesa, California 926262

Ms. Martinez is expected to have knowledge regarding the claims and defenses in this action. Ms. Martinez is expected to have knowledge concerning reinstatement and payoff letters. **Based on the investigation by CRC to date, Ms. Martinez is most likely to have had telephone calls with Nevada borrowers during the relevant time period.** Ms. Martinez is also expected to have knowledge concerning the subjects related to Ms. Martinez as described by Ms. Brignac in her Rule 30(b)(6) deposition.

14. Carla Dodd
c/o John Sorich
Parker Ibrahim & Berg LLC
695 Town Center Drive, 16th Floor
Costa Mesa, California 926262

Ms. Dodd is expected to have knowledge regarding the claims and defenses in this action. Ms. Dodd is expected to have knowledge concerning reinstatement and payoff letters. **Based on the investigation by CRC to date, Ms. Dodd is most likely to have had telephone calls with Nevada borrowers during the relevant time period.**

15. Domingo Santos
c/o John Sorich
Parker Ibrahim & Berg LLC
695 Town Center Drive, 16th Floor
Costa Mesa, California 926262

Mr. Santos is expected to have knowledge regarding the claims and defenses in this action. Mr. Santos is expected to have knowledge regarding CRC's bank accounts and

1 reimbursement and payment of costs and fees. Mr. Santos is also expected to have knowledge
2 concerning the subjects related to Mr. Santos as described by Ms. Brignac in her Rule 30(b)(6)
3 deposition.

4 16. Dana Le May
5 c/o John Sorich
6 Parker Ibrahim & Berg LLC
695 Town Center Drive, 16th Floor
Costa Mesa, California 926262

7 Ms. Le May is expected to have knowledge regarding the claims and defenses in this
8 action. Ms. Le May is expected to have knowledge concerning reinstatement and payoff letters.

9 **Based on the investigation by CRC to date, Ms. Le May is most likely to have had telephone**
10 **calls with Nevada borrowers during the relevant time period.**

11 17. Sierrre Herradura
12 c/o John Sorich
13 Parker Ibrahim & Berg LLC
695 Town Center Drive, 16th Floor
Costa Mesa, California 926262

14 Ms. Herradura is expected to have knowledge regarding the claims and defenses in this
15 action. Ms. Herradura is expected to have knowledge concerning reinstatement and payoff

16 letters. **Based on the investigation by CRC to date, Ms. Herradura is most likely to have had**
17 **telephone calls with Nevada borrowers during the relevant time period.**

18 18. Jason Maggard
19 c/o John Sorich
20 Parker Ibrahim & Berg LLC
695 Town Center Drive, 16th Floor
Costa Mesa, California 926262

21 Mr. Maggard is expected to have knowledge regarding the claims and defenses in this
22 action. Mr. Maggard is expected to have knowledge concerning reinstatement and payoff letters.

23 **Based on the investigation by CRC to date, Mr. Maggard is most likely to have had**
24 **telephone calls with Nevada borrowers during the relevant time period.**

25 19. Tasha Alexander
26 c/o John Sorich
27 Parker Ibrahim & Berg LLC
695 Town Center Drive, 16th Floor
Costa Mesa, California 926262

28

1 Ms. Alexander is expected to have knowledge regarding the claims and defenses in this
2 action. Ms. Alexander may have knowledge concerning CRC's mailings.

3 20. Zclma Thorpes
4 c/o John Sorich
5 Parker Ibrahim & Berg LLC
6 695 Town Center Drive, 16th Floor
7 Costa Mesa, California 926262

8 Ms. Thorpes is expected to have knowledge regarding the claims and defenses in this
9 action. Ms. Thorpes is expected to have knowledge concerning reinstatement and payoff letters.
10 **Based on the investigation by CRC to date, Ms. Thorpes is most likely to have had telephone**
11 **calls with Nevada borrowers during the relevant time period.** Ms. Thorpes is also expected to
12 have knowledge concerning the subjects related to Ms. Thorpes as described by Ms. Brignac in
13 her Rule 30(b)(6) deposition.

14 21. AT&T
15 208 South Akard Street
16 Dallas, Texas 75202

17 AT&T is believed to have been the telephone service provider for CRC's telephones. If
18 CRC becomes aware of information indicating that another entity was the telephone service
19 provider for CRC's telephones, it will supplement its disclosure statement. The CRC telephone
20 number contained in written correspondence to Susan Kallen was 800-892-6902. The CRC
21 telephone numbers contained in written correspondence to Kim Moore and Thomas Moore were
22 800-892-6902, 818-775-2322, and 818-775-2360.

23 CRC reserves the right to call at trial any individual identified on any of Plaintiffs'
24 disclosures.

25 **II. DISCOVERABLE DOCUMENTS PURSUANT TO NRCP 16.1(A)(1)(B).²**

26 1. Certified copy of Deed of Trust, recorded on November 24, 2004. [CRC000001-
27 28]

28 2. Certified copy of Assignment of Deed of Trust, recorded on January 21, 2011.
[CRC000029-31]

² By disclosing documents, CRC does not waive the right to challenge and exclude documents or portions thereof on any basis.

- 1 3. Certified copy of Notice of Default and Election to Sell Under Deed of Trust,
2 recorded on January 21, 2011. [CRC000032-34]
- 3 4. Certified Copy of Substitution of Trustee, recorded on February 14, 2012.
4 [CRC000035-37]
- 5 5. Certified copy of Notice of Rescission of Notice of Default and Election to Sell
6 Under Deed of Trust, recorded on April 18, 2012. [CRC000038-40]
- 7 6. Certified copy of Deed of Trust, recorded on August 10, 2007. [CRC000041-57]
- 8 7. Certified copy of Substitution of Trustee, recorded on September 8, 2008.
9 [CRC000058-60]
- 10 8. Certified copy of Assignment of Deed of Trust, recorded on September 23, 2010.
11 [CRC000061-63]
- 12 9. Certified copy of Notice of Default and Election to Sell Under Deed of Trust,
13 recorded on September 23, 2010. [CRC000064-66]
- 14 10. Certified copy of Notice of Default and Election to Sell Under Deed of Trust,
15 recorded on September 14, 2011. [CRC000067-69]
- 16 11. Certified copy of Notice of Rescission, recorded on September 14, 2011.
17 [CRC000070-72]
- 18 12. Certified copy of Substitution of Trustee, recorded on October 15, 2013.
19 [CRC000073-74]
- 20 13. Certified copy of Certificate of State of Nevada Foreclosure Mediation Program,
21 recorded on December 6, 2013. [CRC000075-76]
- 22 14. Certified copy of Notice of Trustee's Sale, recorded on December 6, 2013.
23 [CRC000077-80]
- 24 15. Certified copy of Notice of Rescission of Notice of Default and Election to Sell
25 Under Deed of Trust, recorded on September 9, 2014. [CRC000081-83]
- 26 16. *In re Moore*, Case No. 09-14312-lbr, Voluntary Petition (3/26/09). [CRC000084-
27 126]
- 28 17. *In re Moore*, Case No. 09-14312-lbr, Final Decree (4/21/10). [CRC000127]

1 18. CRC's Nevada State Business License, dated August 20, 2015. [CRC000128]

2 19. Data from the FANDS Database. When CRC performed non-judicial foreclosure
3 activities in the State of Nevada from October 2007 to 2011, it utilized the FANDS database,
4 which was an electronic database. FANDS is not operational, but CRC retained the data from
5 FANDS for the non-judicial foreclosure activities in the State of Nevada. CRC has produced the
6 non-privileged data from FANDS relating to Trustee Sale No. 142298NV for the Moores'
7 property at 1625 Indian Wells Drive and Trustee Sale No. 145082NV for Ms. Kallen's property at
8 3417 Bedfordshire Place.

9 20. Notes from LoanSphere. LoanSphere is an electronic communication tool CRC
10 utilized when it performed non-judicial foreclosure activities in the State of Nevada from October
11 2007 to 2011. CRC is conducting a privilege review and will produce the non-privileged notes
12 from LoanSphere relating to Trustee Sale No. 142298NV for the Moores' property at 1625 Indian
13 Wells Drive and Trustee Sale No. 145082NV for Ms. Kallen's property at 3417 Bedfordshire
14 Place.

15 21. State of Nevada Foreclosure Mediation Program, Election/Waiver of Mediation
16 Form dated February 2, 2011. [CRC000129]

17 22. Adjustable Rate Note dated November 15, 2004. [CRC000130-138]

18 23. Check from CRC to the Foreclosure Mediation Program Administration dated
19 March 1, 2011. [CRC000139-140]

20 24. State of Nevada Foreclosure Mediation Program, Mediation Scheduling Notice
21 dated July 1, 2011. [CRC000141-145]

22 25. State of Nevada Foreclosure Mediation Program, Mediator Statement dated July
23 15, 2011. [CRC000146-154]

24 26. Document Index for Trustee Sale No. 154082NV. [CRC000155]

25 27. Assignment of Deed of Trust, recorded on January 21, 2011. [CRC000156-157]

26 28. LSI Title Agency, Inc., Recording Letter dated January 24, 2011. [CRC000158]

27 29. Notice of Default and Election to Sell Under Deed of Trust, recorded on January
28 21, 2011. [CRC000159-160]

- 1 30. CRC's Affidavit of Mailing dated January 28, 2011. [CRC000161-162]
- 2 31. LSI Title Agency, Inc., Transmittal dated January 26, 2011 and Trustee's Sale
- 3 Guarantee dated January 21, 2011. [CRC000163-182]
- 4 32. Clark County, Nevada, List of Records for Susan Kallen dated July 23, 2011.
- 5 [CRC000183]
- 6 33. Affidavit of Service dated January 24, 2011. [CRC000184-186]
- 7 34. Document Index for Trustee Sale No. 154082NV. [CRC000187-188]
- 8 35. LSI Title Agency, Inc., Recording Letter dated January 24, 2011. [CRC000193]
- 9 36. Notice of Default and Election to Sell Under Deed of Trust, recorded on January
- 10 21, 2011. [CRC000194-197]
- 11 37. Affidavit of Mailing dated January 28, 2011. [CRC000198-201]
- 12 38. LSI Title Agency, Inc., Transmittal of Trustee's Sale Guarantee dated January 26,
- 13 2011. [CRC000202]
- 14 39. LSI Title Agency, Inc., Trustee's Sale Guarantee dated January 26, 2011.
- 15 [CRC000204-220]
- 16 40. State of Nevada Foreclosure Mediation Program, Mediator Statement dated July
- 17 15, 2011. [CRC000221-235]
- 18 41. Clark County, Nevada Records for Susan Kallen dated July 23, 2011.
- 19 [CRC000236-237]
- 20 42. Affidavit of Service dated January 24, 2011. [CRC000238-241]
- 21 43. Adjustable Rate Note dated November 15, 2004. [CRC000242-250]
- 22 44. Assignment of Deed of Trust, recorded on January 21, 2011. [CRC000251-252]
- 23 45. Deed of Trust, recorded on November 24, 2004. [CRC000253-281]
- 24 46. CRC Spreadsheets concerning Trustee Sale No. 145082NV. [CRC000282-292,
- 25 CRC000802, CRC000804, CRC000805]
- 26 47. Interest Only Fixed Rate Note dated August 7, 2007. [CRC000293-297]
- 27 48. State of Nevada Foreclosure Mediation Program, Election/Waiver of Mediation
- 28 Form dated October 10, 2010. [CRC000298]

- 1 49. Check from CRC to the Foreclosure Mediation Program Administration dated
2 October 27, 2010. [CRC000299]
- 3 50. State of Nevada Foreclosure Mediation Program, Mediation Scheduling Notice
4 dated December 6, 2010. [CRC000300-307]
- 5 51. State of Nevada Foreclosure Mediation Program, Mediator Statement dated
6 January 12, 2011. [CRC000309-313]
- 7 52. Trustee Materials dated October 14, 2011 in response to State of Nevada
8 Foreclosure Mediation Program, Election/Waiver of Mediation Form dated September 26, 2011.
9 [CRC000314-347]
- 10 53. Thomas Moore's and Kimberly Moore's Bank Statements from July 9, 2011 to
11 September 8, 2011. [CRC000348-364]
- 12 54. Letter from CRC dated November 1, 2011 in response to correspondence from the
13 Moores dated October 7, 2011. [CRC000365-368]
- 14 55. CRC Payoff Statement dated November 1, 2011. [CRC000369-371]
- 15 56. CRC Reinstatement Letter dated November 1, 2011. [CRC000372-374]
- 16 57. Deed of Trust, recorded on August 10, 2007. [CRC000375-390]
- 17 58. Assignment of Deed of Trust, recorded on September 23, 2010. [CRC000391-
18 392]
- 19 59. CRC Foreclosure File Document Index for Trustee Sale No. 142298NV.
20 [CRC000393]
- 21 60. Assignment of Deed of Trust, recorded on September 23, 2010. [CRC000394-
22 395]
- 23 61. Substitution of Trustee, recorded on September 8, 2008. [CRC000396-397]
- 24 62. LSI Title Agency, Inc., Recording Letter dated September 23, 2010.
25 [CRC000398]
- 26 63. Notice of Default and Election to Sell Under Deed of Trust, recorded on
27 September 23, 2010. [CRC000399-400]
- 28 64. Affidavit of Mailing dated September 29, 2010. [CRC000401-402]

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ATTORNEYS
HILLS CENTER BUSINESS PARK
1935 Village Center Circle
Las Vegas, Nevada 89134
TEL (702) 252-5002 • FAX (702) 252-6007

- 1 65. Affidavit of Mailing dated September 20, 2011. [CRC000403-404]
- 2 66. LSI Title Agency, Inc., Trustee's Sale Guarantee dated September 23, 2010.
- 3 [CRC000405-413]
- 4 67. Affidavits of Service dated September 16, 2011. [CRC000414-415, CRC000418-
- 5 419]
- 6 68. Affidavits of Service dated September 20, 2011. [CRC000416-417]
- 7 69. Affidavits of Service dated September 27, 2010. [CRC000420-421, CRC000424-
- 8 425]
- 9 70. Affidavits of Mailing dated September 28, 2010. [CRC000422-423]
- 10 71. United States District Court, District of Nevada, Verified *Pro Hac Vice* Petition
- 11 for Jessica Maziarz. [CRC000426-430]
- 12 72. United States District Court, District of Nevada, Verified *Pro Hac Vice* Petition
- 13 for Lawrence Scarborough. [CRC00431-434]
- 14 73. Document Index for Trustee Sale No. 142298NV. [CRC000435]
- 15 74. Assignment of Deed of Trust, recorded on September 23, 2010. [CRC000436-
- 16 437]
- 17 75. Document stating "SUBSTITUTION NOT REQUIRED." [CRC000438]
- 18 76. Notice of Default and Election to Sell Under Deed of Trust, recorded on
- 19 September 23, 2010. [CRC000439-440]
- 20 77. LSI Title Agency, Inc., Trustee's Sale Guarantee dated September 23, 2010.
- 21 [CRC000441-449]
- 22 78. Notice of Default and Election to Sell Under Deed of Trust, recorded on
- 23 September 14, 2011. [CRC000450-451]
- 24 79. Affidavits of Mailing dated September 29, 2010. [CRC000452-455]
- 25 80. Affidavits of Mailing dated September 20, 2011. [CRC000456-459]
- 26 81. Notice of Rescission, recorded on September 14, 2011. [CRC000460-461]
- 27 82. LSI Title Agency, Inc., Transmittal dated September 15, 2011 and Startover
- 28 Endorsement dated September 14, 2011. [CRC000462-467]

- 1 83. File History for Trustee Sale No. 142298NV printed on November 21, 2011.
2 [CRC000468-471]
- 3 84. CRC Foreclosure File Document Index for Trustee Sale No. 142298NV.
4 [CRC000472]
- 5 85. Assignment of Decd of Trust, recorded on September 23, 2010. [CRC000473-
6 474]
- 7 86. Substitution of Trustee, recorded on September 8, 2008. [CRC000475-476]
- 8 87. LSI Title Agency, Inc., Recording Letter dated September 23, 2010.
9 [CRC000477]
- 10 88. Notice of Default and Election to Sell Under Decd of Trust, recorded on
11 September 23, 2010. [CRC000478-479]
- 12 89. Affidavit of Mailing dated September 29, 2010. [CRC000480-481]
- 13 90. Affidavit of Mailing dated September 20, 2011. [CRC000482-483]
- 14 91. LSI Title Agency, Inc., Trustee's Sale Guarantee dated September 23, 2010.
15 [CRC000484-492]
- 16 92. Affidavits of Service dated September 16, 2011. [CRC000493-494, CRC000497-
17 498]
- 18 93. Affidavits of Service dated September 20, 2011. [CRC000495-496]
- 19 94. Affidavits of Service dated September 27, 2010. [CRC000499-500, CRC000503-
20 504]
- 21 95. Affidavits of Mailing dated September 28, 2010. [CRC000501-502]
- 22 96. Interest Only Fixed Rate Note dated August 7, 2007. [CRC000505-512]
- 23 97. Assignment of Deed of Trust, recorded on September 23, 2010. [CRC000513-
24 514]
- 25 98. Deed of Trust, recorded on August 10, 2007. [CRC000515-532]
- 26 99. Deed of Trust, recorded on August 10, 2007. [CRC000533-541]
- 27 100. ALTA Loan Policy dated August 10, 2007. [CRC000542-554]
- 28 101. Loan Modification Agreement dated November 1, 2008. [CRC000555-563]

- 1 102. Documents stating “No sale date in tracking” and “Sales has been postponed.”
2 [CRC000564-565]
- 3 103. CRC Spreadsheets concerning Trustee Sale No. 142298NV. [CRC000566-572,
4 CRC000801, CRC000803, CRC000806-807]
- 5 104. Master Services Agreement between JPMorgan Chase Bank, National Association
6 and California Reconveyance Company dated April 20, 2009. [CRC000573-605]
- 7 105. Signature Page for Master Services Agreement between JPMorgan Chase Bank,
8 National Association and California Reconveyance Company dated April 20, 2009.
9 [CRC000606]
- 10 106. Trustee Schedule CW283891 to the Master Services Agreement Dated April 20,
11 2009 by and between JPMorgan Chase Bank, National Association and California Reconveyance
12 Company. [CRC000608-630]
- 13 107. Signature Page for Trustee Schedule CW283891 to the Master Services
14 Agreement Dated April 20, 2009 by and between JPMorgan Chase Bank, National Association
15 and California Reconveyance Company. [CRC000607]
- 16 108. Outside Counsel Manual effective January 1, 2011. [CRC000631-687]
- 17 109. Annex I Home Lending Foreclosure and Bankruptcy Manual, effective May 1,
18 2011. [CRC000688-757]
- 19 110. JPMorgan Chase Bank, National Association Engagement Letter to California
20 Reconveyance Company dated March 25, 2011. [CRC000758-760]
- 21 111. Asset Purchase Agreement between California Reconveyance Company as Seller
22 and James E. Albertelli PA d/b/a Albertelli Law as Buyer dated as of October 18, 2013.
23 [CRC000761-796]
- 24 112. Signature Page to Asset Purchase Agreement signed by California Reconveyance
25 Company. [CRC000797]
- 26 113. Signature Page to Asset Purchase Agreement signed by James E. Albertelli PA.
27 [CRC000798]
- 28 114. California Reconveyance Company Licensing History. [CRC000799-800]

115. *Quality Loan Service Corporation v. State of Nevada*, Decision and Order Granting Petition for Judicial Review Per NRS 233b.130, 2013 WL 6911859 (Jan. 3, 2013). [CRC000808-811]

116. Certified Copy of *Quality Loan Service Corporation v. State of Nevada*, Decision and Order Granting Petition for Judicial Review Per NRS 233b.130 (Jan. 3, 2013). [CRC000812-819]

117. Home Affordable Modification Agreement Produced by Chase. [CHASE000001-16]

118. Notes from LoanSphere relating to Trustee Sale No. 145082NV for Ms. Kallen's property at 3417 Bedfordshire Place. [CRC000820-855]

119. Lawsuits filed against CRC in the Eighth Judicial District Court of Clark County, Nevada from October 12, 2007 through the present based on a docket search in Clark County:

- *Ferguson v. Washington Mutual Bank, et al.* – Case No. 08A559352.
- *EW 401 Credit Union v. Alessi Trustee Corp., et al.* – Case No. 08A561026.
- *Woodard v. Washington Mutual Home Loans Inc., et al.* – Case No. 08A568167.
- *Payne v. Washington Mutual Bank, et al.* – Case No. 08A569343.
- *De Jesus Ruiz-Perez v. Mortgage Electronic Registration System, et al.* – Case No. 08A574632.
- *Whitney v. Morris, et al.* – Case No. 08A575338.
- *Gonzalez v. Deutsche Bank National Trust Co., et al.* – Case No. 08A576131.
- *Pajarillo v. Washington Mutual Bank, et al.* – Case No. 08A576236.
- *Tomei v. Washington Mutual Bank Home Loans Inc., et al.* – Case No. 08A576996.
- *Valles v. Washington Mutual Bank FA, et al.* – Case No. 09A580046.
- *Johnson v. Washington Mutual Bank, et al.* – Case No. 09A580663.
- *Mondaca, et al. v. JP Morgan Chase Bank National Assn, et al.* – Case No. 09A582572.
- *Alcayde v. Washington Mutual Bank, et al.* – Case No. 09A585622.
- *Udy, et al. v. Washington Mutual Bank, et al.* – Case No. 09A588370.

- 1 • *Chukwukelu v. Mariners Capital Inc., et al.* – Case No. A-09-589199-C.
- 2 • *Ulloa-Lara v. Washington Mutual Bank, et al.* – Case No. A-09-589854-C.
- 3 • *Moraleda v. Washington Mutual Bank, et al.* – Case No. A-09-592477-C.
- 4 • *Saggese v. Chase Home Finance LLC, et al.* – Case No. A-09-597971-C.
- 5 • *Harris v. JP Morgan Chase Bank, et al.* – Case No. A-09-598908-C.
- 6 • *Lewis v. JP Morgan Chase, et al.* – Case No. A-09-602624-C.
- 7 • *Yateman v. California Reconveyance Company, et al.*
8 – Case No. A-09-603295-C.
- 9 • *Pajarillo v. JP Morgan Chase and Co., et al.* – Case No. A-09-603558-C.
- 10 • *Pesigan v. California Reconveyance Company, et al.*
11 – Case No. A-10-617353-C.
- 12 • *Ellis v. Rotella, et al.* – Case No. A-10-618831-C.
- 13 • *Anderson v. Deutsche Bank National TR Co., et al.* – Case No. A-10-620837-C.
- 14 • *Seiler v. California Reconveyance Company, et al.* – Case No. A-10-621306-C.
- 15 • *Canonico v. Washington Mutual Bank, et al.* – Case No. A-10-621625-C.
- 16 • *Harvey v. Washington Mutual Bank, et al.* – Case No. A-10-625158-C.
- 17 • *Skarlis v. JP Morgan Chase Bank N.A., et al.* – Case No. A-10-627161-C.
- 18 • *Harvey v. Washington Mutual Bank, et al.* – Case No. A-11-632457-C.
- 19 • *Cannata v. Cavanagh, et al.* – Case No. A-11-635426-C.
- 20 • *Mackovska v. Washington Mutual Bank, N.A., et al.*
21 – Case No. A-11-636502-C.
- 22 • *Corral v. Chase Home Finance, et al.* – Case No. A-11-646270-C.
- 23 • *Ham v. JP Morgan Chase Bank, et al.* – Case No. A-11-646351-C.
- 24 • *Dempsey v. Bank of America, et al.* – Case No. A-11-647885-J.
- 25 • *Taylor-Casillas v. JP Morgan Chase & Company, et al.*
26 – Case No. A-11-648271-C.
- 27 • *Monsay v. California Reconveyance Company, et al.*
28 – Case No. A-11-649047-C.
- *Celis v. Bank of America, et al.* – Case No. A-11-649148-J.
- *Earnest v. California Reconveyance Company, et al.*
– Case No. A-11-650190-C.

- *Grant v. JP Morgan Chase, et al.* – Case No. A-11-651130-J.
- *Bella Homes LLC v. California Reconveyance Company, et al.*
– Case No. A-11-653432-C.
- *Tapia v. California Reconveyance Company, et al.* – Case No. A-11-653869-C.
- *Drake v. Mortgage Electronic Registration System, Inc., et al.*
– Case No. A-12-656288-C.
- *First 100 LLC v. California Reconveyance Company, et al.*
– Case No. A-12-671357-C.
- *Nevada Association Services, Inc. v. Yanke, et al.* – Case No. A-13-678404-C.
- *Nevada Association Services, Inc. v. Turner, et al.* – Case No. A-13-678405-C.
- *Saticoy Bay LLC Series 7342 Tanglewood Park v. JP Morgan Chase Bank, et al.*
– Case No. A-13-682018-C.
- *Saticoy Bay LLC Series 227 Big Horn v. JP Morgan Chase Bank NA, et al.*
– Case No. A-13-684757-C.
- *Smart Asset Investments LLC v. California Reconveyance Company, et al.*
– Case No. A-13-689351-C.
- *Whittington Holdings 1 LLC v. Westerfield, et al.* – Case No. A-14-697284-C.
- *AGCOM LLC v. Washington Mutual Bank, et al.* – Case No. A-14-701895-C.
- *Nevada Association Services Inc. v. Dudoit, et al.* – Case No. A-14-703335-C.
- *Deutsche Bank National Trust Company v. Whittington Holdings 1 LLC, et al.*
– Case No. A-14-706637-C.
- *Hampton and Hampton Collections LLC v. Wells Fargo Bank NA, et al.*
– Case No. A-14-707073-C.
- *Diakonos Holdings, LLC v. Wells Fargo Bank NA, et al.*
– Case No. A-15-714416-C.
- *HOA Capital Advisors LLC v. Bayview Loan Servicing LLC, et al.*
– Case No. A-15-722348-C.
- *Trice v. Damion, et al.* – Case No. A-16-737184-C.
- *Republic Services Inc. v. Franco, et al.* – Case No. A-16-746788-C.

120. Lawsuits filed against CRC in the Second Judicial District Court of Washoe County, Nevada from October 12, 2007 through the present based on a docket search in Washoe County:

- *Berryman v. Washington Mutual, et al.* – Case No. CV08-02863.

- *Tsagris v. Washington Mutual, et al.* – Case No. CV09-02789.
- *Funk v. Washington Mutual, et al.* – Case No. CV10-00665.
- *Garand v. JP Morgan Chase Bank, et al.* – Case No. CV10-00670.
- *Lopez v. Bank of America, et al.* – Case No. CV10-00805.
- *Cleaver, et al. v. JP Morgan Chase, et al.* – Case No. CV10-01515.
- *Bussa v. Chase Home Finance, et al.* – Case No. CV10-03410.
- *Brown v. Washington Mutual, et al.* – Case No. CV11-00070.
- *Poudrier, et al. v. California Reconveyance Company, et al.*
– Case No. CV11-00034.
- *Rios v. Washington Mutual Bank, et al.* – Case No. CV11-01936.
- *Chavez v. First Magnus Financial, et al.* – Case No. CV11-02491.
- *O'Connell v. Washington Mutual, et al.* – Case No. CV11-02502.
- *Basurto v. Long Beach Mortgage, et al.* – Case No. CV11-03063.
- *Gazzigli v. Washington Mutual Bank, et al.* – Case No. CV12-00029.
- *Alderson v. JP Morgan Chase Bank, et al.* – Case No. CV13-01812.
- *Mesi v. Select Portfolio Servicing, et al.* – Case No. CV15-01764.

CRC reserves the right to use any document identified on any of Plaintiffs' disclosures.

III. RESERVATIONS.

The parties are under a continuing duty to supplement their list of witnesses and documents as provided under NRCP 16.1(a). Discovery and investigation is ongoing. CRC reserves the right to supplement this disclosure as information is gathered and discovery continues. CRC further reserves all objections as to the admissibility of all documents produced by all parties.

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1 DATED this 31st day of January, 2017.

2 BRYAN CAVE LLP

3
4 By: /s/ Jessica R. Maziarz

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6 Admitted Pro Hac Vice
7 Jessica R. Maziarz
8 Admitted Pro Hac Vice
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CERTIFICATE OF SERVICE

I hereby certify that on January 31, 2017, I served a true and correct copy of the foregoing
DEFENDANT CALIFORNIA RECONVEYANCE COMPANY'S SEVENTH
SUPPLEMENTAL DISCLOSURE STATEMENT PURSUANT TO NRCP 16.1 on counsel
through the Court's electronic service system to the persons and addresses listed below:

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1 I hereby certify that on January 31, 2017, I served a true and correct copy of the foregoing
2 **DEFENDANT CALIFORNIA RECONVEYANCE COMPANY'S SEVENTH**
3 **SUPPLEMENTAL DISCLOSURE STATEMENT PURSUANT TO NRCP 16.1** by First

4 Class Mail as follows:

5 Antoinette Gill
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8 Plaintiff Pro Per

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13 Defendant Pro Per

14 /s/ Mary Ann Villa
15 An Employee of Bryan Cave LLP

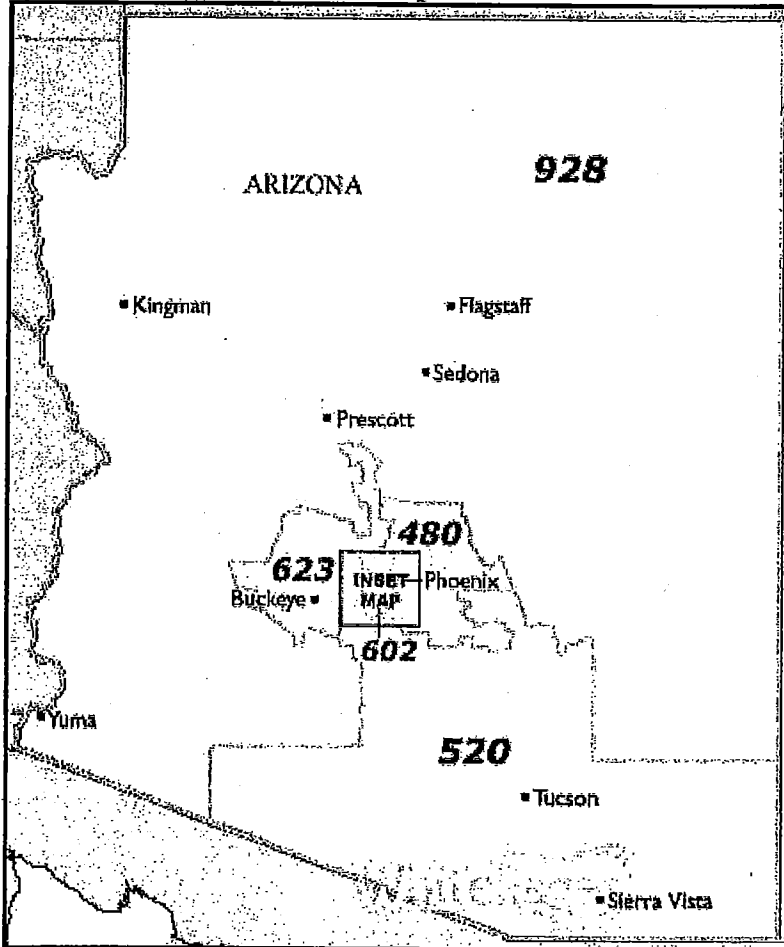
16 810273v3

EXHIBIT A-3

Area Code Map for Arizona

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See Phoenix, Arizona inset map



Single Area Code
 Multiple Area Codes
 Area Code Boundary

Area Codes

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 520
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 623
 928

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(602) 264-
(520) 290-
(480) 649-
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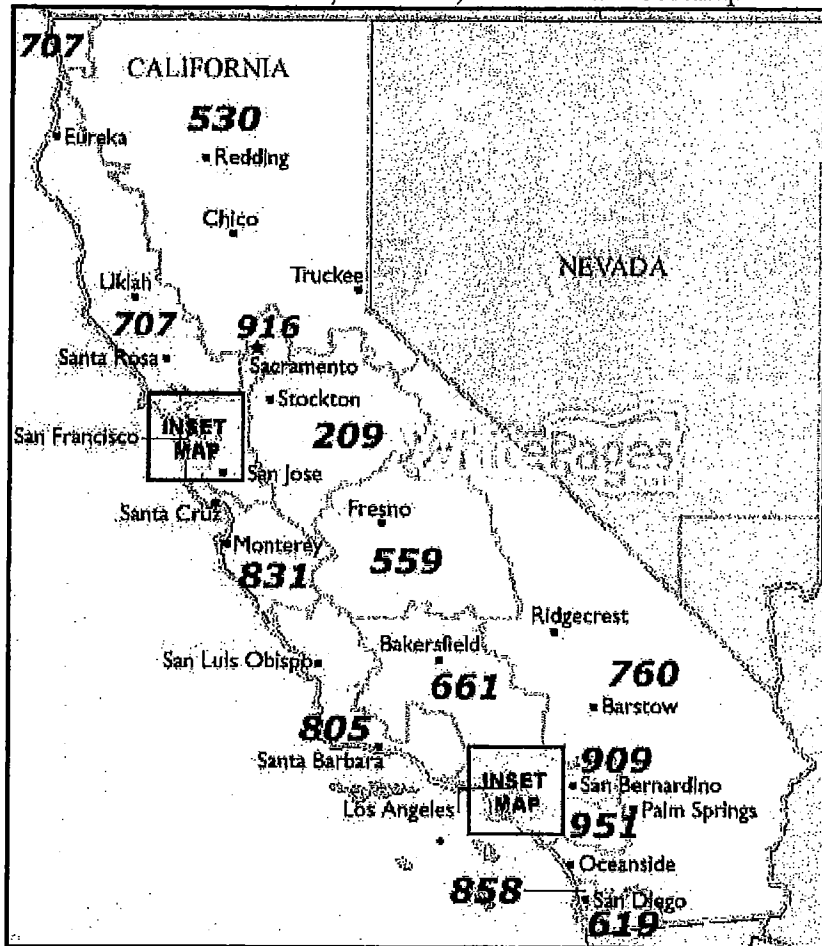
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Area Code Map for California

[Back to nationwide nap](#)

See Northern California/Bay Area, California inset map

See Southern California/LA Area, California inset map



■ Single Area Code ■ Multiple Area Codes \ Area Code Boundary

Area Codes

209
213
310
323
408
415
424
442
510
530
559
562
619
626
650
661

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707
714
760
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(415) 762-
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