

EXHIBIT 34

EXHIBIT 34

PAYMENT ALLOCATION REPORT

RRFS Account: **92471**
Mgmt Account: **GIBP0001095201**
Information as of: **March 28, 2014**

Account Information

Company: Mar West Real Estate, Inc.
Association: Gibson Business Center Property Owners Association
Property Address: 181 N Gibson Rd, Henderson NV 89014
Owners: TRUSTEE CLARK COUNTY TREASURER C/O GIBSON ROAD LLC; LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY AS TRUSTEE; Gibson Road LLC; Gibson Road LLC; SILVER STATE BANK; CELTIC BANK CORPORATION; LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY OF TRUSTEE; LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY OF TRUSTEE; GIBSON BUSINESS PARK PROPERTY OWNERS ASSOCIATION; State of Nevada Ombudsman for Common-Interest Communities

Payment Summary

Allocations

Payment Processed

\$25,000.00

Allocation Categories

Association

(\$11,617.34)

* Misc 1

5,000⁰⁰ + (\$10,669.03) = 15,669.03

RRFS

(\$2,409.63)

Title

FIRST AMERICAN # 6085493

(\$304.00)

Total Allocations

(\$25,000.00)

Payment Detail

Date:	Description:	Code:	Amount:	Check:	Memo:
03/28/2014	Red Rock Paid in Full	PIFRR	25,000.00	CC	PIF HOA SALE
				0073300663	

* *15,669.03*
EXCESS FUNDS
- CLARK COUNTY DISTRICT COURT

** GIVE TO CHRISTIE MARLING **

3/28/2014 7:17:12 AM Processed By: Reporting

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



PAYMENT ALLOCATION REPORT

RRFS Account: **92471**
Mgmt Account: **GIBP0001095201**
Information as of: **March 28, 2014**

Association Allocation Detail

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PAYMENT ALLOCATION REPORT

RRFS Account: **92471**
Mgmt Account: **GIBP0001095201**
Information as of: **March 28, 2014**

Assessment			Total:	(\$10,842.64)
Date:	Description:	Code:	Amount:	
12/31/2008	Monthly Assessment	MA	-1,453.32	
01/01/2009	Monthly Assessment	MA	-132.12	
02/01/2009	Monthly Assessment	MA	-132.12	
03/01/2009	Monthly Assessment	MA	-132.12	
04/01/2009	Monthly Assessment	MA	-132.12	
05/01/2009	Monthly Assessment	MA	-132.12	
06/01/2009	Monthly Assessment	MA	-132.12	
07/01/2009	Monthly Assessment	MA	-132.12	
08/01/2009	Monthly Assessment	MA	-132.12	
09/01/2009	Monthly Assessment	MA	-132.12	
10/01/2009	Monthly Assessment	MA	-132.12	
11/01/2009	Monthly Assessment	MA	-132.12	
12/01/2009	Monthly Assessment	MA	-132.12	
01/01/2010	Monthly Assessment	MA	-132.12	
02/01/2010	Monthly Assessment	MA	-132.12	
03/01/2010	Monthly Assessment	MA	-132.12	
04/01/2010	Monthly Assessment	MA	-132.12	
05/01/2010	Monthly Assessment	MA	-132.12	
06/01/2010	Monthly Assessment	MA	-132.12	
07/01/2010	Monthly Assessment	MA	-132.12	
08/01/2010	Monthly Assessment	MA	-132.12	
09/01/2010	Monthly Assessment	MA	-132.12	
10/01/2010	Monthly Assessment	MA	-132.12	
11/01/2010	Monthly Assessment	MA	-132.12	
12/01/2010	Monthly Assessment	MA	-132.12	
01/01/2011	Monthly Assessment	MA	-132.12	
02/01/2011	Monthly Assessment	MA	-132.12	
03/01/2011	Monthly Assessment	MA	-132.12	
04/01/2011	Monthly Assessment	MA	-153.00	
05/01/2011	Monthly Assessment	MA	-153.00	
06/01/2011	Monthly Assessment	MA	-153.00	
07/01/2011	Monthly Assessment	MA	-153.00	
08/01/2011	Monthly Assessment	MA	-153.00	
09/01/2011	Monthly Assessment	MA	-153.00	
10/01/2011	Monthly Assessment	MA	-153.00	
11/01/2011	Monthly Assessment	MA	-153.00	

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PAYMENT ALLOCATION REPORT

RRFS Account: **92471**
Mgmt Account: **GIBP0001095201**
Information as of: **March 28, 2014**

12/01/2011	Monthly Assessment	MA	-153.00
01/01/2012	Monthly Assessment	MA	-145.00
02/01/2012	Monthly Assessment	MA	-145.00
03/01/2012	Monthly Assessment	MA	-145.00
04/01/2012	Monthly Assessment	MA	-145.00
05/01/2012	Monthly Assessment	MA	-145.00
06/01/2012	Monthly Assessment	MA	-145.00
07/01/2012	Monthly Assessment	MA	-145.00
08/01/2012	Monthly Assessment	MA	-145.00
09/01/2012	Monthly Assessment	MA	-145.00
10/01/2012	Monthly Assessment	MA	-145.00
11/01/2012	Monthly Assessment	MA	-145.00
12/01/2012	Monthly Assessment	MA	-145.00
01/01/2013	Monthly Assessment	MA	-145.00
02/01/2013	Monthly Assessment	MA	-145.00
03/01/2013	Monthly Assessment	MA	-145.00
04/01/2013	Monthly Assessment	MA	-145.00
05/01/2013	Monthly Assessment	MA	-145.00
06/01/2013	Monthly Assessment	MA	-145.00
07/01/2013	Assessment	MAHOA	-14.00
07/01/2013	Assessment	MAHOA	-131.00
08/01/2013	Assessment	MAHOA	-14.00
08/01/2013	Assessment	MAHOA	-131.00
09/01/2013	Monthly Assessment	ASMA	-14.00
09/01/2013	Monthly Assessment	ASMA	-131.00
10/01/2013	Monthly Assessment	ASMA	-14.00
10/01/2013	Monthly Assessment	ASMA	-131.00
11/01/2013	Monthly Assessment	ASMA	-14.00
11/01/2013	Monthly Assessment	ASMA	-131.00
11/15/2013	Special Assessment	ASPA	-548.08
12/01/2013	Monthly Assessment	ASMA	-14.00
12/01/2013	Monthly Assessment	ASMA	-131.00
01/01/2014	Monthly Assessment	ASMA	-19.00
01/01/2014	Monthly Assessment	ASMA	-120.00
02/01/2014	Monthly Assessment	ASMA	-19.00
02/01/2014	Monthly Assessment	ASMA	-120.00
03/01/2014	Monthly Assessment	ASMA	-19.00
03/01/2014	Monthly Assessment	ASMA	-120.00

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PAYMENT ALLOCATION REPORT

RRFS Account: **92471**
 Mgmt Account: **GIBP0001095201**
 Information as of: **March 28, 2014**

Late Fee			Total:	(\$774.70)
Date:	Description:	Code:	Amount:	
03/30/2011	Late Fees	LF	-25.00	
04/30/2011	Late Fees	LF	-25.00	
05/30/2011	Late Fees	LF	-25.00	
06/30/2011	Late Fees	LF	-25.00	
07/30/2011	Late Fees	LF	-25.00	
08/30/2011	Late Fees	LF	-25.00	
09/30/2011	Late Fees	LF	-25.00	
10/30/2011	Late Fees	LF	-25.00	
11/30/2011	Late Fees	LF	-25.00	
12/30/2011	Late Fees	LF	-25.00	
01/30/2012	Late Fees	LF	-25.00	
03/02/2012	Late Fee	RRLF	-25.00	
03/30/2012	Late Fees	LF	-25.00	
04/30/2012	Late Fees	LF	-25.00	
05/31/2012	Late Fees	LF	-25.00	
06/30/2012	Late Fees	LF	-25.00	
07/31/2012	Late Fees	LF	-25.00	
08/31/2012	Late Fees	LF	-25.00	
09/30/2012	Late Fees	LF	-25.00	
10/31/2012	Late Fees	LF	-25.00	
11/30/2012	Late Fees	LF	-25.00	
12/31/2012	Late Fees	LF	-25.00	
01/31/2013	Late Fees	LF	-25.00	
03/02/2013	Late Fees	LF	-25.00	
03/31/2013	Late Fees	LF	-25.00	
04/30/2013	Late Fees	LF	-25.00	
05/31/2013	Late Fees	LF	-25.00	
09/17/2013	Late Fee	RRLF	-14.50	
10/16/2013	Late Fee	RRLF	-14.50	
11/18/2013	Late Fee	RRLF	-14.50	
12/17/2013	Late Fee	RRLF	-14.50	
01/24/2014	Late Fee	RRLF	-13.90	
02/19/2014	Late Fee	RRLF	-13.90	
03/18/2014	Late Fee	RRLF	-13.90	

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PAYMENT ALLOCATION REPORT

RRFS Account: **92471**
Mgmt Account: **GIBP0001095201**
Information as of: **March 28, 2014**

Misc 1 Allocation Detail

Misc 1		Total:	(\$10,669.03)
Date:	Description:	Code:	Amount:
03/28/2014	Misc. Charge	3PRTY	-10,669.03

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PAYMENT ALLOCATION REPORT

RRFS Account: **92471**
Mgmt Account: **GIBP0001095201**
Information as of: **March 28, 2014**

RRFS Allocation Detail

RRFS			Total:	(\$2,409.63)
Date:	Description:	Code:	Amount:	
08/03/2011	Intent to Lien Letter	INLDA	-125.00	
08/03/2011	Mailing Costs	MAIL1	-8.96	
08/03/2011	Mailing Costs	MAIL1	-8.96	
08/17/2011	Lien for Delinquent Assessment	LIEN	-275.00	
08/17/2011	Lien Recording Costs	RCLDA	-28.00	
08/17/2011	Lien Release	RLLDA	-30.00	
08/17/2011	Mailing Costs	MAIL2	-8.96	
08/17/2011	Mailing Costs	MAIL2	-17.92	
09/26/2011	Intent to NOD	INNOD	-90.00	
10/10/2011	NOD Mailing Costs	MAIL3	-8.96	
10/10/2011	NOD Mailing Costs	MAIL3	-89.60	
10/10/2011	NOD Release	RLNOD	-30.00	
10/10/2011	NOD Release Recording Costs	RSNOD	-14.00	
10/10/2011	Notice of Default	NOD	-375.00	
12/21/2011	Intent to NOS	INNOS	-90.00	
06/25/2012	Intent to Conduct Foreclosure	RRICF	-25.00	
08/12/2013	Intent to Conduct Foreclosure	RRICF	-25.00	
11/21/2013	Intent to Conduct Foreclosure	RRICF	-25.00	
02/26/2014	NOS Mailing Costs	MAIL4	-8.96	
02/26/2014	NOS Mailing Costs	MAIL4	-8.96	
02/26/2014	NOS Mailing Costs	MAIL4	-8.96	
02/26/2014	NOS Mailing Costs	MAIL4	-8.96	
02/26/2014	NOS Mailing Costs	MAIL4	-8.96	
02/26/2014	NOS Mailing Costs	MAIL4	-8.96	
02/26/2014	NOS Mailing Costs	MAIL4	-8.96	
02/26/2014	NOS Mailing Costs	MAIL4	-8.96	
02/26/2014	NOS Mailing Costs	MAIL4	-8.96	
02/26/2014	NOS Recording Costs	RCNOS	-23.00	
02/26/2014	Notice of Sale	NOS	-275.00	
02/26/2014	Publishing and Posting Costs	PUBLISHING	-496.67	
03/21/2014	Conduct Foreclosure Sale	RRCFS	-125.00	
03/21/2014	Prepare and Record Trustee Deed	RRRTD	-125.00	

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PAYMENT ALLOCATION REPORT

RRFS Account: **92471**
Mgmt Account: **GIBP0001095201**
Information as of: **March 28, 2014**

Title Allocation Detail

Title		Total:	(\$304.00)
Date:	Description:	Code:	Amount:
10/10/2011	NOD Recording Costs	RCNOD	-14.00
10/10/2011	Trustee Sale Guarantee	FIRST AMERICAN TSG	-290.00

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PAYMENT ALLOCATION REPORT

RRFS Account: **92471**
Mgmt Account: **GIBP0001095201**
Information as of: **March 28, 2014**

Account Information

Company: Mar West Real Estate, Inc.
Association: Gibson Business Center Property Owners Association
Property Address: 181 N Gibson Rd, Henderson NV 89014
Owners: TRUSTEE CLARK COUNTY TREASURER C/O GIBSON ROAD LLC; LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY AS TRUSTEE; Gibson Road LLC; Gibson Road LLC; SILVER STATE BANK; CELTIC BANK CORPORATION; LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY OF TRUSTEE; LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY OF TRUSTEE; GIBSON BUSINESS PARK PROPERTY OWNERS ASSOCIATION; State of Nevada Ombudsman for Common-Interest Communities

Payment Summary

Payment Processed	\$5,000.00
Allocation Categories	
Misc 1	(\$5,000.00)
Total Allocations	(\$5,000.00)

Payment Detail

Date:	Description:	Code:	Amount:	Check:	Memo:
03/28/2014	Red Rock Paid in Full	PIFRR	5,000.00	CC	PIF HOA SALE
				0073300838	

Misc 1 Allocation Detail

Misc 1			Total:	(\$5,000.00)
Date:	Description:	Code:	Amount:	
03/28/2014	Misc. Charge	3PRTY	-5,000.00	

3/28/2014 7:17:57 AM Processed By: Reporting

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Bill Payment Stub

Check Date:	4/1/2014
Check No.:	ACH 45297
Check Amount:	10,218.78

RRFS

Paid To: RRFS

Date	Type	Reference	Original Amt.	Balance	Discount	Payment
4/2/2014	Bill	R821121	97.14	97.14		97.14
4/2/2014	Bill	R819921	354.85	354.85		354.85
4/2/2014	Bill	R62208	28.75	28.75		28.75
4/2/2014	Bill	R59007	182.50	182.50		182.50
4/2/2014	Bill	R78886	20.00	20.00		20.00
4/2/2014	Bill	R86465	587.64	587.64		587.64
4/2/2014	Bill	R813232	107.00	107.00		107.00
4/2/2014	Bill	R821293	167.92	167.92		167.92
4/2/2014	Bill	R86237	185.00	185.00		185.00
4/2/2014	Bill	R821427	152.92	152.92		152.92
4/2/2014	Bill	R72190	40.00	40.00		40.00
4/2/2014	Bill	R811801	200.00	200.00		200.00
4/2/2014	Bill	R28486	36.00	36.00		36.00
4/2/2014	Bill	R72900	34.08	34.08		34.08
4/2/2014	Bill	R807106	40.00	40.00		40.00
4/2/2014	Bill	R819961	600.42	600.42		600.42
4/2/2014	Bill	R795644	120.00	120.00		120.00
4/2/2014	Bill	R820021	1,084.70	1,084.70		1,084.70
4/2/2014	Bill	R808795	75.00	75.00		75.00
4/2/2014	Bill	R77902	408.00	408.00		408.00
4/2/2014	Bill	R92471	2,409.63	2,409.63		2,409.63
4/2/2014	Bill	R810615	2,354.62	2,354.62		2,354.62
4/2/2014	Bill	R80509	932.61	932.61		932.61

23

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

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

48995

4/1/2014

PAY TO THE
ORDER OF Clark County District Court

\$15,669.03

Fifteen Thousand Six Hundred Sixty-Nine and 03/100*****

DOLLARS

Clark County District Court

MEMO

181 North Gibson Road Excess Funds

⑈048995⑈ ⑆121201694⑆ 153751166148⑈

Red Rock Financial Services/Trust Account

48995

Date	Type	Reference	Original Amt.	Balance Due	4/1/2014 Discount	Payment
4/2/2014	Bill	R92471	15,669.03	15,669.03		15,669.03
					Check Amount	15,669.03

Trust Account - NV 181 North Gibson Road Excess Funds

15,669.03

Red Rock Financial Services/Trust Account

48995

Date	Type	Reference	Original Amt.	Balance Due	4/1/2014 Discount	Payment
4/2/2014	Bill	R92471	15,669.03	15,669.03		15,669.03
					Check Amount	15,669.03

Trust Account - NV 181 North Gibson Road Excess Funds

15,669.03

Bill Payment Stub

Check Date:	4/1/2014
Check No.:	48996
Check Amount:	304.00

RRFS

Paid To: First American Title
4455 S. Jones BLVD
Las Vegas, NV 89103

Date	Type	Reference	Original Amt.	Balance	Discount	Payment
4/2/2014	Bill	6085493/R92471	304.00	304.00		304.00

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

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

48996

4/1/2014

\$304.00

PAY TO THE
ORDER OF First American Title

Three Hundred Four and 00/100

First American Title
4455 S. Jones BLVD
Las Vegas, NV 89103

MEMO

Kimberly Subley

1313

⑈048996⑈ ⑆121201694⑆ 153751166148⑈

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

usbank
 Five Star Service Guaranteed
 www.usbank.com
 84-0169/1212

48998

4/1/2014

PAY TO THE
 ORDER OF Gibson Business Center Property OA

*11,617.34

Eleven Thousand Six Hundred Seventeen and 34/100*****

DOLLARS

Gibson Business Center Property OA

[Signature]

MEMO

Kimberly Sibley

181 North Gibson Road PIF HOA Sale

⑈048998⑈ ⑆121201694⑆ 153751166148⑈

Red Rock Financial Services/Trust Account

48998

Gibson Business Center Property OA

Date	Type	Reference	Original Amt.	Balance Due	4/1/2014 Discount	Payment
4/2/2014	Bill	R92471	11,617.34	11,617.34		11,617.34
					Check Amount	11,617.34

Trust Account - NV 181 North Gibson Road PIF HOA Sale

11,617.34

Red Rock Financial Services/Trust Account

48998

Gibson Business Center Property OA

Date	Type	Reference	Original Amt.	Balance Due	4/1/2014 Discount	Payment
4/2/2014	Bill	R92471	11,617.34	11,617.34		11,617.34
					Check Amount	11,617.34

Trust Account - NV 181 North Gibson Road PIF HOA Sale

11,617.34



April 2, 2014

Gibson Business Center Property Owners Association
c/o Mar West Real Estate, Inc.
8290 Arville Street,
Las Vegas, NV 89139

Re: 181 N Gibson Rd, Henderson, NV 89014
Gibson Business Center Property Owners Association / R92471

To Whom It May Concern:

Enclosed please find a check in the amount of \$11,617.34. Please apply the check to the above homeowner's account accordingly. This amount represents payment in full. Also enclosed is a breakdown of the charges collected for the Association and for Red Rock Financial Services.

Should you have any questions regarding the enclosed checks or accounting ledger, please contact our office at 702-932-6887 or at 888-319-9460.

Regards,

Red Rock Financial Services

702.932.6887 | fax 702.341.7733 | 4775 W. Teco Avenue, Suite 140, Las Vegas, Nevada 89118 | www.rrfs.com

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



Red Rock Financial Services
Accounting Ledger
Information as of: April 02, 2014

Account Number: 92471
Association: Gibson Business Center Property Owners Association
Property Address: 181 N Gibson Rd, Henderson, NV 89014
Ledger Balance: \$0.00
Homeowner(s): TRUSTEE CLARK COUNTY TREASURER C/O GIBSON ROAD LLC; LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY AS TRUSTEE; Gibson Road LLC; Gibson Road LLC; SILVER STATE BANK; CELTIC BANK CORPORATION; LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY OF TRUSTEE; LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY OF TRUSTEE; GIBSON BUSINESS PARK PROPERTY OWNERS ASSOCIATION; State of Nevada Ombudsman for Common-Interest Communities; Vegas United Investment Series 105

Posting	Description	Amount	Balance	Pmt Ref	Memo
12/31/2008	Monthly Assessment	\$1,453.32	\$1,453.32		Monthly Assessment
1/1/2009	Monthly Assessment	\$132.12	\$1,585.44		Monthly Assessment
2/1/2009	Monthly Assessment	\$132.12	\$1,717.56		Monthly Assessment
3/1/2009	Monthly Assessment	\$132.12	\$1,849.68		Monthly Assessment
4/1/2009	Monthly Assessment	\$132.12	\$1,981.80		Monthly Assessment
5/1/2009	Monthly Assessment	\$132.12	\$2,113.92		Monthly Assessment
6/1/2009	Monthly Assessment	\$132.12	\$2,246.04		Monthly Assessment
7/1/2009	Monthly Assessment	\$132.12	\$2,378.16		Monthly Assessment
8/1/2009	Monthly Assessment	\$132.12	\$2,510.28		Monthly Assessment
9/1/2009	Monthly Assessment	\$132.12	\$2,642.40		Monthly Assessment
10/1/2009	Monthly Assessment	\$132.12	\$2,774.52		Monthly Assessment
11/1/2009	Monthly Assessment	\$132.12	\$2,906.64		Monthly Assessment
12/1/2009	Monthly Assessment	\$132.12	\$3,038.76		Monthly Assessment
1/1/2010	Monthly Assessment	\$132.12	\$3,170.88		Monthly Assessment
2/1/2010	Monthly Assessment	\$132.12	\$3,303.00		Monthly Assessment
3/1/2010	Monthly Assessment	\$132.12	\$3,435.12		Monthly Assessment
4/1/2010	Monthly Assessment	\$132.12	\$3,567.24		Monthly Assessment
5/1/2010	Monthly Assessment	\$132.12	\$3,699.36		Monthly Assessment
6/1/2010	Monthly Assessment	\$132.12	\$3,831.48		Monthly Assessment
7/1/2010	Monthly Assessment	\$132.12	\$3,963.60		Monthly Assessment
8/1/2010	Monthly Assessment	\$132.12	\$4,095.72		Monthly Assessment
9/1/2010	Monthly Assessment	\$132.12	\$4,227.84		Monthly Assessment
10/1/2010	Monthly Assessment	\$132.12	\$4,359.96		Monthly Assessment
11/1/2010	Monthly Assessment	\$132.12	\$4,492.08		Monthly Assessment
12/1/2010	Monthly Assessment	\$132.12	\$4,624.20		Monthly Assessment
1/1/2011	Monthly Assessment	\$132.12	\$4,756.32		Monthly Assessment



Red Rock Financial Services
Accounting Ledger
Information as of: April 02, 2014

Account Number: 92471
Association: Gibson Business Center Property Owners Association
Property Address: 181 N Gibson Rd, Henderson, NV 89014
Ledger Balance: \$0.00
Homeowner(s): TRUSTEE CLARK COUNTY TREASURER C/O GIBSON ROAD LLC; LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY AS TRUSTEE; Gibson Road LLC; Gibson Road LLC; SILVER STATE BANK; CELTIC BANK CORPORATION; LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY OF TRUSTEE; LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY OF TRUSTEE; GIBSON BUSINESS PARK PROPERTY OWNERS ASSOCIATION; State of Nevada Ombudsman for Common-Interest Communities; Vegas United Investment Series 105

Posting	Description	Amount	Balance	Pmt Ref	Memo
2/1/2011	Monthly Assessment	\$132.12	\$4,888.44		Monthly Assessment
3/1/2011	Monthly Assessment	\$132.12	\$5,020.56		Monthly Assessment
3/30/2011	Late Fees	\$25.00	\$5,045.56		Late Fees
4/1/2011	Monthly Assessment	(\$132.12)	\$4,913.44		Monthly Assessment
4/1/2011	Monthly Assessment	\$132.12	\$5,045.56		Monthly Assessment
4/1/2011	Monthly Assessment	\$153.00	\$5,198.56		Monthly Assessment
4/30/2011	Late Fees	\$25.00	\$5,223.56		Late Fees
5/1/2011	Monthly Assessment	\$153.00	\$5,376.56		Monthly Assessment
5/30/2011	Late Fees	\$25.00	\$5,401.56		Late Fees
6/1/2011	Monthly Assessment	\$153.00	\$5,554.56		Monthly Assessment
6/30/2011	Late Fees	\$25.00	\$5,579.56		Late Fees
7/1/2011	Monthly Assessment	\$153.00	\$5,732.56		Monthly Assessment
7/30/2011	Late Fees	\$25.00	\$5,757.56		Late Fees
8/1/2011	Monthly Assessment	\$153.00	\$5,910.56		Monthly Assessment
8/3/2011	Intent to Lien Letter	\$125.00	\$6,035.56		
8/3/2011	Mailing Costs	\$8.96	\$6,044.52		
8/3/2011	Mailing Costs	\$8.96	\$6,053.48		
8/17/2011	Lien for Delinquent Assessment	\$275.00	\$6,328.48		
8/17/2011	Lien Release	\$30.00	\$6,358.48		
8/17/2011	Lien Recording Costs	\$28.00	\$6,386.48		
8/17/2011	Mailing Costs	\$8.96	\$6,395.44		
8/17/2011	Mailing Costs	\$17.92	\$6,413.36		
8/30/2011	Late Fees	\$25.00	\$6,438.36		Late Fees
9/1/2011	Monthly Assessment	\$153.00	\$6,591.36		Monthly Assessment
9/26/2011	Intent to NOD	\$90.00	\$6,681.36		
9/29/2011	Association Interest	\$25.46	\$6,706.82		



Red Rock Financial Services
Accounting Ledger
Information as of: April 02, 2014

Account Number: 92471
Association: Gibson Business Center Property Owners Association
Property Address: 181 N Gibson Rd, Henderson, NV 89014
Ledger Balance: \$0.00
Homeowner(s): TRUSTEE CLARK COUNTY TREASURER C/O GIBSON ROAD LLC; LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY AS TRUSTEE; Gibson Road LLC; Gibson Road LLC; SILVER STATE BANK; CELTIC BANK CORPORATION; LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY OF TRUSTEE; LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY OF TRUSTEE; GIBSON BUSINESS PARK PROPERTY OWNERS ASSOCIATION; State of Nevada Ombudsman for Common-Interest Communities; Vegas United Investment Series 105

Posting	Description	Amount	Balance	Pmt Ref	Memo
9/30/2011	Late Fees	\$25.00	\$6,731.82		Late Fees
10/1/2011	Monthly Assessment	\$153.00	\$6,884.82		Monthly Assessment
10/10/2011	Notice of Default	\$375.00	\$7,259.82		
10/10/2011	Trustee Sale Guarantee	\$290.00	\$7,549.82		
10/10/2011	NOD Mailing Costs	\$89.60	\$7,639.42		
10/10/2011	NOD Release	\$30.00	\$7,669.42		
10/10/2011	NOD Recording Costs	\$14.00	\$7,683.42		
10/10/2011	NOD Release Recording Costs	\$14.00	\$7,697.42		
10/10/2011	NOD Mailing Costs	\$8.96	\$7,706.38		
10/30/2011	Late Fees	\$25.00	\$7,731.38		Late Fees
10/30/2011	Association Interest	\$0.67	\$7,732.05		
11/1/2011	Monthly Assessment	\$153.00	\$7,885.05		Monthly Assessment
11/29/2011	Association Interest	\$1.34	\$7,886.39		
11/30/2011	Late Fees	\$25.00	\$7,911.39		Late Fees
12/1/2011	Monthly Assessment	\$153.00	\$8,064.39		Monthly Assessment
12/21/2011	Intent to NOS	\$90.00	\$8,154.39		
12/30/2011	Late Fees	\$25.00	\$8,179.39		Late Fees
12/30/2011	Association Interest	\$2.01	\$8,181.40		
1/1/2012	Monthly Assessment	\$153.00	\$8,334.40		Monthly Assessment
1/1/2012	Monthly Assessment	(\$8.00)	\$8,326.40		Monthly Assessment
1/29/2012	Association Interest	\$2.68	\$8,329.08		
1/30/2012	Late Fees	\$25.00	\$8,354.08		Late Fees
2/1/2012	Monthly Assessment	\$153.00	\$8,507.08		Monthly Assessment
2/1/2012	Monthly Assessment	(\$8.00)	\$8,499.08		Monthly Assessment
2/29/2012	Association Interest	\$3.32	\$8,502.40		
3/1/2012	Monthly Assessment	\$145.00	\$8,647.40		Monthly Assessment



Red Rock Financial Services
Accounting Ledger
Information as of: April 02, 2014

Account Number: 92471
Association: Gibson Business Center Property Owners Association
Property Address: 181 N Gibson Rd, Henderson, NV 89014
Ledger Balance: \$0.00
Homeowner(s): TRUSTEE CLARK COUNTY TREASURER C/O GIBSON ROAD LLC; LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY AS TRUSTEE; Gibson Road LLC; Gibson Road LLC; SILVER STATE BANK; CELTIC BANK CORPORATION; LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY OF TRUSTEE; LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY OF TRUSTEE; GIBSON BUSINESS PARK PROPERTY OWNERS ASSOCIATION; State of Nevada Ombudsman for Common-Interest Communities; Vegas United Investment Series 105

Posting	Description	Amount	Balance	Pmt Ref	Memo
3/2/2012	Late Fee	\$25.00	\$8,672.40		
3/30/2012	Late Fees	\$25.00	\$8,697.40		Late Fees
4/1/2012	Monthly Assessment	\$145.00	\$8,842.40		Monthly Assessment
4/1/2012	Association Interest	\$3.96	\$8,846.36		
4/29/2012	Association Interest	\$4.60	\$8,850.96		
4/30/2012	Late Fees	\$25.00	\$8,875.96		Late Fees
5/1/2012	Monthly Assessment	\$145.00	\$9,020.96		Monthly Assessment
5/30/2012	Association Interest	\$5.24	\$9,026.20		
5/31/2012	Late Fees	\$25.00	\$9,051.20		Late Fees
6/1/2012	Monthly Assessment	\$145.00	\$9,196.20		Monthly Assessment
6/25/2012	Intent to Conduct Foreclosure	\$25.00	\$9,221.20		
6/30/2012	Late Fees	\$25.00	\$9,246.20		Late Fees
6/30/2012	Association Interest	\$5.88	\$9,252.08		
7/1/2012	Monthly Assessment	\$145.00	\$9,397.08		Monthly Assessment
7/30/2012	Association Interest	\$6.52	\$9,403.60		
7/31/2012	Late Fees	\$25.00	\$9,428.60		Late Fees
8/1/2012	Monthly Assessment	\$145.00	\$9,573.60		Monthly Assessment
8/29/2012	Association Interest	\$7.16	\$9,580.76		
8/31/2012	Late Fees	\$25.00	\$9,605.76		Late Fees
9/1/2012	Monthly Assessment	\$145.00	\$9,750.76		Monthly Assessment
9/29/2012	Association Interest	\$7.80	\$9,758.56		
9/30/2012	Late Fees	\$25.00	\$9,783.56		Late Fees
10/1/2012	Monthly Assessment	\$145.00	\$9,928.56		Monthly Assessment
10/30/2012	Association Interest	\$8.44	\$9,937.00		
10/31/2012	Late Fees	\$25.00	\$9,962.00		Late Fees
11/1/2012	Monthly Assessment	\$145.00	\$10,107.00		Monthly Assessment



Red Rock Financial Services
Accounting Ledger
Information as of: April 02, 2014

Account Number: 92471
Association: Gibson Business Center Property Owners Association
Property Address: 181 N Gibson Rd, Henderson, NV 89014
Ledger Balance: \$0.00
Homeowner(s): TRUSTEE CLARK COUNTY TREASURER C/O GIBSON ROAD LLC; LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY AS TRUSTEE; Gibson Road LLC; Gibson Road LLC; SILVER STATE BANK; CELTIC BANK CORPORATION; LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY OF TRUSTEE; LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY OF TRUSTEE; GIBSON BUSINESS PARK PROPERTY OWNERS ASSOCIATION; State of Nevada Ombudsman for Common-Interest Communities; Vegas United Investment Series 105

Posting	Description	Amount	Balance	Pmt Ref	Memo
11/29/2012	Association Interest	\$9.08	\$10,116.08		
11/30/2012	Late Fees	\$25.00	\$10,141.08		Late Fees
12/1/2012	Monthly Assessment	\$145.00	\$10,286.08		Monthly Assessment
12/30/2012	Association Interest	\$9.72	\$10,295.80		
12/31/2012	Late Fees	\$25.00	\$10,320.80		Late Fees
1/1/2013	Monthly Assessment	\$145.00	\$10,465.80		Monthly Assessment
1/29/2013	Association Interest	\$10.36	\$10,476.16		
1/31/2013	Late Fees	\$25.00	\$10,501.16		Late Fees
2/1/2013	Monthly Assessment	\$145.00	\$10,646.16		Monthly Assessment
3/1/2013	Monthly Assessment	\$145.00	\$10,791.16		Monthly Assessment
3/1/2013	Association Interest	\$11.00	\$10,802.16		
3/2/2013	Late Fees	\$25.00	\$10,827.16		Late Fees
3/31/2013	Late Fees	\$25.00	\$10,852.16		Late Fees
4/1/2013	Monthly Assessment	\$145.00	\$10,997.16		Monthly Assessment
4/1/2013	Association Interest	\$11.64	\$11,008.80		
4/29/2013	Association Interest	\$12.28	\$11,021.08		
4/30/2013	Late Fees	\$25.00	\$11,046.08		Late Fees
5/1/2013	Monthly Assessment	\$145.00	\$11,191.08		Monthly Assessment
5/31/2013	Late Fees	\$25.00	\$11,216.08		Late Fees
6/1/2013	Monthly Assessment	\$145.00	\$11,361.08		Monthly Assessment
7/1/2013	Assessment	\$131.00	\$11,492.08		
7/1/2013	Assessment	\$14.00	\$11,506.08		
8/1/2013	Assessment	\$131.00	\$11,637.08		
8/1/2013	Assessment	\$14.00	\$11,651.08		
8/12/2013	Intent to Conduct Foreclosure	\$25.00	\$11,676.08		
9/1/2013	Monthly Assessment	\$131.00	\$11,807.08		



Red Rock Financial Services
Accounting Ledger
Information as of: April 02, 2014

Account Number: 92471
Association: Gibson Business Center Property Owners Association
Property Address: 181 N Gibson Rd, Henderson, NV 89014
Ledger Balance: \$0.00
Homeowner(s): TRUSTEE CLARK COUNTY TREASURER C/O GIBSON ROAD LLC; LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY AS TRUSTEE; Gibson Road LLC; Gibson Road LLC; SILVER STATE BANK; CELTIC BANK CORPORATION; LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY OF TRUSTEE; LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY OF TRUSTEE; GIBSON BUSINESS PARK PROPERTY OWNERS ASSOCIATION; State of Nevada Ombudsman for Common-Interest Communities; Vegas United Investment Series 105

Posting	Description	Amount	Balance	Pmt Ref	Memo
9/1/2013	Monthly Assessment	\$14.00	\$11,821.08		
9/17/2013	Late Fee	\$14.50	\$11,835.58		
10/1/2013	Monthly Assessment	\$131.00	\$11,966.58		
10/1/2013	Monthly Assessment	\$14.00	\$11,980.58		
10/16/2013	Late Fee	\$14.50	\$11,995.08		
11/1/2013	Monthly Assessment	\$131.00	\$12,126.08		
11/1/2013	Monthly Assessment	\$14.00	\$12,140.08		
11/15/2013	Special Assessment	\$548.08	\$12,688.16		Slurry Coat Sp Assmt
11/18/2013	Late Fee	\$14.50	\$12,702.66		
11/21/2013	Intent to Conduct Foreclosure	\$25.00	\$12,727.66		
12/1/2013	Monthly Assessment	\$131.00	\$12,858.66		
12/1/2013	Monthly Assessment	\$14.00	\$12,872.66		
12/17/2013	Late Fee	\$14.50	\$12,887.16		
1/1/2014	Monthly Assessment	\$120.00	\$13,007.16		
1/1/2014	Monthly Assessment	\$19.00	\$13,026.16		
1/24/2014	Late Fee	\$13.90	\$13,040.06		
2/1/2014	Monthly Assessment	\$120.00	\$13,160.06		
2/1/2014	Monthly Assessment	\$19.00	\$13,179.06		
2/19/2014	Late Fee	\$13.90	\$13,192.96		
2/26/2014	NOS Mailing Costs	\$8.96	\$13,201.92		
2/26/2014	NOS Mailing Costs	\$8.96	\$13,210.88		
2/26/2014	NOS Mailing Costs	\$8.96	\$13,219.84		
2/26/2014	NOS Mailing Costs	\$8.96	\$13,228.80		
2/26/2014	NOS Mailing Costs	\$8.96	\$13,237.76		
2/26/2014	NOS Mailing Costs	\$8.96	\$13,246.72		
2/26/2014	NOS Mailing Costs	\$8.96	\$13,255.68		



Red Rock Financial Services
Accounting Ledger
Information as of: April 02, 2014

Account Number: 92471
Association: Gibson Business Center Property Owners Association
Property Address: 181 N Gibson Rd, Henderson, NV 89014
Ledger Balance: \$0.00
Homeowner(s): TRUSTEE CLARK COUNTY TREASURER C/O GIBSON ROAD LLC; LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY AS TRUSTEE; Gibson Road LLC; Gibson Road LLC; SILVER STATE BANK; CELTIC BANK CORPORATION; LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY OF TRUSTEE; LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY OF TRUSTEE; GIBSON BUSINESS PARK PROPERTY OWNERS ASSOCIATION; State of Nevada Ombudsman for Common-Interest Communities; Vegas United Investment Series 105

Posting	Description	Amount	Balance	Pmt Ref	Memo
2/26/2014	NOS Mailing Costs	\$8.96	\$13,264.64		
2/26/2014	NOS Mailing Costs	\$8.96	\$13,273.60		
2/26/2014	NOS Mailing Costs	\$8.96	\$13,282.56		
2/26/2014	Notice of Sale	\$275.00	\$13,557.56		
2/26/2014	Publishing and Posting Costs	\$496.67	\$14,054.23		
2/26/2014	NOS Recording Costs	\$23.00	\$14,077.23		
3/1/2014	Monthly Assessment	\$120.00	\$14,197.23		
3/1/2014	Monthly Assessment	\$19.00	\$14,216.23		
3/10/2014	Interest Adjustment	(\$149.16)	\$14,067.07		Interest not charged by current management
3/18/2014	Late Fee	\$13.90	\$14,080.97		
3/21/2014	Prepare and Record Trustee Deed	\$125.00	\$14,205.97		
3/21/2014	Conduct Foreclosure Sale	\$125.00	\$14,330.97		
3/28/2014	Misc. Charge	\$15,669.03	\$30,000.00		Excess Funds - Clark County District Court PIF HOA SALE
3/28/2014	Red Rock Paid in Full	(\$25,000.00)	\$5,000.00	0073300663	
3/28/2014	Red Rock Paid in Full	(\$5,000.00)	\$0.00	0073300838	PIF HOA SALE

EXHIBIT 30

EXHIBIT 30



RED ROCK FINANCIAL SERVICES

File Number: R 92471

MAILING AFFIDAVIT

STATE OF NEVADA)
) Ss.
COUNTY OF CLARK)

The declarant, whose signature appears below, and who is an employee of Red Rock Financial Services, states that he/she is now and at all times herein mentioned was, a citizen of the United States and over the age of eighteen (18) years; on the date as set forth below, he/she personally mailed the Notice, of which the annexed is a true copy, upon the addressee attached hereto, by depositing in the United States Mail in the County set forth above, an envelope, certified and first class with postage prepaid thereon, containing a copy of such Notice, addressed to the attached named person(s) at the address herein attached stated.

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

Dated: 10/20/14

Signature [Handwritten Signature]

See Attached 11 Pages

THE
WALZ
CERTIFIED
MAILER™

FROM

WALZ™

U.S. PAT. NO. 5,501,393

7196 9008 9111 3542 3803

Label #1

Clark County Treasurer
c/o Gibson Road LLC
1027 Plentywood Place
Henderson, NV 89015
R92471

Label #2

Clark County Treasurer
c/o Gibson Road LLC
1027 Plentywood Place
Henderson, NV 89015
R92471

Label #3

Clark County Treasurer
c/o Gibson Road LLC
1027 Plentywood Place
Henderson, NV 89015
R92471

TO: Clark County Treasurer
c/o Gibson Road LLC
1027 Plentywood Place
Henderson, NV 89015

SENDER:

REFERENCE: R92471

PS Form 3800, January 2005

RETURN
RECEIPT
SERVICE

Postage

Certified Fee

Return Receipt Fee

Restricted Delivery

Total Postage & Fees

US Postal Service®

**Receipt for
Certified Mail™**

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

Mailed on 10/20/11
Red Rock Financial Service
See Firm Box

A FOLD AND TEAR THIS WAY → OPTIONAL

B Label #5

Certified Article Number

7196 9008 9111 3542 3803

SENDER'S RECORD

Charge
Amount:

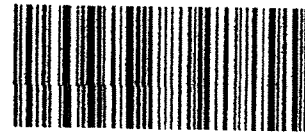
Charge
To:

Clark County Treasurer
c/o Gibson Road LLC
1027 Plentywood Place
Henderson, NV 89015
R92471

Label #6

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF RETURN ADDRESS. FOLD AT DOTTED LINE

CERTIFIED MAIL™



7196 9008 9111 3542 3803

FOLD AND TEAR THIS WAY →

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number



7196 9008 9111 3542 3803

3. Service Type **CERTIFIED MAIL™**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

Clark County Treasurer
c/o Gibson Road LLC
1027 Plentywood Place
Henderson, NV 89015
R92471 Gibson Business Center Property Owners Association

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent
☐ Addressee

D. Is delivery address different from Item 1?
If YES, enter delivery address below:

☐ Yes
☐ No

PS Form 3811, January 2005

Domestic Return Receipt

Thank you for using Return Receipt Service

THE
WALZ
CERTIFIED
MAILER™

FROM

WALZ™

FORM 3800, JANUARY 2005
U.S. PAT. NO. 5,501,393

7196 9008 9111 3542 3797

TO: Clark County Treasurer
c/o Gibson Road LLC
181 North Gibson Road
Henderson, NV 89014

Label #1
Clark County Treasurer
c/o Gibson Road LLC
181 North Gibson Road
Henderson, NV 89014
R92471

Label #2
Clark County Treasurer
c/o Gibson Road LLC
181 North Gibson Road
Henderson, NV 89014
R92471

Label #3
Clark County Treasurer
c/o Gibson Road LLC
181 North Gibson Road
Henderson, NV 89014
R92471

SENDER:

REFERENCE: R92471

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	
	Certified Fee	
	Return Receipt Fee	
	Restricted Delivery	
Total Postage & Fees		

US Postal Service®
**Receipt for
Certified Mail™**

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

Mailed on 10/20/11 by
Red Rock Financial Services
See Firm Book

A FOLD AND TEAR THIS WAY → OPTIONAL

B

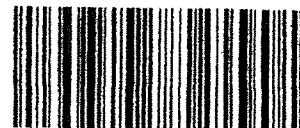
Label #5

Clark County Treasurer
c/o Gibson Road LLC
181 North Gibson Road
Henderson, NV 89014
R92471

Label #6

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF RETURN ADDRESS. FOLD AT DOTTED LINE

CERTIFIED MAIL™



7196 9008 9111 3542 3797

Label #4

Certified Article Number

7196 9008 9111 3542 3797

SENDER'S RECORD

Charge
Amount:

Charge
To:

FOLD AND TEAR THIS WAY →

C

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number



7196 9008 9111 3542 3797

3. Service Type **CERTIFIED MAIL™**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

Clark County Treasurer
c/o Gibson Road LLC
181 North Gibson Road
Henderson, NV 89014
R92471 Gibson Business Center Property Owners Association

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent
☐ Addressee

D. Is delivery address different from item 1?
If YES, enter delivery address below:

☐ Yes
☐ No

Thank you for using Return Receipt Service

PS Form 3811, January 2005

Domestic Return Receipt

THE
WALZ
CERTIFIED
MAILER™

FROM

WALZ™

FORM #35003 VERSION: 03/11
U.S. PAT. NO. 5,501,393

7196 9008 9111 3542 3780

TO: Clark County Treasurer
c/o Gibson Road LLC
500 S. Grand Central Parkway
Las Vegas, NV 89106

Label #1
Clark County Treasurer
c/o Gibson Road LLC
500 S. Grand Central Parkway
Las Vegas, NV 89106
R92471

Label #2
Clark County Treasurer
c/o Gibson Road LLC
500 S. Grand Central Parkway
Las Vegas, NV 89106
R92471

Label #3
Clark County Treasurer
c/o Gibson Road LLC
500 S. Grand Central Parkway
Las Vegas, NV 89106
R92471

SENDER:

REFERENCE: R92471

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	
	Certified Fee	
	Return Receipt Fee	
	Restricted Delivery	
	Total Postage & Fees	

US Postal Service®
**Receipt for
Certified Mail™**

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

Mailed on 10/20/11 by:
Red Rock Financial Services
See Firm Book.

A FOLD AND TEAR THIS WAY → OPTIONAL

B

Label #5

Clark County Treasurer
c/o Gibson Road LLC
500 S. Grand Central Parkway
Las Vegas, NV 89106
R92471

Charge
Amount:

Charge
To:

FOLD AND TEAR THIS WAY →

Label #6

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF RETURN ADDRESS. FOLD AT DOTTED LINE

CERTIFIED MAIL™



7196 9008 9111 3542 3780

C

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number



7196 9008 9111 3542 3780

3. Service Type **CERTIFIED MAIL™**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

Clark County Treasurer
c/o Gibson Road LLC
500 S. Grand Central Parkway
Las Vegas, NV 89106
R92471 Gibson Business Center Property Owners Association

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent
☐ Addressee

D. Is delivery address different from item 1?
If YES, enter delivery address below:

☐ Yes
☐ No

Thank you for using Return Receipt Service

PS Form 3811, January 2005

Domestic Return Receipt

THE
WALZ
CERTIFIED
MAILER™

FROM

WALZ™

FORM #35663 VERSION: 03/11
U.S. PAT. NO. 5,501,393

7196 9008 9111 3542 3773

TO: Gibson Road LLC
1027 Plentywood Pl
Henderson, NV 89015

Label #1
Gibson Road LLC
1027 Plentywood Pl
Henderson, NV 89015
R92471

Label #2
Gibson Road LLC
1027 Plentywood Pl
Henderson, NV 89015
R92471

Label #3
Gibson Road LLC
1027 Plentywood Pl
Henderson, NV 89015
R92471

← TEAR ALONG THIS LINE

SENDER:

REFERENCE: R92471

PS Form 3800, January 2005

RETURN
RECEIPT
SERVICE

Postage

Certified Fee

Return Receipt Fee

Restricted Delivery

Total Postage & Fees

US Postal Service®

**Receipt for
Certified Mail™**

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

Mailed on 10/20/11 by
Red Rock Financial Services
See Firm Book:

A FOLD AND TEAR THIS WAY → OPTIONAL

B

Label #5

Certified Article Number

7196 9008 9111 3542 3773

SENDERS RECORD

Charge
Amount:

Charge
To:

Gibson Road LLC
1027 Plentywood Pl
Henderson, NV 89015
R92471

Label #6

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF RETURN ADDRESS. FOLD AT DOTTED LINE

CERTIFIED MAIL™



7196 9008 9111 3542 3773

FOLD AND TEAR THIS WAY →

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number



7196 9008 9111 3542 3773

3. Service Type **CERTIFIED MAIL™**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

Gibson Road LLC
1027 Plentywood Pl
Henderson, NV 89015
R92471 Gibson Business Center Property Owners Association

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent
☐ Addressee
☐ Yes
☐ No

D. Is delivery address different from item 1?
If YES, enter delivery address below:

Thank you for using Return Receipt Service

PS Form 3811, January 2005

Domestic Return Receipt

THE
WALZ
CERTIFIED
MAILER™

FROM **WALZ™**

FORM 3800a, January 2005
U.S. PAT. NO. 5,501,393

7196 9008 9111 3542 3766

Label #1
GIBSON BUSINESS PARK PROPERTY OWNERS
ASSOCIATION
C/O THE CORPORATION TRUST COMPANY OF NEVADA
311 S DIVISION ST
CARSON CITY, NV 89703
R92471

Label #2
GIBSON BUSINESS PARK PROPERTY OWNERS
ASSOCIATION
C/O THE CORPORATION TRUST COMPANY OF NEVADA
311 S DIVISION ST
CARSON CITY, NV 89703
R92471

Label #3
GIBSON BUSINESS PARK PROPERTY OWNERS
ASSOCIATION
C/O THE CORPORATION TRUST COMPANY OF NEVADA
311 S DIVISION ST
CARSON CITY, NV 89703
R92471

TO: GIBSON BUSINESS PARK PROPERTY
OWNERS ASSOCIATION
C/O THE CORPORATION TRUST COMPANY
OF NEVADA
311 S DIVISION ST
CARSON CITY, NV 89703

SENDER:

REFERENCE: R92471

PS Form 3800, January 2005

RETURN
RECEIPT
SERVICE

Postage

Certified Fee

Return Receipt Fee

Restricted Delivery

Total Postage & Fees

US Postal Service®

**Receipt for
Certified Mail™**

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

Mailed on 10/20/11 by
Red Rock Financial Services
See Firm Book

A FOLD AND TEAR THIS WAY → OPTIONAL

B

Label #5

GIBSON BUSINESS PARK PROPERTY OWNERS
ASSOCIATION
C/O THE CORPORATION TRUST COMPANY OF NEVADA
311 S DIVISION ST
CARSON CITY, NV 89703
R92471

Label #6

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF RETURN ADDRESS. FOLD AT DOTTED LINE

CERTIFIED MAIL™



7196 9008 9111 3542 3766

Label #4

Certified Article Number

7196 9008 9111 3542 3766

SENDER'S RECORD

Charge
Amount:

Charge
To:

FOLD AND TEAR THIS WAY →

C

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number



7196 9008 9111 3542 3766

3. Service Type **CERTIFIED MAIL™**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

GIBSON BUSINESS PARK PROPERTY OWNERS ASSOCIATION
C/O THE CORPORATION TRUST COMPANY OF NEVADA
311 S DIVISION ST
CARSON CITY, NV 89703
R92471 Gibson Business Center Property Owners Association

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent
☐ Addressee
☐ Yes
☐ No

D. Is delivery address different from Item 1?
If YES, enter delivery address below:

Thank you for using Return Receipt Service

PS Form 3811, January 2005

Domestic Return Receipt

THE
WALZ
CERTIFIED
MAILER™

FROM **WALZ™**

U.S. PAT. NO. 5,501,393

7196 9008 9111 3542 3759

Label #1
CELTIC BANK CORPORATION
C/O ROBERTA MERRYMAN
340 EAST 400 SOUTH
SALT LAKE CITY, UT 84111
R92471

Label #2
CELTIC BANK CORPORATION
C/O ROBERTA MERRYMAN
340 EAST 400 SOUTH
SALT LAKE CITY, UT 84111
R92471

Label #3
CELTIC BANK CORPORATION
C/O ROBERTA MERRYMAN
340 EAST 400 SOUTH
SALT LAKE CITY, UT 84111
R92471

TO: CELTIC BANK CORPORATION
C/O ROBERTA MERRYMAN
340 EAST 400 SOUTH
SALT LAKE CITY, UT 84111

SENDER:

REFERENCE: R92471

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	
	Certified Fee	
	Return Receipt Fee	
	Restricted Delivery	
	Total Postage & Fees	

US Postal Service®
**Receipt for
Certified Mail™**

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

Mailed on 10/20/11 by
Red Rock Financial Services
See Firm Book

A FOLD AND TEAR THIS WAY → OPTIONAL

B

Label #5

Certified Article Number
7196 9008 9111 3542 3759
SENDERS RECORD

CELTIC BANK CORPORATION
C/O ROBERTA MERRYMAN
340 EAST 400 SOUTH
SALT LAKE CITY, UT 84111
R92471

Charge
Amount:

Charge
To:

FOLD AND TEAR THIS WAY →

Label #6

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF RETURN ADDRESS. FOLD AT DOTTED LINE

CERTIFIED MAIL™



7196 9008 9111 3542 3759

C

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number



7196 9008 9111 3542 3759

3. Service Type **CERTIFIED MAIL™**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

CELTIC BANK CORPORATION
C/O ROBERTA MERRYMAN
340 EAST 400 SOUTH
SALT LAKE CITY, UT 84111
R92471 Gibson Business Center Property Owners Association

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent
☐ Addressee

D. Is delivery address different from item 1?
If YES, enter delivery address below:

☐ Yes
☐ No

Thank you for using Return Receipt Service

PS Form 3811, January 2005

Domestic Return Receipt

THE
WALZ
CERTIFIED
MAILER™

FROM

WALZ™

U.S. PAT. NO. 5,501,393

7196 9008 9111 3542 3742

Label #1
SILVER STATE BANK
C/O VALLE VERDE BRANCH
691 N. VALLE VERDE DRIVE
HENDERSON, NV 89014
R92471

Label #2
SILVER STATE BANK
C/O VALLE VERDE BRANCH
691 N. VALLE VERDE DRIVE
HENDERSON, NV 89014
R92471

Label #3
SILVER STATE BANK
C/O VALLE VERDE BRANCH
691 N. VALLE VERDE DRIVE
HENDERSON, NV 89014
R92471

TO: SILVER STATE BANK
C/O VALLE VERDE BRANCH
691 N. VALLE VERDE DRIVE
HENDERSON, NV 89014

SENDER:

REFERENCE: R92471

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	
	Certified Fee	
	Return Receipt Fee	
	Restricted Delivery	
	Total Postage & Fees	

US Postal Service®
**Receipt for
Certified Mail™**

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

Mailed on 10/20/11 by
Red Rock Financial Services
See Firm Book

A FOLD AND TEAR THIS WAY → OPTIONAL

B

Label #5

SILVER STATE BANK
C/O VALLE VERDE BRANCH
691 N. VALLE VERDE DRIVE
HENDERSON, NV 89014
R92471

Charge
Amount:

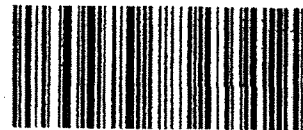
Charge
To:

FOLD AND TEAR THIS WAY →

Label #6

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF RETURN ADDRESS. FOLD AT DOTTED LINE

CERTIFIED MAIL™



7196 9008 9111 3542 3742

Label #4

Certified Article Number

7196 9008 9111 3542 3742

SENDER'S RECORD

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number



7196 9008 9111 3542 3742

3. Service Type **CERTIFIED MAIL™**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

SILVER STATE BANK
C/O VALLE VERDE BRANCH
691 N. VALLE VERDE DRIVE
HENDERSON, NV 89014
R92471 Gibson Business Center Property Owners Association

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent
☐ Addressee
☐ Yes
☐ No

D. Is delivery address different from item 1?
If YES, enter delivery address below:

Thank you for using Return Receipt Service

PS Form 3811, January 2005

Domestic Return Receipt

THE
WALZ
CERTIFIED
MAILER™

FROM **WALZ™**

U.S. PAT. NO. 5,501,393

7196 9008 9111 3542 3735

Label #1 LAURA B. FITZPATRICK, THE TREASURER OF CLARK
COUNTY OF TRUSTEE
181 N GIBSON RD
HENDERSON, NV 89014
R92471

Label #2 LAURA B. FITZPATRICK, THE TREASURER OF CLARK
COUNTY OF TRUSTEE
181 N GIBSON RD
HENDERSON, NV 89014
R92471

Label #3 LAURA B. FITZPATRICK, THE TREASURER OF CLARK
COUNTY OF TRUSTEE
181 N GIBSON RD
HENDERSON, NV 89014
R92471

TO: LAURA B. FITZPATRICK, THE TREASURER OF
CLARK COUNTY OF TRUSTEE
181 N GIBSON RD
HENDERSON, NV 89014

SENDER:

REFERENCE: R92471

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	
	Certified Fee	
	Return Receipt Fee	
	Restricted Delivery	
Total Postage & Fees		

US Postal Service®

**Receipt for
Certified Mail™**

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

Mailed on 10/20/11 by
Red Rock Financial Services
See Firm Book

A FOLD AND TEAR THIS WAY → OPTIONAL

B

Label #5

LAURA B. FITZPATRICK, THE TREASURER OF CLARK
COUNTY OF TRUSTEE
181 N GIBSON RD
HENDERSON, NV 89014
R92471

Label #6

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF RETURN ADDRESS. FOLD AT DOTTED LINE.

CERTIFIED MAIL™



7196 9008 9111 3542 3735

Label #4

Certified Article Number

5EE 45E 111 3542 3735

SENDER'S RECORD

Charge
Amount:

Charge
To:

FOLD AND TEAR THIS WAY →

C

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number



7196 9008 9111 3542 3735

3. Service Type **CERTIFIED MAIL™**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY OF TRUSTEE
181 N GIBSON RD
HENDERSON, NV 89014
R92471 Gibson Business Center Property Owners Association

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent
☐ Addressee
☐ Yes
☐ No

D. Is delivery address different from item 1?
If YES, enter delivery address below:

Thank you for using Return Receipt Service

PS Form 3811, January 2005

Domestic Return Receipt

THE
WALZ
CERTIFIED
MAILER™

FROM

WALZ™

U.S. PAT. NO. 5,501,393

7196 9008 9111 3542 3728

TO: LAURA B. FITZPATRICK, THE TREASURER OF
CLARK COUNTY OF TRUSTEE
1027 PLENTYWOOD PL
HENDERSON, NV 89002-9248

Label #1 LAURA B. FITZPATRICK, THE TREASURER OF CLARK
COUNTY OF TRUSTEE
1027 PLENTYWOOD PL
HENDERSON, NV 89002-9248
R92471

Label #2 LAURA B. FITZPATRICK, THE TREASURER OF CLARK
COUNTY OF TRUSTEE
1027 PLENTYWOOD PL
HENDERSON, NV 89002-9248
R92471

Label #3 LAURA B. FITZPATRICK, THE TREASURER OF CLARK
COUNTY OF TRUSTEE
1027 PLENTYWOOD PL
HENDERSON, NV 89002-9248
R92471

← TEAR ALONG THIS LINE

SENDER:

REFERENCE: R92471

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	
	Certified Fee	
	Return Receipt Fee	
	Restricted Delivery	
	Total Postage & Fees	

US Postal Service®
**Receipt for
Certified Mail™**

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

Mailed on 10/20/11 by
Red Rock Financial Services
See Firm Book

A FOLD AND TEAR THIS WAY → OPTIONAL

B

Label #5

Certified Article Number

7196 9008 9111 3542 3728

SENDER'S RECORD

LAURA B. FITZPATRICK, THE TREASURER OF CLARK
COUNTY OF TRUSTEE
1027 PLENTYWOOD PL
HENDERSON, NV 89002-9248
R92471

Charge
Amount:

Charge
To:

FOLD AND TEAR THIS WAY →

Label #6

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF RETURN ADDRESS. FOLD AT DOTTED LINE

CERTIFIED MAIL™



7196 9008 9111 3542 3728

C

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number



7196 9008 9111 3542 3728

3. Service Type **CERTIFIED MAIL™**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY OF TRUSTEE
1027 PLENTYWOOD PL
HENDERSON, NV 89002-9248
R92471 Gibson Business Center Property Owners Association

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent
☐ Addressee
☐ Yes
☐ No

D. Is delivery address different from item 1?
If YES, enter delivery address below:

Thank you for using Return Receipt Service

PS Form 3811, January 2005

Domestic Return Receipt

THE
WALZ
CERTIFIED
MAILER™

FROM

WALZ™

U.S. PAT. NO. 5,501,393

7196 9008 9111 3542 3711

TO: TRUSTEE CLARK COUNTY TREASURER C/O
GIBSON ROAD LLC
181 N GIBSON RD
HENDERSON, NV 89014

Label #1
181 N GIBSON RD
HENDERSON, NV 89014
R92471

Label #2
TRUSTEE CLARK COUNTY TREASURER C/O GIBSON
ROAD LLC
181 N GIBSON RD
HENDERSON, NV 89014
R92471

Label #3
TRUSTEE CLARK COUNTY TREASURER C/O GIBSON
ROAD LLC
181 N GIBSON RD
HENDERSON, NV 89014
R92471

SENDER:

REFERENCE: R92471

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	
	Certified Fee	
	Return Receipt Fee	
	Restricted Delivery	
	Total Postage & Fees	

US Postal Service®
**Receipt for
Certified Mail™**

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Do Not Use for International Mail

POSTMARK OR DATE

Mailed on 10/20/11 by
Red Rock Financial Services
See Firm Book

A FOLD AND TEAR THIS WAY → OPTIONAL

B

Label #5

Certified Article Number

7196 9008 9111 3542 3711

SENDER'S RECORD

TRUSTEE CLARK COUNTY TREASURER C/O GIBSON
ROAD LLC
181 N GIBSON RD
HENDERSON, NV 89014
R92471

Charge
Amount:

Charge
To:

FOLD AND TEAR THIS WAY →

Label #6

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF RETURN ADDRESS. FOLD AT DOTTED LINE

CERTIFIED MAIL™



7196 9008 9111 3542 3711

C

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number



7196 9008 9111 3542 3711

3. Service Type **CERTIFIED MAIL™**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

TRUSTEE CLARK COUNTY TREASURER C/O GIBSON ROAD LLC
181 N GIBSON RD
HENDERSON, NV 89014
R92471 Gibson Business Center Property Owners Association

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent
☐ Addressee

D. Is delivery address different from Item 1?
If YES, enter delivery address below:

☐ Yes
☐ No

Thank you for using Return Receipt Service

PS Form 3811, January 2005

Domestic Return Receipt

THE
WALZ
CERTIFIED
MAILER™

FROM

WALZ™

U.S. PAT. NO. 5,501,393

7196 9008 9111 3542 3704

TO: LAURA B. FITZPATRICK, THE TREASURER OF
CLARK COUNTY AS TRUSTEE
500 S. GRAND CENTRAL PARKWAY
LAS VEGAS, NV 89014

Label #1 LAURA B. FITZPATRICK, THE TREASURER OF CLARK
COUNTY AS TRUSTEE
500 S. GRAND CENTRAL PARKWAY
LAS VEGAS, NV 89014
R92471

Label #2 LAURA B. FITZPATRICK, THE TREASURER OF CLARK
COUNTY AS TRUSTEE
500 S. GRAND CENTRAL PARKWAY
LAS VEGAS, NV 89014
R92471

Label #3 LAURA B. FITZPATRICK, THE TREASURER OF CLARK
COUNTY AS TRUSTEE
500 S. GRAND CENTRAL PARKWAY
LAS VEGAS, NV 89014
R92471

SENDER:

REFERENCE: R92471

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	
	Certified Fee	
	Return Receipt Fee	
	Restricted Delivery	
Total Postage & Fees		

US Postal Service®
**Receipt for
Certified Mail™**

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

Mailed on 10/20/11 by
Red Rock Financial Services
See Firm Book

A FOLD AND TEAR THIS WAY → OPTIONAL

B

Label #5

LAURA B. FITZPATRICK, THE TREASURER OF CLARK
COUNTY AS TRUSTEE
500 S. GRAND CENTRAL PARKWAY
LAS VEGAS, NV 89014
R92471

Label #6

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF RETURN ADDRESS. FOLD AT DOTTED LINE

CERTIFIED MAIL™



7196 9008 9111 3542 3704

Certified Article Number

7196 9008 9111 3542 3704

SENDER'S RECORD

Charge
Amount:

Charge
To:

FOLD AND TEAR THIS WAY →

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number



7196 9008 9111 3542 3704

3. Service Type **CERTIFIED MAIL™**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY AS TRUSTEE
500 S. GRAND CENTRAL PARKWAY
LAS VEGAS, NV 89014
R92471 Gibson Business Center Property Owners Association

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent
☐ Addressee
☐ Yes
☐ No

D. Is delivery address different from Item 1?
If YES, enter delivery address below:

Thank you for using Return Receipt Service

PS Form 3811, January 2005

Domestic Return Receipt

EXHIBIT 31

EXHIBIT 31



MAILING AFFIDAVIT

File Number: R 92471

STATE OF NEVADA)
) Ss.
COUNTY OF CLARK)

The declarant, whose signature appears below, and who is an employee of Red Rock Financial Services, states that he/she is now and at all times herein mentioned was, a citizen of the United States and over the age of eighteen (18) years; on the date as set forth below, he/she personally mailed the Notice, of which the annexed is a true copy, upon the addressee attached hereto, by depositing in the United States Mail in the County set forth above, an envelope, certified and first class with postage prepaid thereon, containing a copy of such Notice, addressed to the attached named person(s) at the address herein attached stated.

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

Dated: 2/26/11
Signature [Signature]

See Attached 10 Pages

THE
WALZ
CERTIFIED
MAILER™

FROM

WALZ™

U.S. PAT. NO. 5,501,393

7196 9008 9111 1346 0547

Label #1

State of Nevada Ombudsman for Common-Interest Communities

Attention: Lindsay Waite
2501 East Sahara Avenue, Suite 202
Las Vegas, NV 89104-4137
R92471

Label #2

State of Nevada Ombudsman for Common-Interest Communities

Attention: Lindsay Waite
2501 East Sahara Avenue, Suite 202
Las Vegas, NV 89104-4137
R92471

Label #3

State of Nevada Ombudsman for Common-Interest Communities

Attention: Lindsay Waite
2501 East Sahara Avenue, Suite 202
Las Vegas, NV 89104-4137
R92471

TO:

State of Nevada Ombudsman for Common-Interest Communities

Attention: Lindsay Waite
2501 East Sahara Avenue, Suite 202
Las Vegas, NV 89104-4137

SENDER:

REFERENCE:

R92471

PS Form 3800, January 2005

RETURN
RECEIPT
SERVICE

Postage

Certified Fee

Return Receipt Fee

Restricted Delivery

Total Postage & Fees

USPS®

Receipt for
Certified Mail™

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

Mailed on 2/27/14 by
Red Rock Financial Services
See Firm Book

FOLD AND TEAR THIS WAY → OPTIONAL

Certified Article Number

7196 9008 9111 1346 0547

SENDER'S RECORD

Label #5

State of Nevada Ombudsman for Common-Interest Communities

Attention: Lindsay Waite
2501 East Sahara Avenue, Suite 202
Las Vegas, NV 89104-4137
R92471

Charge
Amount:

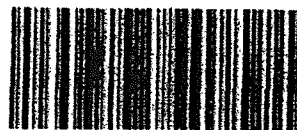
Charge
To:

FOLD AND TEAR THIS WAY →

Label #6

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF RETURN ADDRESS. FOLD AT DOTTED LINE

CERTIFIED MAIL™



7196 9008 9111 1346 0547

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number



7196 9008 9111 1346 0547

3. Service Type **CERTIFIED MAIL™**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

State of Nevada Ombudsman for Common-Interest Communities

Attention: Lindsay Waite
2501 East Sahara Avenue, Suite 202
Las Vegas, NV 89104-4137

R92471 Gibson Business Center Property Owners Association

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent
☐ Addressee

D. Is delivery address different from item 1?
If YES, enter delivery address below:

☐ Yes
☐ No

Thank you for using Return Receipt Service

PS Form 3811, January 2005

Domestic Return Receipt



February 26, 2014

State of Nevada
Ombudsman for Common-Interest Communities
Attention: Lindsay Waite
2501 East Sahara Avenue, Suite 202
Las Vegas, Nevada 89104-4137

Re: 181 N Gibson Rd, Henderson, NV 89014
Gibson Business Center Property Owners Association
Collection Account Number: R92471

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

Dear Ombudsman, Lindsay Waite:

Enclosed, please find a copy of the Notice of Foreclosure Sale for the above referenced account. Pursuant to the Board of Director's for Gibson Business Center Property Owners Association Red Rock Financial Services has set a Foreclosure Sale date and the sale date is scheduled for **03/21/2014**.

The below is the Homeowner mailing contact information either obtained by the Management Company, provided to our office by the Homeowner and/or through other research methods:

Mailing Address(s): Homeowner(s): Gibson Road LLC

1) 181 N. Gibson Road, Henderson, NV 89014

2) 1027 Plentywood Pl., Henderson, NV 89015

The below is the Homeowners phone number(s) either obtained by the Management Company, provided to our office by the Homeowner and/or through other research methods:

Phone Number(s): NONE

Please contact Red Rock Financial Services if you have any further questions regarding the above account at 702-932-6887.

Sincerely,


Christie Marling
Red Rock Financial Services

702.932.6887 | fax 702.341.7733 | 4775 W. Teco Avenue, Suite 140, Las Vegas, Nevada 89118 | www.rrfs.com

By mailing your check, please be aware that you are authorizing Red Rock Financial Services to use the information on your check to enforce a mechanic's lien or to enforce a lien in the amount of your check. This does not constitute an admission of liability. If you cannot collect your check, please contact the Account Executive at (702) 932-6887 to learn about other payment options should you prefer to not have your payment processed in this manner.

Assessor Parcel Number: 178-15-511-042
File Number: R92471
Property Address: 181 N Gibson Rd
Henderson, NV 89014

Inst #: 201402260001981
Fees: \$18.00
N/C Fee: \$0.00
02/26/2014 01:29:03 PM
Receipt #: 1944432
Requestor:
RED ROCK FINANCIAL SERVICES
Recorded By: RNS Pgs: 2
DEBBIE CONWAY
CLARK COUNTY RECORDER

NOTICE OF FORECLOSURE SALE
UNDER THE LIEN FOR DELINQUENT ASSESSMENTS

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

WARNING! A SALE OF YOUR PROPERTY IS IMMINENT! UNLESS YOU PAY THE AMOUNT SPECIFIED IN THIS NOTICE BEFORE THE SALE DATE, YOU COULD LOSE YOUR HOME, EVEN IF THE AMOUNT IS IN DISPUTE. YOU MUST ACT BEFORE THE SALE DATE. IF YOU HAVE ANY QUESTIONS, PLEASE CALL RED ROCK FINANCIAL SERVICES AT (702) 932-6887 or (702) 215-8130. IF YOU NEED ASSISTANCE, PLEASE CALL THE FORECLOSURE SECTION OF THE OMBUDSMAN'S OFFICE, NEVADA REAL ESTATE DIVISION AT (877) 829-9907 IMMEDIATELY.

Red Rock Financial Services officially assigned as agent by the Gibson Business Center Property Owners Association under the Lien for Delinquent Assessments. **YOU ARE IN DEFAULT UNDER THE LIEN FOR DELINQUENT ASSESSMENTS**, recorded on 08/23/2011 in Book Number 20110823 as Instrument Number 0001011 reflecting GIBSON ROAD LLC as the owner(s) of record on said lien. **UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT PUBLIC SALE.** If you need an explanation of the nature of the proceedings against you, you should contact an attorney.

The Notice of Default and Election to Sell Pursuant to the Lien for Delinquent Assessments was recorded on 10/14/2011 in Book Number 20111014 as Instrument Number 0001581 of the Official Records in the Office of the Recorder.

NOTICE IS HEREBY GIVEN: That on 03/21/2014, at 10:00 a.m. at the front entrance of the Nevada Legal News located at 930 South Fourth Street, Las Vegas, Nevada 89101, that the property commonly known as 181 N Gibson Rd, Henderson, NV 89014 and land legally described as GIBSON BUSINESS PARK 3 PLAT BOOK 56 PAGE 36 PT LOT 1 of the Official Records in the Office of the County Recorder of Clark County, Nevada, will sell at public auction to the highest bidder, for

Assessor Parcel Number: 178-15-511-042
File Number: R92471
Property Address: 181 N Gibson Rd
Henderson, NV 89014

cash payable at the time of sale in lawful money of the United States, by cash, a cashier's check drawn by a state or national bank, a cashier's check drawn by a state or federal credit union, state or federal savings and loan association or savings association authorized to do business in the State of Nevada, in the amount of **\$14,077.23** as of 2/26/2014, which includes the total amount of the unpaid balance and reasonably estimated costs, expenses and advances at the time of the initial publication of this notice. Any subsequent Association assessments, late fees interest, expenses or advancements, if any, of the Association or its Agent, under the terms of the Lien for Delinquent Assessments shall continue to accrue until the date of the sale. The property heretofore described is being sold "as is".

The sale will be made without covenant or warranty, expressed or implied regarding, but not limited to, title or possession, encumbrances, obligations to satisfy any secured or unsecured liens or against all right, title and interest of the owner, without equity or right of redemption to satisfy the indebtedness secured by said Lien, with interest thereon, as provided in the Declaration of Covenants, Conditions and Restrictions, recorded on 10/24/1994, in Book Number , as Instrument Number 19940240000285 of the Official Records in the Office of the Recorder and any subsequent amendments or updates that may have been recorded.

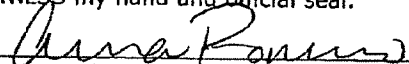
Dated: February 26, 2014


Prepared By Christie Marling, Red Rock Financial Services, on behalf of Gibson Business Center Property Owners Association

STATE OF NEVADA)
COUNTY OF CLARK)

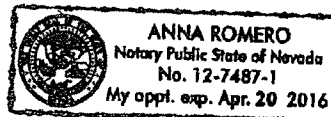
On February 26, 2014, before me, personally appeared Christie Marling, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacity, and that by their 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.



Reinstatement Information: (702) 483-2996 or Sale Information: (714) 573-7777

When Recorded Mail To:
Red Rock Financial Services
4775 W. Teco Avenue, Suite 140
Las Vegas, Nevada 89118
(702) 483-2996 or (702) 932-6887



THE
WALZ
CERTIFIED
MAILER™

FROM

WALZ™

U.S. PAT. NO. 5,501,393

7196 9008 9111 1346 0639

Label #1

TRUSTEE CLARK COUNTY TREASURER C/O GIBSON ROAD
LLC

181 N GIBSON RD
HENDERSON, NV 89014
R92471

Label #2

TRUSTEE CLARK COUNTY TREASURER C/O GIBSON ROAD
LLC

181 N GIBSON RD
HENDERSON, NV 89014
R92471

Label #3

TRUSTEE CLARK COUNTY TREASURER C/O GIBSON ROAD
LLC

181 N GIBSON RD
HENDERSON, NV 89014
R92471

TO:

TRUSTEE CLARK COUNTY TREASURER C/O GIBSON
ROAD LLC

181 N GIBSON RD
HENDERSON, NV 89014

SENDER:

REFERENCE:

R92471

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	
	Certified Fee	
	Return Receipt Fee	
	Restricted Delivery	
	Total Postage & Fees	

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Red Rock Financial Services
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FOLD AND TEAR THIS WAY → OPTIONAL

Certified Article Number

7196 9008 9111 1346 0639

SENDER'S RECORD

Label #5

TRUSTEE CLARK COUNTY TREASURER C/O GIBSON ROAD
LLC

181 N GIBSON RD
HENDERSON, NV 89014
R92471

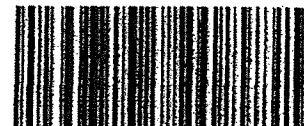
Charge
Amount:

Charge
To:

Label #6

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF RETURN ADDRESS. FOLD AT DOTTED LINE

CERTIFIED MAIL



7196 9008 9111 1346 0639

FOLD AND TEAR THIS WAY →

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number



7196 9008 9111 1346 0639

3. Service Type **CERTIFIED MAIL™**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

TRUSTEE CLARK COUNTY TREASURER C/O GIBSON ROAD LLC

181 N GIBSON RD
HENDERSON, NV 89014
R92471 Gibson Business Center Property Owners Association

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

D. Is delivery address different from Item 1?
If YES, enter delivery address below:

☐ Agent
☐ Addressee
☐ Yes
☐ No

Thank you for using Return Receipt Service

PS Form 3811, January 2005

Domestic Return Receipt

THE
WALZ
CERTIFIED
MAILER™

FROM

WALZ™

U.S. PAT. NO. 5,501,393

7196 9008 9111 1346 0622

Label #1

LAURA B. FITZPATRICK, THE TREASURER OF CLARK
COUNTY ASTRUSTEE

500 S. GRAND CENTRAL PARKWAY
LAS VEGAS, NV 89014
R92471

Label #2

LAURA B. FITZPATRICK, THE TREASURER OF CLARK
COUNTY ASTRUSTEE

500 S. GRAND CENTRAL PARKWAY
LAS VEGAS, NV 89014
R92471

Label #3

LAURA B. FITZPATRICK, THE TREASURER OF CLARK
COUNTY ASTRUSTEE

500 S. GRAND CENTRAL PARKWAY
LAS VEGAS, NV 89014
R92471

TO:

LAURA B. FITZPATRICK, THE TREASURER OF CLARK
COUNTY ASTRUSTEE

500 S. GRAND CENTRAL PARKWAY
LAS VEGAS, NV 89014

SENDER:

REFERENCE:

R92471

PS Form 3800, January 2005

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RECEIPT
SERVICE

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Certified Fee

Return Receipt Fee

Restricted Delivery

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Certified Article Number

7196 9008 9111 1346 0622

SENDER'S RECORD

Label #5

LAURA B. FITZPATRICK, THE TREASURER OF CLARK
COUNTY ASTRUSTEE

500 S. GRAND CENTRAL PARKWAY
LAS VEGAS, NV 89014
R92471

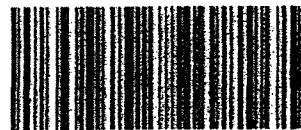
Charge
Amount:

Charge
To:

Label #6

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF RETURN ADDRESS FOLD AT DOTTED LINE

CERTIFIED MAIL™



7196 9008 9111 1346 0622

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RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number



7196 9008 9111 1346 0622

3. Service Type **CERTIFIED MAIL™**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY AS TRUSTEE

500 S. GRAND CENTRAL PARKWAY
LAS VEGAS, NV 89014
R92471 Gibson Business Center Property Owners Association

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

D. Is delivery address different from item 1?
If YES, enter delivery address below:

☐ Agent
☐ Addressee
☐ Yes
☐ No

Thank you for using Return Receipt Service

PS Form 3811, January 2005

Domestic Return Receipt

THE
WALZ
CERTIFIED
MAILER™

FROM

WALZ™

U.S. PAT. NO. 5,501,393

7196 9008 9111 1346 0615

Label #1

Gibson Road LLC
1027 Plentywood Pl
Henderson, NV 89015
R92471

Label #2

Gibson Road LLC
1027 Plentywood Pl
Henderson, NV 89015
R92471

Label #3

Gibson Road LLC
1027 Plentywood Pl
Henderson, NV 89015
R92471

TO:

Gibson Road LLC
1027 Plentywood Pl
Henderson, NV 89015

SENDER:

REFERENCE:

R92471

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	
	Certified Fee	
	Return Receipt Fee	
	Restricted Delivery	
	Total Postage & Fees	

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Certified Mail™**

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Certified Article Number

7196 9008 9111 1346 0615

SENDER'S RECORD

Label #5

Gibson Road LLC
1027 Plentywood Pl
Henderson, NV 89015
R92471

Charge
Amount:

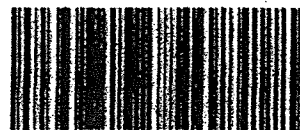
Charge
To:

FOLD AND TEAR THIS WAY →

Label #6

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF RETURN ADDRESS. FOLD AT DOTTED LINE

CERTIFIED MAIL™



7196 9008 9111 1346 0615

2. Article Number



7196 9008 9111 1346 0615

3. Service Type **CERTIFIED MAIL™**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

Gibson Road LLC
1027 Plentywood Pl
Henderson, NV 89015
R92471 Gibson Business Center Property Owners Association

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent
☐ Addressee

D. Is delivery address different from item 1?
If YES, enter delivery address below:

☐ Yes
☐ No

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

Thank you for using Return Receipt Service

PS Form 3811, January 2005

Domestic Return Receipt

THE
WALZ
CERTIFIED
MAILER™

FROM **WALZ™**

U.S. PAT. NO. 5,501,393

7196 9008 9111 1346 0608

Label #1
Gibson Road LLC
181 North Gibson Road
Henderson, NV 89014
R92471

Label #2
Gibson Road LLC
181 North Gibson Road
Henderson, NV 89014
R92471

Label #3
Gibson Road LLC
181 North Gibson Road
Henderson, NV 89014
R92471

TO:

Gibson Road LLC
181 North Gibson Road
Henderson, NV 89014

SENDER:

REFERENCE:

R92471

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	
	Certified Fee	
	Return Receipt Fee	
	Restricted Delivery	
	Total Postage & Fees	

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Certified Article Number

7196 9008 9111 1346 0608

SENDER'S RECORD

Label #5

Gibson Road LLC
181 North Gibson Road
Henderson, NV 89014
R92471

Charge
Amount:

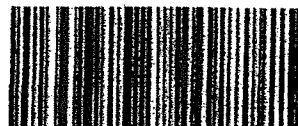
Charge
To:

FOLD AND TEAR THIS WAY →

Label #6

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF RETURN ADDRESS. FOLD AT DOTTED LINE.

CERTIFIED MAIL



7196 9008 9111 1346 0608

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number



7196 9008 9111 1346 0608

3. Service Type **CERTIFIED MAIL™**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

Gibson Road LLC
181 North Gibson Road
Henderson, NV 89014
R92471 Gibson Business Center Property Owners Association

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent
☐ Addressee

D. Is delivery address different from item 1?
If YES, enter delivery address below:

☐ Yes
☐ No

Thank you for using Return Receipt Service

PS Form 3811, January 2005

Domestic Return Receipt

THE
WALZ
CERTIFIED
MAILER™

FROM

WALZ™

U.S. PAT. NO. 5,501,393

7196 9008 9111 1346 0592

Label #1

SILVER STATE BANK
C/O VALLE VERDE BRANCH
691 N. VALLE VERDE DRIVE
HENDERSON, NV 89014
R92471

Label #2

SILVER STATE BANK
C/O VALLE VERDE BRANCH
691 N. VALLE VERDE DRIVE
HENDERSON, NV 89014
R92471

Label #3

SILVER STATE BANK
C/O VALLE VERDE BRANCH
691 N. VALLE VERDE DRIVE
HENDERSON, NV 89014
R92471

TO:

SILVER STATE BANK

C/O VALLE VERDE BRANCH
691 N. VALLE VERDE DRIVE
HENDERSON, NV 89014

SENDER:

REFERENCE:

R92471

PS Form 3800, January 2005

RETURN
RECEIPT
SERVICE

Postage

Certified Fee

Return Receipt Fee

Restricted Delivery

Total Postage & Fees

USPS®

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POSTMARK OR DATE

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Red Rock Financial Services
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Certified Article Number

7196 9008 9111 1346 0592

SENDER'S RECORD

Label #5

SILVER STATE BANK
C/O VALLE VERDE BRANCH
691 N. VALLE VERDE DRIVE
HENDERSON, NV 89014
R92471

Charge
Amount:

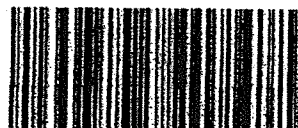
Charge
To:

FOLD AND TEAR THIS WAY →

Label #6

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF RETURN ADDRESS. FOLD AT DOTTED LINE

CERTIFIED MAIL™



7196 9008 9111 1346 0592

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number



7196 9008 9111 1346 0592

3. Service Type **CERTIFIED MAIL™**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

SILVER STATE BANK
C/O VALLE VERDE BRANCH
691 N. VALLE VERDE DRIVE
HENDERSON, NV 89014
R92471 Gibson Business Center Property Owners Association

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent
☐ Addressee
☐ Yes
☐ No

D. Is delivery address different from item 1?
If YES, enter delivery address below.

Thank you for using Return Receipt Service

PS Form 3811, January 2005

Domestic Return Receipt

THE
WALZ
CERTIFIED
MAILER™

FROM

WALZ™

U.S. PAT. NO. 5,501,393

7196 9008 9111 1346 0585

Label #1

CELTIC BANK CORPORATION

C/O ROBERTA MERRYMAN
340 EAST 400 SOUTH
SALT LAKE CITY, UT 84111
R92471

Label #2

CELTIC BANK CORPORATION

C/O ROBERTA MERRYMAN
340 EAST 400 SOUTH
SALT LAKE CITY, UT 84111
R92471

Label #3

CELTIC BANK CORPORATION

C/O ROBERTA MERRYMAN
340 EAST 400 SOUTH
SALT LAKE CITY, UT 84111
R92471

TO:

CELTIC BANK CORPORATION

C/O ROBERTA MERRYMAN
340 EAST 400 SOUTH
SALT LAKE CITY, UT 84111

SENDER:

REFERENCE:

R92471

PS Form 3800, January 2005

RETURN
RECEIPT
SERVICE

Postage

Certified Fee

Return Receipt Fee

Restricted Delivery

Total Postage & Fees

USPS®

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POSTMARK OR DATE

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Certified Article Number

7196 9008 9111 1346 0585

SENDER'S RECORD

Label #5

CELTIC BANK CORPORATION

C/O ROBERTA MERRYMAN
340 EAST 400 SOUTH
SALT LAKE CITY, UT 84111
R92471

Charge
Amount:

Charge
To:

Label #6

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF RETURN ADDRESS. FOLD AT DOTTED LINE

CERTIFIED MAIL™



7196 9008 9111 1346 0585

FOLD AND TEAR THIS WAY →

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number



7196 9008 9111 1346 0585

3. Service Type **CERTIFIED MAIL™**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

CELTIC BANK CORPORATION

C/O ROBERTA MERRYMAN
340 EAST 400 SOUTH
SALT LAKE CITY, UT 84111
R92471 Gibson Business Center Property Owners Association

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent

☐ Addressee

D. Is delivery address different from item 1?
If YES, enter delivery address below:

☐ Yes

☐ No

PS Form 3811, January 2005

Domestic Return Receipt

Thank you for using Return Receipt Service

THE
WALZ
CERTIFIED
MAILER™

FROM

WALZ™

U.S. PAT. NO. 5,501,393

7196 9008 9111 1346 0578

TO:

LAURA B. FITZPATRICK, THE TREASURER OF CLARK
COUNTY OF TRUSTEE

181 N GIBSON RD
HENDERSON, NV 89014

SENDER:

REFERENCE:

R92471

PS Form 3800, January 2005

RETURN
RECEIPT
SERVICE

Postage

Certified Fee

Return Receipt Fee

Restricted Delivery

Total Postage & Fees

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Rock Financial Services
See Firm Book

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Certified Article Number

7196 9008 9111 1346 0578

SENDER'S RECORD

Label #5

LAURA B. FITZPATRICK, THE TREASURER OF CLARK
COUNTY OF TRUSTEE

181 N GIBSON RD
HENDERSON, NV 89014
R92471

Charge
Amount:

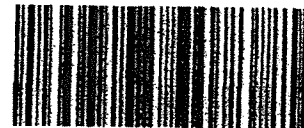
Charge
To:

FOLD AND TEAR THIS WAY →

Label #6

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF RETURN ADDRESS. FOLD AT DOTTED LINE

CERTIFIED MAIL™



7196 9008 9111 1346 0578

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number



7196 9008 9111 1346 0578

3. Service Type **CERTIFIED MAIL™**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY OF TRUSTEE

181 N GIBSON RD
HENDERSON, NV 89014
R92471 Gibson Business Center Property Owners Association

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent
☐ Addressee

D. Is delivery address different from item 1?
If YES, enter delivery address below:

☐ Yes
☐ No

Thank you for using Return Receipt Service

PS Form 3811, January 2005

Domestic Return Receipt

THE
WALZ
CERTIFIED
MAILER™

FROM

WALZ™

U.S. PAT. NO. 5,501,393

7176 9008 9111 1346 0561

Label #1

LAURA B. FITZPATRICK, THE TREASURER OF CLARK
COUNTY OF TRUSTEE

1027 PLENTYWOOD PL
HENDERSON, NV 89002-9248
R92471

Label #2

LAURA B. FITZPATRICK, THE TREASURER OF CLARK
COUNTY OF TRUSTEE

1027 PLENTYWOOD PL
HENDERSON, NV 89002-9248
R92471

Label #3

LAURA B. FITZPATRICK, THE TREASURER OF CLARK
COUNTY OF TRUSTEE

1027 PLENTYWOOD PL
HENDERSON, NV 89002-9248
R92471

FOLD AND TEAR THIS WAY → OPTIONAL

Certified Article Number

7176 9008 9111 1346 0561

SENDER'S RECORD

Label #5

LAURA B. FITZPATRICK, THE TREASURER OF CLARK
COUNTY OF TRUSTEE

1027 PLENTYWOOD PL
HENDERSON, NV 89002-9248
R92471

Charge
Amount:

Charge
To:

FOLD AND TEAR THIS WAY →

← TEAR ALONG THIS LINE

TO:

LAURA B. FITZPATRICK, THE TREASURER OF CLARK
COUNTY OF TRUSTEE

1027 PLENTYWOOD PL
HENDERSON, NV 89002-9248

SENDER:

REFERENCE:

R92471

PS Form 3800, January 2005

RETURN
RECEIPT
SERVICE

Postage

Certified Fee

Return Receipt Fee

Restricted Delivery

Total Postage & Fees

USPS®

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No Insurance Coverage Provided
Do Not Use for International Mail

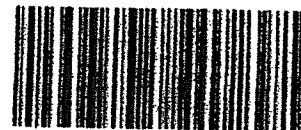
POSTMARK OR DATE

Mailed on 2/27/14 by
Red Rock Financial Services
See Firm Book

Label #6

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF RETURN ADDRESS. FOLD AT DOTTED LINE

CERTIFIED MAIL™



7176 9008 9111 1346 0561

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number



7176 9008 9111 1346 0561

3. Service Type **CERTIFIED MAIL™**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY OF TRUSTEE

1027 PLENTYWOOD PL
HENDERSON, NV 89002-9248
R92471 Gibson Business Center Property Owners Association

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent
☐ Addressee

D. Is delivery address different from item 1?
If YES, enter delivery address below:

☐ Yes
☐ No

PS Form 3811, January 2005

Domestic Return Receipt

Thank you for using Return Receipt Service

THE
WALZ
CERTIFIED
MAILER™

FROM

WALZ™

U.S. PAT. NO. 5,501,393

1 3 10 1000 1233 3376 0337

Label #1

GIBSON BUSINESS PARK PROPERTY OWNERS ASSOCIATION
C/O THE CORPORATION TRUST COMPANY OF NEVADA
311 S DIVISION ST
CARSON CITY, NV 89703
R92471

Label #2

GIBSON BUSINESS PARK PROPERTY OWNERS ASSOCIATION
C/O THE CORPORATION TRUST COMPANY OF NEVADA
311 S DIVISION ST
CARSON CITY, NV 89703
R92471

Label #3

GIBSON BUSINESS PARK PROPERTY OWNERS ASSOCIATION
C/O THE CORPORATION TRUST COMPANY OF NEVADA
311 S DIVISION ST
CARSON CITY, NV 89703
R92471

FOLD AND TEAR THIS WAY → OPTIONAL

Certified Article Number

7196 9008 9111 1346 0554

SENDER'S RECORD

Label #5

GIBSON BUSINESS PARK PROPERTY OWNERS ASSOCIATION
C/O THE CORPORATION TRUST COMPANY OF NEVADA
311 S DIVISION ST
CARSON CITY, NV 89703
R92471

Charge
Amount:

Charge
To:

FOLD AND TEAR THIS WAY →

TO:

GIBSON BUSINESS PARK PROPERTY OWNERS
ASSOCIATION

C/O THE CORPORATION TRUST COMPANY OF
NEVADA
311 S DIVISION ST
SENDER: CITY, NV 89703

REFERENCE:

R92471

PS Form 3800, January 2005

RETURN
RECEIPT
SERVICE

Postage

Certified Fee

Return Receipt Fee

Restricted Delivery

Total Postage & Fees

USPS®

Receipt for
Certified Mail™

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

Mailed on 2/27/14 by
Red Rock Financial Services
See Firm Book

Label #6

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF RETURN ADDRESS. FOLD AT DOTTED LINE

CERTIFIED MAIL™



7196 9008 9111 1346 0554

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number



7196 9008 9111 1346 0554

3. Service Type **CERTIFIED MAIL™**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

GIBSON BUSINESS PARK PROPERTY OWNERS ASSOCIATION
C/O THE CORPORATION TRUST COMPANY OF NEVADA
311 S DIVISION ST
CARSON CITY, NV 89703
R92471 Gibson Business Center Property Owners Association

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent
☐ Addressee

D. Is delivery address different from Item 1?
If YES, enter delivery address below:

☐ Yes
☐ No

Thank you for using Return Receipt Service

PS Form 3811, January 2005

Domestic Return Receipt

Assessor Parcel Number: 178-15-511-042
File Number: R92471
Property Address: 181 N Gibson Rd
Henderson, NV 89014

Inst #: 201402260001981
Fees: \$18.00
N/C Fee: \$0.00
02/26/2014 01:29:03 PM
Receipt #: 1944432
Requestor:
RED ROCK FINANCIAL SERVICES
Recorded By: RNS Pgs: 2
DEBBIE CONWAY
CLARK COUNTY RECORDER

NOTICE OF FORECLOSURE SALE
UNDER THE LIEN FOR DELINQUENT ASSESSMENTS

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

WARNING! A SALE OF YOUR PROPERTY IS IMMINENT! UNLESS YOU PAY THE AMOUNT SPECIFIED IN THIS NOTICE BEFORE THE SALE DATE, YOU COULD LOSE YOUR HOME, EVEN IF THE AMOUNT IS IN DISPUTE. YOU MUST ACT BEFORE THE SALE DATE. IF YOU HAVE ANY QUESTIONS, PLEASE CALL RED ROCK FINANCIAL SERVICES AT (702) 932-6887 or (702) 215-8130. IF YOU NEED ASSISTANCE, PLEASE CALL THE FORECLOSURE SECTION OF THE OMBUDSMAN'S OFFICE, NEVADA REAL ESTATE DIVISION AT (877) 829-9907 IMMEDIATELY.

Red Rock Financial Services officially assigned as agent by the Gibson Business Center Property Owners Association under the Lien for Delinquent Assessments. **YOU ARE IN DEFAULT UNDER THE LIEN FOR DELINQUENT ASSESSMENTS**, recorded on 08/23/2011 in Book Number 20110823 as Instrument Number 0001011 reflecting GIBSON ROAD LLC as the owner(s) of record on said lien. **UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT PUBLIC SALE.** If you need an explanation of the nature of the proceedings against you, you should contact an attorney.

The Notice of Default and Election to Sell Pursuant to the Lien for Delinquent Assessments was recorded on 10/14/2011 in Book Number 20111014 as Instrument Number 0001581 of the Official Records in the Office of the Recorder.

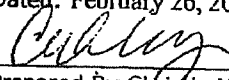
NOTICE IS HEREBY GIVEN: That on 03/21/2014, at 10:00 a.m. at the front entrance of the Nevada Legal News located at 930 South Fourth Street, Las Vegas, Nevada 89101, that the property commonly known as 181 N Gibson Rd, Henderson, NV 89014 and land legally described as GIBSON BUSINESS PARK 3 PLAT BOOK 56 PAGE 36 PT LOT 1 of the Official Records in the Office of the County Recorder of Clark County, Nevada, will sell at public auction to the highest bidder, for

Assessor Parcel Number: 178-15-511-042
File Number: R92471
Property Address: 181 N Gibson Rd
Henderson, NV 89014

cash payable at the time of sale in lawful money of the United States, by cash, a cashier's check drawn by a state or national bank, a cashier's check drawn by a state or federal credit union, state or federal savings and loan association or savings association authorized to do business in the State of Nevada, in the amount of **\$14,077.23** as of 2/26/2014, which includes the total amount of the unpaid balance and reasonably estimated costs, expenses and advances at the time of the initial publication of this notice. Any subsequent Association assessments, late fees interest, expenses or advancements, if any, of the Association or its Agent, under the terms of the Lien for Delinquent Assessments shall continue to accrue until the date of the sale. The property heretofore described is being sold "as is".

The sale will be made without covenant or warranty, expressed or implied regarding, but not limited to, title or possession, encumbrances, obligations to satisfy any secured or unsecured liens or against all right, title and interest of the owner, without equity or right of redemption to satisfy the indebtedness secured by said Lien, with interest thereon, as provided in the Declaration of Covenants, Conditions and Restrictions, recorded on 10/24/1994, in Book Number , as Instrument Number 19940240000285 of the Official Records in the Office of the Recorder and any subsequent amendments or updates that may have been recorded.

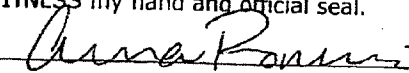
Dated: February 26, 2014


Prepared By Christie Marling, Red Rock Financial Services, on behalf of Gibson Business Center Property Owners Association

STATE OF NEVADA)
COUNTY OF CLARK)

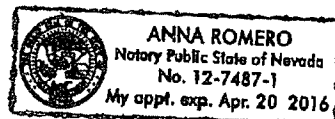
On February 26, 2014, before me, personally appeared Christie Marling, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacity, and that by their 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.



Reinstatement Information: (702) 483-2996 or Sale Information: (714) 573-7777

When Recorded Mail To:
Red Rock Financial Services
4775 W. Teco Avenue, Suite 140
Las Vegas, Nevada 89118
(702) 483-2996 or (702) 932-6887



AFFP
P1084648

Affidavit of Publication

STATE OF NEVADA)
COUNTY OF CLARK) SS

I, Rosalie Qualls state:

That I am Assistant Operations Manager of the Nevada Legal News, a daily newspaper of general circulation, printed and published in Las Vegas, Clark County, Nevada; that the publication, a copy of which is attached hereto, was published in the said newspaper on the following dates:

Feb 28, 2014
Mar 07, 2014
Mar 14, 2014

That said newspaper was regularly issued and circulated on those dates. I declare under penalty of perjury that the foregoing is true and correct.

DATED: Mar 14, 2014


Rosalie Qualls

Assessor Parcel Number: 178-15-511-042 File Number: R92471 Property Address: 181 N Gibson Rd Henderson, NV 89014 NOTICE OF FORECLOSURE SALE UNDER THE LIEN FOR DELINQUENT ASSESSMENTS Red Rock Financial Services is a debt collector and is attempting to collect a debt. Any information obtained will be used for that purpose. WARNING! A SALE OF YOUR PROPERTY IS IMMINENT! UNLESS YOU PAY THE AMOUNT SPECIFIED IN THIS NOTICE BEFORE THE SALE DATE, YOU COULD LOSE YOUR HOME, EVEN IF THE AMOUNT IS IN DISPUTE. YOU MUST ACT BEFORE THE SALE DATE. IF YOU HAVE ANY QUESTIONS, PLEASE CALL RED ROCK FINANCIAL SERVICES AT (702) 932-6887 or (702) 215-8130. IF YOU NEED ASSISTANCE, PLEASE CALL THE FORECLOSURE SECTION OF THE OMBUDSMAN'S OFFICE, NEVADA REAL ESTATE DIVISION AT (877) 829-9907 IMMEDIATELY. Red Rock Financial Services officially assigned as agent by the Gibson Business Center Property Owners Association under the Lien for Delinquent Assessments. YOU ARE IN DEFAULT UNDER THE LIEN FOR DELINQUENT ASSESSMENTS, recorded on 08/23/2011 in Book Number 20110823 as Instrument Number 0001011 reflecting GIBSON ROAD LLC as the owner(s) of record on said lien. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. If you need an explanation of the nature of the proceedings against you, you should contact an attorney. The Notice of Default and Election to Sell Pursuant to the Lien for Delinquent Assessments was recorded on 10/14/2011 in Book Number 20111014 as Instrument Number 0001581 of the Official Records in the Office of the Recorder. NOTICE IS HEREBY GIVEN: That on 03/21/2014, at 10:00 a.m. at the front entrance of the Nevada Legal News located at 930 South Fourth Street, Las Vegas, NV 89101, that the property commonly known as 181 N Gibson Rd, Henderson, NV 89014 and land legally described as GIBSON BUSINESS PARK 3 PLAT BOOK 56 PAGE 36 PT LOT 1 of the Official Records in the Office of the County Recorder of Clark County, Nevada, will sell at public auction to the highest bidder, for cash payable at the time of sale in lawful money of the United States, by cash, a cashier's check drawn by a state or national bank, a cashier's check drawn by a state or federal credit union, state or federal savings and loan association or savings association authorized to do business in the State of Nevada, in the amount of \$14,077.23 as of 2/26/2014, which includes the total amount of the unpaid balance and reasonably estimated costs, expenses and advances at the time of the initial publication of this notice. Any subsequent Association assessments, late fees interest, expenses or advancements, if any, of the Association or its Agent, under the terms of the Lien for Delinquent Assessments shall continue to accrue until the date of the sale. The property heretofore described is being sold "as is". The sale will be made without covenant or warranty, expressed or implied regarding, but not limited to, title or possession, encumbrances, obligations to satisfy any secured or unsecured liens or against all right, title and interest of the owner, without equity or right of redemption to satisfy the indebtedness secured by said Lien, with interest thereon, as provided in the Declaration of Covenants, Conditions and Restrictions, recorded on 10/24/1994, in Book Number , as Instrument Number 19940240000285 of the Official Records in the Office of the Recorder and any subsequent amendments or updates that may have been recorded. Dated: February 26, 2014 Prepared By Christie Marling, Red Rock Financial Services, on behalf of Gibson Business Center Property Owners Association Reinstatement Information: (702) 483-2996 or Sale Information: (714) 573-7777 When Recorded Mail To: Red Rock Financial Services 4775 W. Teco Avenue, Suite 140 Las Vegas, Nevada 89118 (702) 483-2996 or (702) 932-6887 P1084648 2/28, 3/7, 03/14/2014

04108130 00369969

PRIORITY POSTING & PUBLISHING (2014)
17501 IRVINE BLVD. SUITE 1
TUSTIN, CA 92780

Priority Posting & Publishing
Order # P1084648
TS # R92471

AFFIDAVIT OF SERVICE

State of Nevada)
County of Clark)

I, James Vignale Sr., state:

That at all times herein I have been a citizen of the United States, over 18 years of age, and am not a party to, or interested in, the proceeding in which this affidavit is made.

I served **Gibson Road, LLC** with a copy of the Notice of Sale, on 2/27/2014 at approximately 2:03 PM, by:

Serving the trustor(s) **Gibson Road, LLC** pursuant to NRS 116.311635, by personally delivering and leaving a copy of the Notice of Sale with **Kristen Shaner, Occupant**, a person of suitable age and discretion at the trustor's residence, and the address of the residence being:

**181 North Gibson Road
Henderson NV 89014**

To the best of my knowledge, the property is occupied by the purported owner of the property.

I declare under penalty of perjury under the law of the State of Nevada that the foregoing is true and correct.

Dated 2/27/2014

Nevada Legal Support Services LLC



James Vignale Sr., R-249802
930 S. 4th Street, Suite 200
Las Vegas, NV 89101
(702) 382-2747
NV License #1711

NVLSS ID# 476361 36
COUNTY OF SERVICE: CLARK
SERVER: James Vignale Sr.

Priority Posting & Publishing
Order # P1084648
TS # R92471

AFFIDAVIT OF POSTING NOTICE OF SALE

State of Nevada)
County of Clark)

I, Jessica Pruett, state:

That at all times herein I have been a citizen of the United States, over 18 years of age, and am not a party to, or interested in, the proceeding in which this affidavit is made.

On 2/27/2014, I posted a copy of the Notice of Sale pursuant to NRS 116.311635, concerning Sale R92471, in a public place in the county where the property is situated, to wit:

NEVADA LEGAL NEWS, 930 S FOURTH ST, LAS VEGAS
CLARK COUNTY COURTHOUSE, 200 LEWIS ST, LAS VEGAS
CLARK COUNTY BUILDING, 309 S THIRD ST, LAS VEGAS

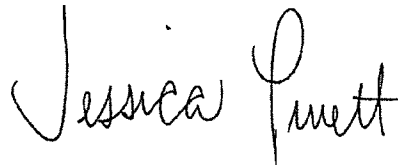
The purported owner and address of the property contained in the Notice of Sale being:

Gibson Road, LLC, 181 North Gibson Road, Henderson NV 89014.

I declare under penalty of perjury under the law of the State of Nevada that the foregoing is true and correct.

Dated 2/27/2014

Nevada Legal Support Services LLC



Jessica Pruett
930 S. 4th Street, Suite 200
Las Vegas, NV 89101
(702) 382-2747
NV License #1711

NVLSS ID# 476361 36
COUNTY OF SERVICE: CLARK
SERVER: Jessica Pruett
RED ROCK FINANCIAL SERVICES

Priority Posting & Publishing
Order # P1084648
TS # R92471

AFFIDAVIT OF POSTING NOTICE OF SALE

State of Nevada)
County of Clark)

I, James Vignale Sr., state:

That at all times herein I have been a citizen of the United States, over 18 years of age, and am not a party to, or interested in, the proceeding in which this affidavit is made.

On 2/27/2014, I posted a copy of the Notice of Sale pursuant to NRS 116.311635, concerning Sale R92471, in a public place in the county where the property is situated, to wit:

CITY HALL, 240 WATER ST, HENDERSON
PASEO VERDE LIBRARY, 280 S GREEN VALLEY PKWY, HENDERSON
LIBRARY, 100 WEST LAKE MEAD BLVD, HENDERSON

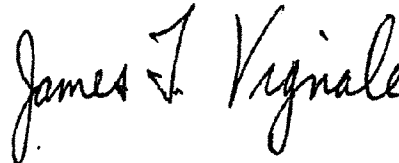
The purported owner and address of the property contained in the Notice of Sale being:

Gibson Road, LLC, 181 North Gibson Road, Henderson NV 89014.

I declare under penalty of perjury under the law of the State of Nevada that the foregoing is true and correct.

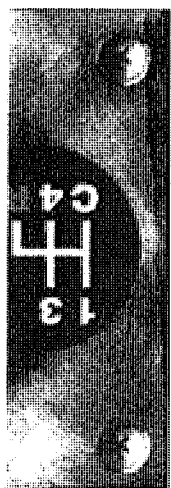
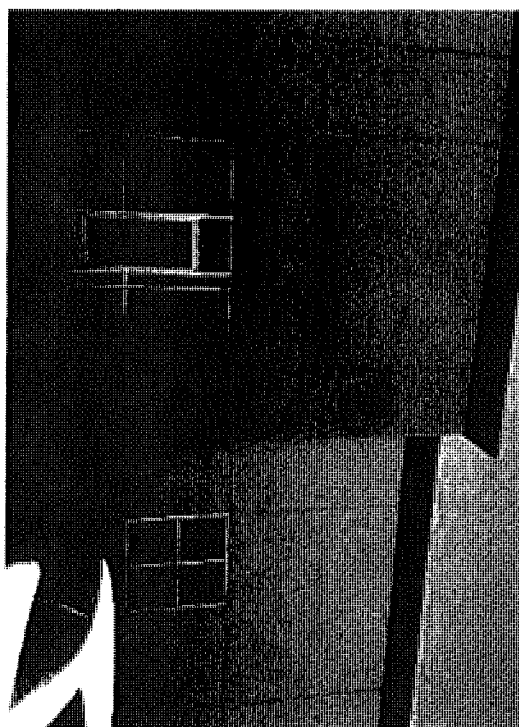
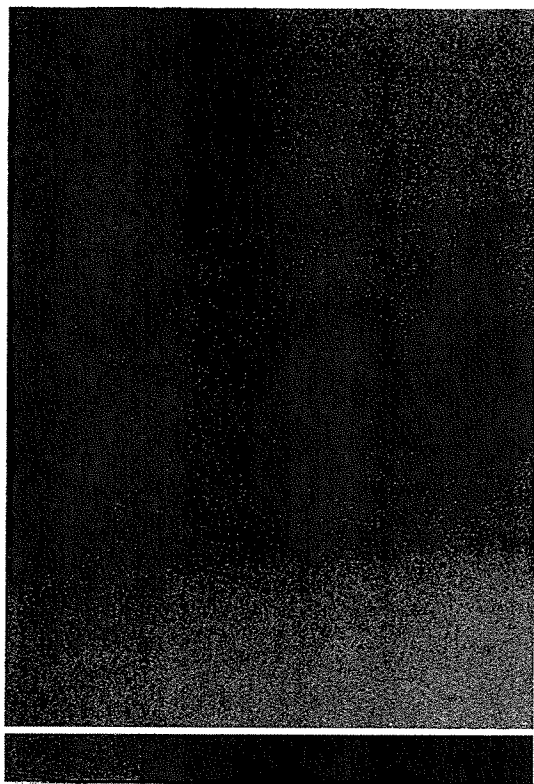
Dated 2/27/2014

Nevada Legal Support Services LLC



James Vignale Sr.
930 S. 4th Street, Suite 200
Las Vegas, NV 89101
(702) 382-2747
NV License #1711

NVLSS ID# 476361 36
COUNTY OF SERVICE: CLARK
SERVER: James Vignale Sr.
RED ROCK FINANCIAL SERVICES



Photos taken by: James Vignale Sr. County: CLARK 36
Photo Date: 2/27/2014 Time: 2:03 PM NLN ID# 476361 Page 1 of 1
Primary Borrower: Gibson Road, LLC
Property Address: 181 North Gibson Road, Henderson NV 89014

Nevada Legal Support Services LLC
930 S. 4th Street, Suite 200
Las Vegas, NV 89101
(702) 382-2747 NV. Lic. #1711

Priority Posting & Publishing Order # P1084648 TS#R92471

EXHIBIT 32

EXHIBIT 32



PRIORITY POSTING AND PUBLISHING

17501 Irvine Blvd., Suite 1

Tustin, CA 92780

(714)573-7777 FAX (714)573-9547

TS Number: R92471

Priority Number: 1084648

CERTIFICATE OF SALE

On 03/21/2014 at 10:00AM, the undersigned appeared at the location described in the Notice of Trustee Sale and conducted a Trustee's Sale as agent for Red Rock Financial Services

At said sale, the property described in the Notice of Trustee Sale was sold to: CHARLES SCHMIDT and vested as: VEGAS UNITED INVESTMENT SERIES 105 for the sum of \$30,000.00.

I certify (or declare) under penalty of perjury that the foregoing is true and correct.

By: Heather Ebner

(Heather Ebner)

Dated this 21st day of March, 2014

CUSTOMER Red Rock Financial Services
ADDRESS 4775 W. Teco Ave.
Suite 140
Las Vegas, NV 89118

EXHIBIT 33

EXHIBIT 33

③ - 1

Return TO

Mail Tax statement to:
Vegas United Investment Series 105
2676 Ponte Vecchio Terrace
Henderson, NV 89052

APN # 178-15-511-042

Inst #: 20140417-0003282

Fees: \$18.00 N/C Fee: \$0.00

RPTT: \$1830.90 Ex: #

04/17/2014 03:48:10 PM

Receipt #: 1996917

Requestor:

LVDG LLC

Recorded By: ANI Pga: 3

DEBBIE CONWAY

CLARK COUNTY RECORDER

FORECLOSURE DEED

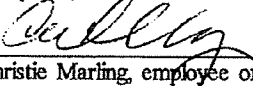
The undersigned declares:

Red Rock Financial Services, herein called agent for (Gibson Business Center Property Owners Association), was the duly appointed agent under that certain Lien for Delinquent Assessments, recorded 08/23/2011 as instrument number 0001011 Book 20110823, in Clark County. The previous owner as reflected on said lien is GIBSON ROAD LLC. Red Rock Financial Services as agent for Gibson Business Center Property Owners Association does hereby grant and convey, but without warranty expressed or implied to: **Vegas United Investment Series 105** (herein called grantee), pursuant to NRS 116.3116 through NRS 116.31168, all its right, title and interest in and to that certain property legally described as: GIBSON BUSINESS PARK 3 PLAT BOOK 56 PAGE 36 PT LOT 1 which is commonly known as 181 N Gibson Rd Henderson, NV 89014.

AGENT STATES THAT:

This conveyance is made pursuant to the powers conferred upon agent by Nevada Revised Statutes, the Gibson Business Center Property Owners Association governing documents (CC&R's) and that certain Lien for Delinquent Assessments, described herein. Default occurred as set forth in a Notice of Default and Election to Sell, recorded on 10/14/2011 as instrument number 0001581 Book 20111014 which was recorded in the office of the recorder of said county. Red Rock Financial Services has complied with all requirements of law including, but not limited to, the elapsing of 90 days, mailing of copies of Lien for Delinquent Assessments and Notice of Default and the posting and publication of the Notice of Sale. Said property was sold by said agent, on behalf of Gibson Business Center Property Owners Association at public auction on 03/21/2014, at the place indicated on the Notice of Sale. Grantee being the highest bidder at such sale became the purchaser of said property and paid therefore to said agent the amount bid \$30,000.00 in lawful money of the United States, or by satisfaction, pro tanto, of the obligations then secured by the Lien for Delinquent Assessment.

Dated: April 15, 2014


By: Christie Marling, employee of Red Rock Financial Services, agent for Gibson Business Center Property Owners Association

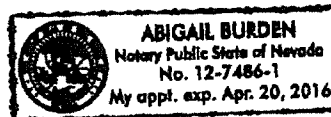
STATE OF NEVADA)
COUNTY OF CLARK)

On April 15, 2014, before me, personally appeared Christie Marling, personally known to me (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 they executed the same in their authorized capacity, and that by their 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.



When Recorded Mail To: Vegas United Investment Series 105
2676 Ponte Vecchio Terrace
Henderson, NV 89052



STATE OF NEVADA DECLARATION OF VALUE

1. Assessor Parcel Number (s)

- a) 178-15-511-042
b) _____
c) _____
d) _____

2. Type of Property:

- | | | | |
|-----------------------------|--------------|----------------------------------------|-----------------|
| a) <input type="checkbox"/> | Vacant Land | b) <input type="checkbox"/> | Single Fam Res. |
| c) <input type="checkbox"/> | Condo/Twnhse | d) <input type="checkbox"/> | 2-4 Plex |
| e) <input type="checkbox"/> | Apt. Bldg. | f) <input checked="" type="checkbox"/> | Comm'l/Ind'l |
| g) <input type="checkbox"/> | Agricultural | h) <input type="checkbox"/> | Mobile Home |
| i) <input type="checkbox"/> | Other | | |

FOR RECORDERS OPTIONAL USE ONLY

Notes:

(H)

3. Total Value/Sales Price of Property:

Deed in Lieu of Foreclosure Only (value of property) \$ 358,734.00
Transfer Tax Value: \$ 358,734.00
Real Property Transfer Tax Due: \$ 1,850.90

4. If Exemption Claimed:

- a. Transfer Tax Exemption, per NRS 375.090, Section: _____
b. Explain Reason for Exemption: _____

5. Partial Interest: Percentage being transferred: _____ %

The undersigned declares and acknowledges, under penalty of perjury, pursuant to NRS 375.060 and NRS 375.110, that the information provided is correct to the best of their information and belief, and can be supported by documentation if called upon to substantiate the information provided herein. Furthermore, the disallowance of any claimed exemption, or other determination of additional tax due, may result in a penalty of 10% of the tax due plus interest at 1% per month.

Pursuant to NRS 375.030, the Buyer and Seller shall be jointly and severally liable for any additional amount owed.

Signature [Signature] Capacity AGENT
Signature _____ Capacity _____

SELLER (GRANTOR) INFORMATION

(REQUIRED)

Print Name: Red Rock Financial Services
Address: 4775 West Teco Ave #140
City: Las Vegas
State: NV Zip: 89118

BUYER (GRANTEE) INFORMATION

(REQUIRED)

Print Name: Vegas United Investment Series 105
Address: 2676 Ponte Vecchio Terrace
City: Henderson
State: NV Zip: 89052

COMPANY/PERSON REQUESTING RECORDING

(REQUIRED IF NOT THE SELLER OR BUYER)

Print Name: _____ Escrow # _____
Address: _____
City: _____ State: _____ Zip: _____

(AS A PUBLIC RECORD THIS FORM MAY BE RECORDED)

EXHIBIT 25

EXHIBIT 25

Outgoing Messages

1 Message(s)

Start	Completed	Message Type	Standard
Create Time	10/29/2015 17:16:04	Test/Prod	Prod
MAC	20151029 QMGFT083 002497 10291717		
QMAC	20151029 8607HU4R 013928 10291717		

Get Full Log for this Message

Create new message from this Export

Basic Information

Sender ABA (1210)	124054805 - CHITIC BK CORP SEC
Receiver ABA (1210)	126809523 - BANK OF AMERICA
Amount (1000)	10,000.00
Transfer Code (1210)	1000 - Transfer of Funds
Business Purpose (1400)	CTR - Customer Transfer
Transfer Reference (1210)	CLARK COUNTY TAX
Reference to Beneficiary (1210)	GIBSON ROAD LLC

Originator Information

Originator (5000)	9 - Other Identification
ID Code	13272-14
Identifier	CLARK COUNTY TAX RECEIVER ACCOUNT
Name	

Originator to Beneficiary Information (1010)

Text	TAXES FOR GIBSON ROAD LLC APN: 17815511042
------	-----------------------------------------------

Beneficiary Information

Beneficiary (1210)	
ID Code	D - DDA Account Number
Identifier	014232144
Name	CLARK COUNTY TAX RECEIVER ACCOUNT
Address	399 SOUTH 4TH STREET LAS VEGAS NV 89101

Create new message from this Export

EXHIBIT 26

EXHIBIT 26

82

Parcel Number: 178-15-511-042

When Recorded Mail to:

CELTIC BANK

268 S STATE ST #300

SALT LAKE CITY UT 84111-5314

Inst #: 20151105-0002131

Fees: \$0.00

N/C Fee: \$0.00

11/05/2015 02:28:08 PM

Receipt #: 2599082

Requestor:

TREASURER CLARK COUNTY

Recorded By: RYUD Pgs: 2

DEBBIE CONWAY

CLARK COUNTY RECORDER

TREASURER'S DEED OF RECONVEYANCE

WHEREAS, pursuant to N.R.S. 361.585, GIBSON ROAD L L C, paid by CELTIC BANK, is entitled to reconveyance having paid on 10/29/2015 to the County Treasurer an amount equal to all taxes accrued, together with any costs, penalties and interest legally chargeable against the herein described property:

Parcel (506) 178-15-511-042

ASSESSOR DESCRIPTION: GIBSON BUSINESS PARK 3 PLAT BOOK 56 PAGE 36 PT LOT 1
GEOID: PT N2 NE4 SEC 15 22 62

ACRES: 0.3800

Tax Year	Description	Amount
2016	Taxes, Interest, Penalties, & Costs	\$3,774.23
2015	Taxes, Interest, Penalties, & Costs	\$4,418.77
2014	Taxes, Interest, Penalties, & Costs	\$4,622.88
2013	Taxes, Interest, Penalties, & Costs	\$5,465.79
Total:		\$18,281.67

NOW, THEREFORE, Laura B. Fitzpatrick, as County Treasurer and Trustee of the above-described property, does hereby reconvey to GIBSON ROAD L L C the above-described property according to the laws of the State of Nevada as set forth in Chapter 361 of the Nevada Revised Statutes.

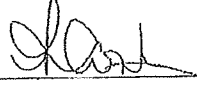
Parcel Number: 178-15-511-042

IN WITNESS WHEREOF, I have hereupon set my hand this 2nd day of November 2015.

CLARK COUNTY, NEVADA

CLARK COUNTY, NEVADA

LAURA B. FITZPATRICK, Treasurer
Ex-Officio Tax Receiver



REBECCA L. COATES, Assistant Treasurer

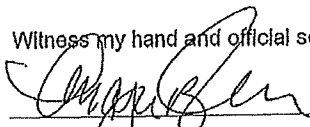
STATE OF NEVADA)

SS.

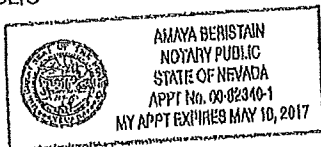
COUNTY OF CLARK)

This Instrument was acknowledged before me on the 2nd day of November 2015 by ~~LAURA B. FITZPATRICK~~ as County Treasurer of Clark County, Nevada or REBECCA L. COATES, Assistant Treasurer of Clark County, Nevada.

Witness my hand and official seal.



NOTARY PUBLIC



Send Future Tax Bills To:

GIBSON ROAD L L C
1027 PLENTYWOOD PL
HENDERSON NV 89002-9248

EXHIBIT 27

EXHIBIT 27

63

Inst #: 20160404-0002862

Fees: \$20.00 N/C Fee: \$0.00

RPTT: \$0.00 Ex: #003

04/04/2016 04:33:12 PM

Receipt #: 2726624

Requestor:

VEGAS UNITED INVESTMENT SER

Recorded By: MAYSM Pgs: 7

DEBBIE CONWAY

CLARK COUNTY RECORDER

RECORDING COVER PAGE

(Must be typed or printed clearly in BLACK ink only
and avoid printing in the 1" margins of document)

APN# 178-15511-042

(11 digit Assessor's Parcel Number may be obtained at:
<http://redrock.co.clark.nv.us/assrealprop/ownr.aspx>)

TITLE OF DOCUMENT

(DO NOT Abbreviate)

Re-record Foreclosure Deed
to correct legal description
les # 20140417-0003282

Document Title on cover page must appear EXACTLY as the first page of the document
to be recorded.

RECORDING REQUESTED BY:

RETURN TO: Name Vegas United Investment Series, LLC

Address 21676 Ponte Vecchio

City/State/Zip Henderson NV 89052

MAIL TAX STATEMENT TO: (Applicable to documents transferring real property)

Name Same as above

Address _____

City/State/Zip _____

This page provides additional information required by NRS 111.312 Sections 1-2.

An additional recording fee of \$1.00 will apply.

To print this document properly, do not use page scaling.

Using this cover page does not exclude the document from assessing a noncompliance fee.

P:\Common\Forms & Notices\Cover Page Template Feb2014

⑦ - 1

Return TO
Mail Tax statement to:
Vegas United Investment Series 105
2676 Ponte Vecchio Terrace
Henderson, NV 89052

APN # 178-15-511-042

Inst #: 20140417-0003282
Fees: \$18.00 N/C Fee: \$0.00
RPTT: \$1830.90 Ex: #
04/17/2014 03:48:10 PM
Receipt #: 1996917
Requestor:
LVDG LLC
Recorded By: ANI Pgs: 3
DEBBIE CONWAY
CLARK COUNTY RECORDER

FORECLOSURE DEED


The undersigned declares:

Red Rock Financial Services, herein called agent for (Gibson Business Center Property Owners Association), was the duly appointed agent under that certain Lien for Delinquent Assessments, recorded 08/23/2011 as instrument number 0001011 Book 20110823, in Clark County. The previous owner as reflected on said lien is GIBSON ROAD LLC. Red Rock Financial Services as agent for Gibson Business Center Property Owners Association does hereby grant and convey, but without warranty expressed or implied to: Vegas United Investment Series 105 (herein called grantee), pursuant to NRS 116.3116 through NRS 116.31168, all its right, title and interest in and to that certain property legally described as: GIBSON BUSINESS PARK 3 PLAT BOOK 56 PAGE 36 PT LOT 1 which is commonly known as 181 N Gibson Rd Henderson, NV 89014.

AGENT STATES THAT:

This conveyance is made pursuant to the powers conferred upon agent by Nevada Revised Statutes, the Gibson Business Center Property Owners Association governing documents (CC&R's) and that certain Lien for Delinquent Assessments, described herein. Default occurred as set forth in a Notice of Default and Election to Sell, recorded on 10/14/2011 as instrument number 0001581 Book 20111014 which was recorded in the office of the recorder of said county. Red Rock Financial Services has complied with all requirements of law including, but not limited to, the elapsing of 90 days, mailing of copies of Lien for Delinquent Assessments and Notice of Default and the posting and publication of the Notice of Sale. Said property was sold by said agent, on behalf of Gibson Business Center Property Owners Association at public auction on 03/21/2014, at the place indicated on the Notice of Sale. Grantee being the highest bidder at such sale became the purchaser of said property and paid therefore to said agent the amount bid \$30,000.00 in lawful money of the United States, or by satisfaction, pro tanto, of the obligations then secured by the Lien for Delinquent Assessment.

Dated: April 15, 2014


By: Christie Marling, employee of Red Rock Financial Services, agent for Gibson Business Center Property Owners Association

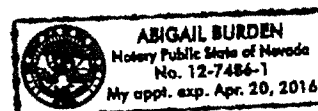
STATE OF NEVADA)
COUNTY OF CLARK)

On April 15, 2014, before me, personally appeared Christie Marling, personally known to me (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 they executed the same in their authorized capacity, and that by their 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.



When Recorded Mail To: Vegas United Investment Series 105
2676 Ponte Vecchio Terrace
Henderson, NV 89052



All that certain real property situated in the County of Clark, State of Nevada, described as follows:

PARCEL I:

Being a portion of Lot One (1) of Gibson Business Park 3 on file in Book 56 of Plats, page 36, in the Office of the County Recorder of Clark County, Nevada, more particularly described as follows:

A portion of the North Half (N $\frac{1}{2}$) of the Northeast Quarter (NE $\frac{1}{4}$) of the Northeast Quarter NE $\frac{1}{4}$) of Section 15, Township 22 South, Range 62 East, M.D.B.&M., Clark County, Nevada Records, more particularly described as follows:

COMMENCING at the Northeast Corner (NE Cor.) of Section 15, Township 22 South, Range 62 East, also being the intersection of American Pacific Drive and Gibson Road;
Thence South 89°26'15" West along the centerline of American Pacific Drive a distance of 259.36 feet;
Thence leaving the centerline of American Pacific Drive South 00°58'42" West a distance of 598.75 feet to the True Point of Beginning;
Thence North 89°13'35" West a distance of 201.18 feet;
Thence South 00°46'25" West a distance of 81.50 feet;
Thence South 89°13'35" East a distance of 165.00 feet;
Thence South 00°46'25" West a distance of 5.00 feet;
Thence South 89°13'35" East a distance of 35.87 feet;
Thence North 00°58'42" East a distance of 86.50 feet to the True Point of Beginning.

PARCEL II:

A non-exclusive easement for pedestrian and vehicular ingress and egress as set forth in the Declaration of Protective Covenants, Conditions and Restrictions recorded September 11, 1989 in Book 890911 as Document No. 00173, Official Records.

STATE OF NEVADA
DECLARATION OF VALUE

1. Assessor Parcel Number (s)

- a) 178-15-511-042
b) _____
c) _____
d) _____

2. Type of Property:

- | | | | |
|-----------------------------|--------------|----------------------------------------|-----------------|
| a) <input type="checkbox"/> | Vacant Land | b) <input type="checkbox"/> | Single Fam Res. |
| c) <input type="checkbox"/> | Condo/Twnhse | d) <input type="checkbox"/> | 2-4 Plex |
| e) <input type="checkbox"/> | Apt. Bldg. | f) <input checked="" type="checkbox"/> | Comm'l/Ind'l |
| g) <input type="checkbox"/> | Agricultural | h) <input type="checkbox"/> | Mobile Home |
| i) <input type="checkbox"/> | Other | | |

FOR RECORDERS OPTIONAL USE ONLY

Notes: _____

(H)

3. Total Value/Sales Price of Property:

Deed in Lieu of Foreclosure Only (value of property) \$ 358,734.00
Transfer Tax Value: \$ 358,734.00
Real Property Transfer Tax Due: \$ 1,830.90

4. If Exemption Claimed:

- a. Transfer Tax Exemption, per NRS 375.090, Section: _____
b. Explain Reason for Exemption: _____

5. Partial Interest: Percentage being transferred: _____ %

The undersigned declares and acknowledges, under penalty of perjury, pursuant to NRS 375.060 and NRS 375.110, that the information provided is correct to the best of their information and belief, and can be supported by documentation if called upon to substantiate the information provided herein. Furthermore, the disallowance of any claimed exemption, or other determination of additional tax due, may result in a penalty of 10% of the tax due plus interest at 1% per month.

Pursuant to NRS 375.030, the Buyer and Seller shall be jointly and severally liable for any additional amount owed.

Signature _____ Capacity AGENT
Signature _____ Capacity _____

SELLER (GRANTOR) INFORMATION

(REQUIRED)

Print Name: Red Rock Financial Services
Address: 4775 West Teco Ave #140
City: Las Vegas
State: NV Zip: 89118

BUYER (GRANTEE) INFORMATION

(REQUIRED)

Print Name: Vegas United Investment Series 105
Address: 2876 Ponte Vecchio Terrace
City: Henderson
State: NV Zip: 89052

COMPANY/PERSON REQUESTING RECORDING

(REQUIRED IF NOT THE SELLER OR BUYER)

Print Name: _____ Escrow # _____
Address: _____
City: _____ State: _____ Zip: _____

(AS A PUBLIC RECORD THIS FORM MAY BE RECORDED)

ASSESSOR'S COPY

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

APR 04 2016

Debbie Conway
RECORDED

**STATE OF NEVADA
DECLARATION OF VALUE**

1. Assessor Parcel Number(s)

a. 178-15-511-042

b. _____

c. _____

d. _____

2. Type of Property:

- | | |
|------------------------------------------|-----------------------------------------------------|
| a. <input type="checkbox"/> Vacant Land | b. <input type="checkbox"/> Single Fam. Res. |
| c. <input type="checkbox"/> Condo/Twnhse | d. <input type="checkbox"/> 2-4 Plex |
| e. <input type="checkbox"/> Apt. Bldg | f. <input checked="" type="checkbox"/> Comm'l/Ind'l |
| g. <input type="checkbox"/> Agricultural | h. <input type="checkbox"/> Mobile Home |
| <input type="checkbox"/> Other | |

FOR RECORDERS OPTIONAL USE ONLY

Book _____ Page: _____

Date of Recording: _____

Notes: _____

3.a. Total Value/Sales Price of Property

\$ _____

b. Deed in Lieu of Foreclosure Only (value of property) (_____)

c. Transfer Tax Value:

\$ _____

d. Real Property Transfer Tax Due

\$ _____

4. If Exemption Claimed:

a. Transfer Tax Exemption per NRS 375.090, Section 3

b. Explain Reason for Exemption: foreclosed sale - no deed to collect
legal description ref. #20140417-0003282

5. Partial Interest: Percentage being transferred: _____ %

The undersigned declares and acknowledges, under penalty of perjury, pursuant to NRS 375.060 and NRS 375.110, that the information provided is correct to the best of their information and belief, and can be supported by documentation if called upon to substantiate the information provided herein. Furthermore, the parties agree that disallowance of any claimed exemption, or other determination of additional tax due, may result in a penalty of 10% of the tax due plus interest at 1% per month. Pursuant to NRS 375.030, the Buyer and Seller shall be jointly and severally liable for any additional amount owed.

Signature [Signature]

Capacity: agent

Signature _____

Capacity: _____

SELLER (GRANTOR) INFORMATION

(REQUIRED)

Print Name: Red Rock Financial Services

Address: 4775 West Teco Ave #140

City: Las Vegas

State: NV

Zip: 89118

BUYER (GRANTEE) INFORMATION

(REQUIRED)

Print Name: Vegas United Investment Series 105

Address: 2676 Ponte Vecchio Terrace

City: Henderson

State: NV

Zip: 89052

COMPANY/PERSON REQUESTING RECORDING (Required if not seller or buyer)

Print Name: _____

Escrow # _____

Address: _____

State: _____

Zip: _____

AS A PUBLIC RECORD THIS FORM MAY BE RECORDED/MICROFILMED

EXHIBIT 28

EXHIBIT 28

Form No. 1068-2
ALTA Plain Language Commitment

12444.001
Commitment No.: NCS-762267-HHLV
Page Number: 1



**First American Title Insurance Company
National Commercial Services**

**2500 Paseo Verde Parkway, #120
Henderson, NV 89074**

November 09, 2015

Allyson R. Noto, Esq.
Sylvester & Polednak, Ltd.
1731 Village Center Circle
Las Vegas, NV 89134
Phone: (702)952-5200
Fax: (702)952-5205

Customer Reference: 181 North Gibson Road

Title Officer: Julie Skinner and Elizabeth Caballero
Phone: (702)731-4131 (702)731-4131

Title Officer: Julie Skinner Title Assistant: Elizabeth Caballero
Phone: (702)731-4131 Phone: (702)731-4131
Email: jskdnnr@firstam.com Email: ecaballero@firstam.com

Order Number: NCS-762267-HHLV

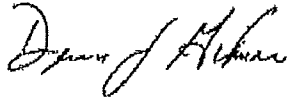
Property: 181 North Gibson Road, Henderson, NV

First American Title Insurance Company

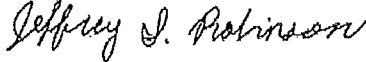
Form No. 1068-2
ALTA Plain Language Commitment

Commitment No.: NCS-762267-HHLV
Page Number: 2

First American Title Insurance Company

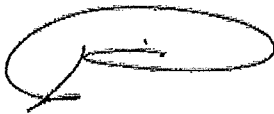


Dennis J. Gilmoro
President



Jeffrey S. Robinson
Secretary

Countersigned by:



Authorized Signatory

Attached please find the following item(s):

Commitment

Thank You for your confidence and support. We at First American Title Insurance Company maintain the fundamental principle:

Customer First!

First American Title Insurance Company
INFORMATION

The Title Insurance Commitment is a legal contract between you and the company. It is issued to show the basis on which we will issue a Title Insurance Policy to you. The Policy will insure you against certain risks to the land title, subject to the limitations shown in the policy.

The Company will give you a sample of the Policy form, if you ask.

The Commitment is based on the land title as of the Commitment Date. Any changes in the land title or the transaction may affect the Commitment and the Policy.

The Commitment is subject to its Requirements, Exceptions and Conditions.

This information is not part of the title insurance commitment.

TABLE OF CONTENTS

	Page
Agreement to Issue Policy	3
Schedule A	
1. Commitment Date	4
2. Policies to be Issued, Amounts and Proposed Insured	4
3. Interest In the Land and Owner	4
4. Description of the Land	4
Schedule B-1 - Requirements	
Schedule B-2 - Exceptions	
Conditions	

YOU SHOULD READ THE COMMITMENT VERY CAREFULLY.
If you have any questions about the Commitment,
please contact the issuing office.

COMMITMENT FOR TITLE INSURANCE

Issued by

First American Title Insurance Company

Agreement to Issue Policy

We agree to issue a policy to you according to the terms of this Commitment.

When we show the policy amount and your name as the proposed Insured in Schedule A, this Commitment becomes effective as of the Commitment Date shown in Schedule A.

If the Requirements shown in this Commitment have not been met within six months after the Commitment Date, our obligation under this Commitment will end. Also, our obligation under this Commitment will end when the Policy is issued and then our obligation to you will be under the Policy.

Our obligation under this Commitment is limited by the following:

The Provisions in Schedule A.

The Requirements in Schedule B-1.

The Exceptions in Schedule B-2.

The Conditions.

This Commitment is not valid without Schedule A and Sections 1 and 2 of Schedule B.

SCHEDULE A

1. Commitment Date: October 23, 2015 at 7:30 A.M.
2. Policy or Policies to be issued: Amount
(A) ALTA Owner's Policy \$To Be Determined

Proposed Insured:

To Be Determined

3. (A) The estate or interest in the land described in this Commitment is:

Fee as to Parcel I and
Easement as to Parcel II

(B) Title to said estate or interest at the date hereof is vested in:

Gibson Road LLC, a Nevada limited liability company

4. The land referred to in this Commitment is situated in the City of Henderson, County of Clark, State of Nevada, and is described as follows:

PARCEL I :

BEING A PORTION OF LOT ONE (1) OF GIBSON BUSINESS PARK III ON FILE IN BOOK 56 OF PLATS, PAGE 36, IN THE OFFICE OF THE COUNTY RECORDER OF CLARK COUNTY, NEVADA, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

A PORTION OF THE NORTH HALF (N ½) OF THE NORTHEAST QUARTER (NE 1/4) OF THE NORTHEAST QUARTER (NE 1/4) OF SECTION 15, TOWNSHIP 22 SOUTH, RANGE 62 EAST, M.D.B.&M., CLARK COUNTY, NEVADA, ALSO BEING LOT 6-10 AS SHOWN ON MAP IN FILE 151 OF SURVEYS, PAGE 20 AND AMENDED BY THAT CERTAIN CERTIFICATE OF AMENDMENT RECORDED JUNE 12, 2006 IN BOOK 20060612 AS INSTRUMENT NO. 04746, CLARK COUNTY, NEVADA RECORDS, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHEAST CORNER (NE COR.) OF SECTION 15, TOWNSHIP 22 SOUTH, RANGE 62 EAST, ALSO BEING THE INTERSECTION OF AMERICAN PACIFIC DRIVE AND GIBSON ROAD; THENCE SOUTH 89° 26' 15" WEST ALONG THE CENTERLINE OF AMERICAN PACIFIC DRIVE A DISTANCE OF 259.36 FEET; THENCE LEAVING THE CENTERLINE OF AMERICAN PACIFIC DRIVE SOUTH 00° 58' 42" WEST A DISTANCE OF 598.75 FEET TO THE TRUE POINT OF BEGINNING; THENCE NORTH 89° 13' 35" WEST A DISTANCE OF 201.18 FEET; THENCE SOUTH 00° 46' 25" WEST A DISTANCE OF 81.50 FEET; THENCE SOUTH 89° 13' 35" EAST A DISTANCE OF 165.00 FEET; THENCE SOUTH 00° 46' 25" WEST A DISTANCE OF 5.00 FEET; THENCE SOUTH 89° 13' 35" EAST A DISTANCE OF 35.87 FEET; THENCE NORTH 00° 58' 42" EAST A DISTANCE OF 86.50 FEET TO THE TRUE POINT OF BEGINNING.

NOTE: THE ABOVE METES AND BOUNDS DESCRIPTION APPEARED PREVIOUSLY IN THAT CERTAIN DOCUMENT RECORDED FEBRUARY 13, 2006 IN BOOK 20060213 AS INSTRUMENT NO. 02530 OF OFFICIAL RECORDS.

Form No. 1068-2
ALTA Plain Language Commitment

Commitment No.: NCS-762267-HHLV
Page Number: 6

PARCEL II:

A NON-EXCLUSIVE EASEMENT FOR PEDESTRIAN AND VEHICULAR INGRESS AND EGRESS AS SET FORTH IN THE DECLARATION OF PROTECTIVE COVENANTS, CONDITIONS AND RESTRICTIONS RECORDED SEPTEMBER 11, 1989 IN BOOK 890911 AS INSTRUMENT NO. 00173, AND BY MODIFICATION RECORDED OCTOBER 24, 1994 IN BOOK 941024, AS INSTRUMENT NO. 00285 OF OFFICIAL RECORDS.

SCHEDULE B

SECTION ONE REQUIREMENTS

The following requirements must be met:

- (A) Pay the agreed amounts for the interest in the land and/or the mortgage to be insured.
- (B) Pay us the premiums, fees and charges for the policy.
- (C) Documents satisfactory to us creating the interest in the land and/or the mortgage to be insured must be signed, delivered and recorded.
- (D) You must tell us in writing the name of anyone not referred to in this Commitment who will get an interest in the land or who will make a loan on the land. We may then make additional requirements or exceptions.
- (E) Releases(s) or Reconveyance(s) of Item(s): 19, 20, 24 and 26
- (F) Other: None
- (G) You must give us the following information:
 - 1. Any off record leases, surveys, etc.
 - 2. Statement(s) of Identity, all parties.
 - 3. Other: None

The following additional requirements, as indicated by "X", must be met:

- ☒ (H) Provide information regarding any off-record matters, which may include, but are not limited to: leases, recent works of improvement, or commitment statements in effect under the Environmental Responsibility Acceptance Act, Civil Code Section 850, et seq.

The Company's Owner's Affidavit form (as provided by company) must be completed and submitted prior to close in order to satisfy this requirement. This Commitment will then be subject to such further exceptions and/or requirements as may be deemed necessary.

- ☒ (I) An ALTA/ACSM survey of recent date, which complies with the current minimum standard detail requirements for ALTA/ACSM land title surveys, must be submitted to the Company for review. This Commitment will then be subject to such further exceptions and/or requirements as may be deemed necessary.
- ☒ (J) The following LLC documentation is required:
 - (i) a copy of the Articles of Organization
 - (ii) a copy of the Operating Agreement, if applicable
 - (iii) a Certificate of Good Standing and/or other evidence of current Authority to Conduct Business within the State
 - (iv) express Company Consent to the current transaction

- ☐ (K) The following partnership documentation is required :
 - (i) a copy of the partnership agreement; including all applicable amendments thereto
 - (ii) a Certificate of Good Standing and/or other evidence of current Authority to Conduct Business within the State
 - (iii) express Partnership Consent to the current transaction

- ☐ (L) The following corporation documentation is required:
 - (i) a copy of the Articles of Incorporation
 - (ii) a copy of the Bylaws, including all applicable Amendments thereto
 - (iii) a Certificate of Good Standing and/or other evidence of current Authority to Conduct Business within the State
 - (iv) express Corporate Resolution consenting to the current transaction

- ☐ (M) Based upon the Company's review of that certain partnership/operating agreement dated **Not disclosed** for the proposed insured herein, the following requirements must be met:

Any further amendments to said agreement must be submitted to the Company, together with an affidavit from one of the general partners or members stating that it is a true copy, that said partnership or limited liability company is in full force and effect, and that there have been no further amendments to the agreement. This Commitment will then be subject to such further requirements as may be deemed necessary.

- ☐ (N) A copy of the complete lease, as referenced in Schedule A, #3 herein, together with any amendments and/or assignments thereto, must be submitted to the Company for review, along with an affidavit executed by the present lessee stating that it is a true copy, that the lease is in full force and effect, and that there have been no further amendments to the lease. This Commitment will then be subject to such further requirements as may be deemed necessary.

- ☒ (O) Approval from the Company's Underwriting Department must be obtained for issuance of the policy contemplated herein and any endorsements requested thereunder. This Commitment will then be subject to such further requirements as may be required to obtain such approval.

- ☒ (P) Potential additional requirements, if ALTA Extended coverage is contemplated hereunder, and work on the land has commenced prior to close, some or all of the following requirements, and any other requirements which may be deemed necessary, may need to be met:

- ☐ (Q) The Company's "Indemnity Agreement I" must be executed by the appropriate parties.
- ☐ (R) Financial statements from the appropriate parties must be submitted to the Company for review.
- ☐ (S) A copy of the construction contract must be submitted to the Company for review.
- ☐ (T) An inspection of the land must be performed by the Company for verification of the phase of construction.
- ☐ (U) The Company's "Mechanic's Lien Risk Addendum" form must be completed by a Company employee, based upon information furnished by the appropriate parties involved.

SCHEDULE B

SECTION TWO

EXCEPTIONS

Any policy we issue will have the following exceptions unless they are taken care of to our satisfaction. The printed exceptions and exclusions from the coverage of the policy or policies are set forth in Exhibit A attached. Copies of the policy forms should be read. They are available from the office which issued this Commitment.

1. Water rights, claims or title to water, whether or not shown by the public records.
2. Any taxes that may be due, but not assessed, for new construction which can be assessed on the unsecured property rolls, in the Office of the County Assessor, per Nevada Revised Statute 361.260.
3. Any taxes that may be due as provided under NRS 361.4725.
4. Reservations and provisions as contained in Patent from the United States of America, recorded October 24, 1941, in Book 29 of Deeds, Pages 129-130 of Official Records.
5. An Easement for perpetual avigation for right of flight, for the passage of aircraft in the air space above the surface of the said premises, together with the right to cause in said air space such noise as may be inherent in the operation of aircraft, now known or hereafter used for navigation of or flight in the air, as conveyed to the County of Clark, recorded May 06, 1986, in Book 860506 as Instrument No. 00597 of Official Records.
 - Document re-recorded March 11, 1987 in Book 870311 as Instrument No. 00812 of Official Records.
6. An Easement for perpetual avigation for right of flight, for the passage of aircraft in the air space above the surface of the said premises, together with the right to cause in said air space such noise as may be inherent in the operation of aircraft, now known or hereafter used for navigation of or flight in the air, as conveyed to the County of Clark, recorded June 11, 1986, in Book 860611 as Instrument No. 00494 of Official Records.
7. Covenants, conditions, restrictions, easements, assessments, liens, charges, terms and provisions in the document recorded September 11, 1989 in Book 890911 as Instrument No. 00173 of Official Records, but deleting any covenant, condition or restriction indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status, national origin, sexual orientation, marital status, ancestry, source of income or disability, to the extent such covenants, conditions or restrictions violate Title 42, Section 3604(c), of the United States Codes. Lawful restrictions under state and federal law on the age of occupants in senior housing or housing for older persons shall not be construed as restrictions based on familial status.
 - **The right to levy certain charges or assessments against the land which shall become a lien if not paid as set forth in the above declaration of restrictions, and is conferred upon Gibson Business Park Property Owners Association, a Nevada corporation.**

Document(s) declaring modifications thereof recorded October 24, 1994, in Book 941024 as Instrument No. 00285 of Official Records.

8. Easements as shown and/or dedicated upon the final map of Gibson Business Park III, on file in Book 56 of plats, Page 36 , of Official Records.
9. An Easement and right-of-way for the construction, operation, maintenance, repair, renewal, reconstruction, and removal of pipelines for conducting water with the right of ingress and egress, as conveyed to Las Vegas Valley Water District, a quasi-municipal corporation, by an Instrument recorded May 7, 1997, in Book 970507 as Instrument No. 00612 of Official Records, over a portion of the land.
10. An Easement and right-of-way for the construction, operation, maintenance, repair, renewal, reconstruction, and removal of pipelines for conducting water with the right of ingress and egress, as conveyed to Las Vegas Valley Water District, a quasi-municipal corporation, by an Instrument recorded June 30, 1997, in Book 970630 as Instrument No. 00801 of Official Records, over a portion of the land.
11. An easement for public utilities and incidental purposes in the document recorded July 9, 1997 in Book 970709 as Instrument No. 01116 of Official Records.
12. Covenants, conditions, and restrictions in a Memorandum of Agreement recorded March 4, 2004, in Book 20040304 as Instrument No. 00473 of Official Records.
13. An easement for public utilities and incidental purposes in the document recorded March 15, 2004 in Book 20040315 as Instrument No. 01107 of Official Records.
14. Covenants, conditions, restrictions, easements, assessments, liens, charges, terms and provisions in the document recorded March 18, 2004 in Book 20040318 as Instrument No. 03472 of Official Records, but deleting any covenant, condition or restriction indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status, national origin, sexual orientation, marital status, ancestry, source of income or disability, to the extent such covenants, conditions or restrictions violate Title 42, Section 3604(c), of the United States Codes. Lawful restrictions under state and federal law on the age of occupants in senior housing or housing for older persons shall not be construed as restrictions based on familial status.
 - **The right to levy certain charges or assessments against the land which shall become a lien if not paid as set forth in the above declaration of restrictions, and is conferred upon Gibson Business Center Property Owners' Association, Inc., a Nevada non-profit corporation.**

Document(s) declaring modifications thereof recorded May 14, 2004 in Book 20040514 as Instrument No. 05758 of Official Records.

Document(s) declaring modifications thereof recorded May 26, 2004 in Book 20040526 as Instrument No. 04268 of Official Records.

Document(s) declaring modifications thereof recorded July 14, 2004 in Book 20040714 as Instrument No. 04161 of Official Records.
15. The effect of a map purporting to show the land and other property, filed File 118, Page 93 of Record of Surveys.
16. The effect of a map purporting to show the land and other property, filed File 137, Page 93 of Record of Surveys.

17. An easement for public utilities and incidental purposes in the document recorded May 2, 2005 in Book 20050502 as Instrument No. 02096 of Official Records.
18. The effect of a map purporting to show the land and other property, filed File 151, Page 20 of Record of Surveys.
- And amended by that certain Certificate of Amendment recorded June 12, 2006 in Book 20060612 as Instrument No. 04746 of Official Records.
19. A financing statement recorded December 16, 2005 in Book 20051216 as Instrument No. 00573 of Official Records.
- Debtor: Gibson Road LLC, a Nevada limited liability company
Secured party: Silver State Bank
- (Covers More Property)
- According to the public records, the security interest of the secured party was assigned to Celtic Bank Corporation by document recorded December 17, 2009 in Book 20091217 as Instrument No. 01573 of Official Records.
- A continuation statement was recorded September 07, 2010 in Book 20100907 as Instrument No. 03318 of Official Records.
- A continuation statement was recorded August 27, 2015 in Book 20150827 as Instrument No. 01442 of Official Records.
20. A Deed of Trust to secure an original indebtedness of \$748,000.00 recorded December 30, 2005 in Book 20051230 as Instrument No. 02937 of Official Records. ✓
- Dated: December 9, 2005
Trustor: Gibson Road LLC, a Nevada limited liability company
Trustee: LandAmerica Lawyers Title
Beneficiary: Silver State Bank
- Document re-recorded January 23, 2006, in Book 20060123 as Instrument No. 00482 of Official Records.
- According to the public records, the beneficial interest under the deed of trust was assigned to Celtic Bank Corporation by assignment recorded November 9, 2009 in Book 20091109 as Instrument No. 01572 of Official Records.
- A document recorded March 02, 2015 in Book 20150302 as Instrument No. 03757 of Official Records provides that First American Title Insurance Company was substituted as trustee under the deed of trust.
- A notice of default recorded March 02, 2015 in Book 20150302 as Instrument No. 03758 of Official Records.
21. A document entitled "Assignment of rents" recorded December 30, 2005 in Book 20051230 as Instrument No. 02938 of Official Records, as additional security for the payment of the Indebtedness secured by the deed of trust recorded December 30, 2005 in Book 20051230 as Instrument No. 02937 of Official Records. ✓
- Document re-recorded January 23, 2006, in Book 20060123 as Instrument No. 00483 of Official Records.

According to the public records, the beneficial interest under the assignment of rents was assigned to Celtic Bank Corporation by assignment recorded November 9, 2009 in Book 20091109 as Instrument No. 01573 of Official Records.

22. A document entitled "Hazardous Substances Certificate and Indemnity Agreement" recorded December 30, 2005 in Book 20051230 as Instrument No. 02939 of Official Records.

Document re-recorded January 23, 2006, in Book 20060123 as Instrument No. 00484 of Official Records.

- A document entitled "Assignment of Hazardous Substances Certificate and Indemnity Agreement" recorded September 15, 2011 in Book 20110915 as Instrument No. 02865 of Official Records.

- (23.) Terms and provisions of an unrecorded lease dated November 9, 2005, by and between Gibson Road LLC as lessor and Not Disclosed as lessee, as disclosed by a Subordination Agreement - Lease recorded December 30, 2005 in Book 20051230 as Instrument No. 02940 of Official Records.

Defects, liens, encumbrances or other matters affecting the leasehold estate, whether or not shown by the public records are not shown herein.

Document re-recorded January 23, 2006, in Book 20060123 as Instrument No. 00485 of Official Records.

24. A notice of homeowners association assessment lien recorded August 23, 2011 in Book 20110823 as Instrument No. 01011 of Official Records.

Association: Gibson-Business-Center-Property-Owners-Association
Amount: \$6,413.36, and any other amounts due thereunder.

A notice of default recorded October 14, 2011 in Book 20111014 as Instrument No. 01581 of Official Records.

A notice of foreclosure sale recorded February 26, 2014 in Book 20140226 as Instrument No. 01981 of Official Records.

- (•) A document entitled "Foreclosure Deed" recorded April 17, 2014 in Book 20140417 as Instrument No. 03282 of Official Records.

25. A document entitled "Treasurer's Certificate for Holding Delinquent Real Property Parcel" recorded December 26, 2013 in Book 20131226 as Instrument No. 00891 of Official Records.

26. A claim of lien recorded December 18, 2014 in Book 20141218 as Instrument No. 02048 of Official Records.

Lien claimant: Republic-Silver-State-Disposal, Inc., DBA Republic Services
Amount: \$1,172.92

27. Any facts, rights, interests or claims which would be disclosed by a correct ALTA/ACSM survey.

28. Rights of parties in possession.

INFORMATIONAL NOTES

NOTE to proposed Insured lender only: No Private transfer fee covenant, as defined in Federal Housing Finance Agency Final Rule 12 CFR Part 1228, that was created and first appears in the Public Records on or after February 8, 2011, encumbers the Title except as follows: None

NOTE: Taxes for the fiscal year July 1, 2015 through June 30, 2016, including any secured personal property taxes collected therewith.

APN 178-15-511-042
Total tax: \$3,643.85 (Paid)

The map attached, if any, may or may not be a survey of the land depicted hereon. First American Title Insurance Company expressly disclaims any liability for loss or damage which may result from reliance on this map except to the extent coverage for such loss or damage is expressly provided by the terms and provisions of the title insurance policy, if any, to which this map is attached.

CONDITIONS

1. DEFINITIONS

(a)"Mortgage" means mortgage, deed of trust or other security instrument.

(b)"Public Records" means title records that give constructive notice of matters affecting the title according to the state law where the land is located.

2. LATER DEFECTS

The Exceptions in Schedule B - Section Two may be amended to show any defects, liens or encumbrances that appear for the first time in the public records or are created or attached between the Commitment Date and the date on which all of the Requirements (a) and (c) of Schedule B - Section One are met. We shall have no liability to you because of this amendment.

3. EXISTING DEFECTS

If any defects, liens or encumbrances existing at Commitment Date are not shown in Schedule B, we may amend Schedule B to show them. If we do amend Schedule B to show these defects, liens or encumbrances, we shall be liable to you according to Paragraph 4 below unless you knew of this information and did not tell us about it in writing.

4. LIMITATION OF OUR LIABILITY

Our only obligation is to issue to you the Policy referred to in this Commitment, when you have met its Requirements. If we have any liability to you for any loss you incur because of an error in this Commitment, our liability will be limited to your actual loss caused by your relying on this Commitment when you acted in good faith to:

comply with the Requirements shown in Schedule B - Section One

or

eliminate with our written consent any Exceptions shown in Schedule B - Section Two.

We shall not be liable for more than the Policy Amount shown in Schedule A of this Commitment and our liability is subject to the terms of the Policy form to be issued to you.

5. CLAIMS MUST BE BASED ON THIS COMMITMENT

Any claim, whether or not based on negligence, which you may have against us concerning the title to the land must be based on this commitment and is subject to its terms.



First American Title

Privacy Information

We Are Committed to Safeguarding Customer Information

In order to better serve your needs now and in the future, we may ask you to provide us with certain information. We understand that you may be concerned about what we will do with such information - particularly any personal or financial information. We agree that you have a right to know how we will utilize the personal information you provide to us. Therefore, together with our subsidiaries we have adopted this Privacy Policy to govern the use and handling of your personal information.

Applicability

This Privacy Policy governs our use of the information that you provide to us. It does not govern the manner in which we may use information we have obtained from any other source, such as information obtained from a public record or from another person or entity. First American has also adopted broader guidelines that govern our use of personal information regardless of its source. First American calls these guidelines its Fair Information Values.

Types of Information

Depending upon which of our services you are utilizing, the types of nonpublic personal information that we may collect include:

- Information we receive from you on applications, forms and in other communications to us, whether in writing, in person, by telephone or any other means;
- Information about your transactions with us, our affiliated companies, or others; and
- Information we receive from a consumer reporting agency.

Use of Information

We request information from you for our own legitimate business purposes and not for the benefit of any nonaffiliated party. Therefore, we will not release your information to nonaffiliated parties except: (1) as necessary for us to provide the product or service you have requested of us; or (2) as permitted by law. We may, however, store such information indefinitely, including the period after which any customer relationship has ceased. Such information may be used for any internal purpose, such as quality control efforts or customer analysis. We may also provide all of the types of nonpublic personal information listed above to one or more of our affiliated companies. Such affiliated companies include financial service providers, such as title insurers, property and casualty insurers, and trust and investment advisory companies, or companies involved in real estate services, such as appraisal companies, home warranty companies and escrow companies. Furthermore, we may also provide all the information we collect, as described above, to companies that perform marketing services on our behalf, on behalf of our affiliated companies or to other financial institutions with whom we or our affiliated companies have joint marketing agreements.

Former Customers

Even if you are no longer our customer, our Privacy Policy will continue to apply to you.

Confidentiality and Security

We will use our best efforts to ensure that no unauthorized parties have access to any of your information. We restrict access to nonpublic personal information about you to those individuals and entities who need to know that information to provide products or services to you. We will use our best efforts to train and oversee our employees and agents to ensure that your information will be handled responsibly and in accordance with this Privacy Policy and First American's Fair Information Values. We currently maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Information Obtained Through Our Web Site

First American Financial Corporation is sensitive to privacy issues on the Internet. We believe it is important you know how we treat the information about you we receive on the Internet. In general, you can visit First American or its affiliates' Web sites on the World Wide Web without telling us who you are or revealing any information about yourself. Our Web servers collect the domain names, not the e-mail addresses, of visitors. This information is aggregated to measure the number of visits, average time spent on the site, pages viewed and similar information. First American uses this information to measure the use of our site and to develop ideas to improve the content of our site. There are times, however, when we may need information from you, such as your name and email address. When information is needed, we will use our best efforts to let you know at the time of collection how we will use the personal information. Usually, the personal information we collect is used only by us to respond to your inquiry, process an order or allow you to access specific account/profile information. If you choose to share any personal information with us, we will only use it in accordance with the policies outlined above.

Business Relationships

First American Financial Corporation's site and its affiliates' sites may contain links to other Web sites. While we try to link only to sites that share our high standards and respect for privacy, we are not responsible for the content or the privacy practices employed by other sites.

Cookies

Some of First American's Web sites may make use of "cookie" technology to measure site activity and to customize information to your personal tastes. A cookie is an element of data that a Web site can send to your browser, which may then store the cookie on your hard drive. FirstAm.com uses stored cookies. The goal of this technology is to better serve you when visiting our site, save you time when you are here and to provide you with a more meaningful and productive Web site experience.

Fair Information Values

Fairness We consider consumer expectations about their privacy in all our businesses. We only offer products and services that assure a favorable balance between consumer benefits and consumer privacy.

Public Record We believe that an open public record creates significant value for society, enhances consumer choice and creates consumer opportunity. We actively support an open public record and emphasize its importance and contribution to our economy.

Use We believe we should behave responsibly when we use information about a consumer in our business. We will obey the laws governing the collection, use and dissemination of data.

Accuracy We will take reasonable steps to help assure the accuracy of the data we collect, use and disseminate. Where possible, we will take reasonable steps to correct inaccurate information. When, as with the public record, we cannot correct inaccurate information, we will take all reasonable steps to assist consumers in identifying the source of the erroneous data so that the consumer can secure the required corrections.

Education We endeavor to educate the users of our products and services, our employees and others in our industry about the importance of consumer privacy. We will instruct our employees on our fair information values and on the responsible collection and use of data. We will encourage others in our industry to collect and use information in a responsible manner.

Security We will maintain appropriate facilities and systems to protect against unauthorized access to and corruption of the data we maintain.

EXHIBIT A
LIST OF PRINTED EXCEPTIONS AND EXCLUSIONS (BY POLICY TYPE)

1. CALIFORNIA LAND TITLE ASSOCIATION STANDARD COVERAGE POLICY - 1990
SCHEDULE B

EXCEPTIONS FROM COVERAGE

This policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees or expenses) which arise by reason of:

1. Taxes or assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the public records. Proceedings by a public agency which may result in taxes or assessments, or notice of such proceedings, whether or not shown by the records of such agency or by the public records.
2. Any facts, rights, interests, or claims which are not shown by the public records but which could be ascertained by an inspection of the land or which may be asserted by persons in possession thereof.
3. Easements, liens or encumbrances, or claims thereof, which are not shown by the public records.
4. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other facts which a correct survey would disclose, and which are not shown by the public records.
5. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b), or (c) are shown by the public records.

EXCLUSIONS FROM COVERAGE

The following matters are expressly excluded from the coverage of this policy and the Company will not pay loss or damage, costs, attorneys' fees or expenses which arise by reason of:

1. (a) Any law, ordinance or governmental regulation (including but not limited to building and zoning laws, ordinances, or regulations) restricting, regulating, prohibiting or relating to (i) the occupancy, use, or enjoyment of the land; (ii) the character, dimensions or location of any improvement now or hereafter erected on the land; (iii) a separation in ownership or a change in the dimensions or area of the land or any parcel of which the land is or was a part; or (iv) environmental protection, or the effect of any violation of these laws, ordinances or governmental regulations, except to the extent that a notice of the enforcement thereof or a notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.
(b) Any governmental police power not excluded by (a) above, except to the extent that a notice of the exercise thereof or a notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.
2. Rights of eminent domain unless notice of the exercise thereof has been recorded in the public records at Date of Policy, but not excluding from coverage any taking which has occurred prior to Date of Policy which would be binding on the rights of a purchaser for value without knowledge.
3. Defects, liens, encumbrances, adverse claims or other matters:
(a) whether or not recorded in the public records at Date of Policy, but created, suffered, assumed or agreed to by the insured claimant;
(b) not known to the Company, not recorded in the public records at Date of Policy, but known to the insured claimant and not disclosed in writing to the Company by the insured claimant prior to the date the insured claimant became an insured under this policy;
(c) resulting in no loss or damage to the insured claimant;
(d) attaching or created subsequent to Date of Policy; or
(e) resulting in loss or damage which would not have been sustained if the insured claimant had paid value for the insured mortgage or for the estate or interest insured by this policy.
4. Unenforceability of the lien of the insured mortgage because of the inability or failure of the insured at Date of Policy, or the inability or failure of any subsequent owner of the indebtedness, to comply with applicable "doing business" laws of the state in which the land is situated.
5. Invalidity or unenforceability of the lien of the insured mortgage, or claim thereof, which arises out of the transaction evidenced by the insured mortgage and is based upon usury or any consumer credit protection or truth in lending law.
6. Any claim, which arises out of the transaction vesting in the insured the estate or interest insured by their policy or the transaction creating the interest of the insured lender, by reason of the operation of federal bankruptcy, state insolvency or similar creditors' rights laws.

2. AMERICAN LAND TITLE ASSOCIATION OWNER'S POLICY FORM B - 1970
SCHEDULE OF EXCLUSIONS FROM COVERAGE

1. Any law, ordinance or governmental regulation (including but not limited to building and zoning ordinances) restricting or regulating or prohibiting the occupancy, use or enjoyment of the land, or regulating the character, dimensions or location of any improvement now or hereafter erected on the land, or prohibiting a separation in ownership or a reduction in the dimensions or area of the land, or the effect of any violation of any such law, ordinance or governmental regulation.
2. Rights of eminent domain or governmental rights of police power unless notice of the exercise of such rights appears in the public records at Date of Policy.
3. Defects, liens, encumbrances, adverse claims, or other matters (a) created, suffered, assumed or agreed to by the insured claimant; (b) not known to the Company and not shown by the public records but known to the insured claimant either at Date of Policy or at the date such claimant acquired an estate or interest insured by this policy and not disclosed in writing by the insured claimant to the Company prior to the date such insured claimant became an insured hereunder; (c) resulting in no loss or damage to the insured claimant; (d) attaching or created subsequent to Date of Policy; or (e) resulting in loss or damage which would not have been sustained if the insured claimant had paid value for the estate or interest insured by this policy.

3. AMERICAN LAND TITLE ASSOCIATION OWNER'S POLICY FORM B - 1970
WITH REGIONAL EXCEPTIONS

When the American Land Title Association policy is used as a Standard Coverage Policy and not as an Extended Coverage Policy the exclusions set forth in paragraph 2 above are used and the following exceptions to coverage appear in the policy.

SCHEDULE B

This policy does not insure against loss or damage by reason of the matters shown in parts one and two following:

Part One

1. Taxes or assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the public records.
2. Any facts, rights, interests, or claims which are not shown by the public records but which could be ascertained by an inspection of said land or by making inquiry of persons in possession thereof.
3. Easements, claims of easement or encumbrances which are not shown by the public records.
4. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other facts which a correct survey would disclose, and which are not shown by public records.
5. Unpatented mining claims; reservations or exceptions in patents or in Acts authorizing the issuance thereof; water rights, claims or title to water.
6. Any lien, or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the public records.

**4. AMERICAN LAND TITLE ASSOCIATION LOAN POLICY - 1970
WITH A.L.T.A. ENDORSEMENT FORM 1 COVERAGE
SCHEDULE OF EXCLUSIONS FROM COVERAGE**

1. Any law, ordinance or governmental regulation (including but not limited to building and zoning ordinances) restricting or regulating or prohibiting the occupancy, use or enjoyment of the land, or regulating the character, dimensions or location of any improvement now or hereafter erected on the land, or prohibiting a separation in ownership or a reduction in the dimensions or area of the land, or the effect of any violation of any such law ordinance or governmental regulation.
2. Rights of eminent domain or governmental rights of police power unless notice of the exercise of such rights appears in the public records at Date of Policy.
3. Defects, liens, encumbrances, adverse claims, or other matters (a) created, suffered, assumed or agreed to by the insured claimant, (b) not known to the Company and not shown by the public records but known to the insured claimant either at Date of Policy or at the date such claimant acquired an estate or interest insured by this policy or acquired the insured mortgage and not disclosed in writing by the insured claimant to the Company prior to the date such insured claimant became an insured hereunder, (c) resulting in no loss or damage to the insured claimant; (d) attaching or created subsequent to Date of Policy (except to the extent insurance is afforded herein as to any statutory lien for labor or material or to the extent insurance is afforded herein as to assessments for street improvements under construction or completed at Date of Policy).
4. Unenforceability of the lien of the insured mortgage because of failure of the insured at Date of Policy or of any subsequent owner of the indebtedness to comply with applicable "doing business" laws of the state in which the land is situated.

**5. AMERICAN LAND TITLE ASSOCIATION LOAN POLICY - 1970
WITH REGIONAL EXCEPTIONS**

When the American Land Title Association Lenders Policy is used as a Standard Coverage Policy and not as an Extended Coverage Policy, the exclusions set forth in paragraph 4 above are used and the following exceptions to coverage appear in the policy.

SCHEDULE B

This policy does not insure against loss or damage by reason of the matters shown in parts one and two following:

Part One

1. Taxes or assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the public records.
2. Any facts, rights, interests, or claims which are not shown by the public records but which could be ascertained by an inspection of said land or by making inquiry of persons in possession thereof.
3. Easements, claims of easement or encumbrances which are not shown by the public records.
4. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other facts which a correct survey would disclose, and which are not shown by public records.
5. Unpatented mining claims; reservations or exceptions in patents or in Acts authorizing the issuance thereof; water rights, claims or title to water.
6. Any lien, or right to a lien, for services, labor or material theretofore or hereafter furnished, imposed by law and not shown by the public records.

**6. AMERICAN LAND TITLE ASSOCIATION LOAN POLICY - 1992
WITH A.L.T.A. ENDORSEMENT FORM 1 COVERAGE
EXCLUSIONS FROM COVERAGE**

The following matters are expressly excluded from the coverage of this policy and the Company will not pay loss or damage, costs, attorneys' fees or expenses which arise by reason of:

1. (a) Any law, ordinance or governmental regulation (including but not limited to building and zoning laws, ordinances, or regulations) restricting, regulating, prohibiting or relating to (i) the occupancy, use, or enjoyment of the land; (ii) the character, dimensions or location of any improvement now or hereafter erected on the land; (iii) a separation in ownership or a change in the dimensions or area of the land or any parcel of which the land is or was a part; or (iv) environmental protection, or the effect of any violation of these laws, ordinances or governmental regulations, except to the extent that a notice of the enforcement thereof or a notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy;
(b) Any governmental police power not excluded by (a) above, except to the extent that a notice of the exercise thereof or a notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.

2. Rights of eminent domain unless notice of the exercise thereof has been recorded in the public records at Date of Policy, but not excluding from coverage any taking which has occurred prior to Date of Policy which would be binding on the rights of a purchaser for value without knowledge.
3. Defects, liens, encumbrances, adverse claims, or other matters:
 - (a) whether or not recorded in the public records at Date of Policy, but created, suffered, assumed or agreed to by the insured claimant;
 - (b) not known to the Company, not recorded in the public records at Date of Policy, but known to the insured claimant and not disclosed in writing to the Company by the insured claimant prior to the date the insured claimant became an insured under this policy;
 - (c) resulting in no loss or damage to the insured claimant;
 - (d) attaching or created subsequent to Date of Policy (except to the extent that this policy insures the priority of the lien of the insured mortgage over any statutory lien for services, labor or material or the extent insurance is afforded herein as to assessments for street improvements under construction or completed at date of policy); or
 - (e) resulting in loss or damage which would not have been sustained if the insured claimant had paid value for the insured mortgage.
4. Unenforceability of the lien of the insured mortgage because of the inability or failure of the insured at Date of Policy, or the inability or failure of any subsequent owner of the indebtedness, to comply with the applicable "doing business" laws of the state in which the land is situated.
5. Invalidity or unenforceability of the lien of the insured mortgage, or claim thereof, which arises out of the transaction evidenced by the insured mortgage and is based upon usury or any consumer credit protection or truth in lending law.
6. Any statutory lien for services, labor or materials (or the claim of priority of any statutory lien for services, labor or materials over the lien of the insured mortgage) arising from an improvement or work related to the land which is contracted for and commenced subsequent to Date of Policy and is not financed in whole or in part by proceeds of the indebtedness secured by the insured mortgage which at Date of Policy the insured has advanced or is obligated to advance.
7. Any claim, which arises out of the transaction creating the interest of the mortgagee insured by this policy, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that is based on:
 - (i) the transaction creating the interest of the insured mortgagee being deemed a fraudulent conveyance or fraudulent transfer; or
 - (ii) the subordination of the interest of the insured mortgagee as a result of the application of the doctrine of equitable subordination; or
 - (iii) the transaction creating the interest of the insured mortgagee being deemed a preferential transfer except where the preferential transfer results from the failure:
 - (a) to timely record the instrument of transfer; or
 - (b) of such recordation to impart notice to a purchaser for value or a judgment or lien creditor.

**7. AMERICAN LAND TITLE ASSOCIATION LOAN POLICY - 1992
WITH REGIONAL EXCEPTIONS**

When the American Land Title Association policy is used as a Standard Coverage Policy and not as an Extended Coverage Policy the exclusions set forth in paragraph 6 above are used and the following exceptions to coverage appear in the policy.

SCHEDULE B

This policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees or expenses) which arise by reason of:

1. Taxes or assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the public records.
2. Any facts, rights, interests, or claims which are not shown by the public records but which could be ascertained by an inspection of said land or by making inquiry of persons in possession thereof.
3. Easements, claims of easement or encumbrances which are not shown by the public records.
4. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other facts which a correct survey would disclose, and which are not shown by public records.
5. Unpatented mining claims; reservations or exceptions in patents or in Acts authorizing the issuance thereof; water rights, claims or title to water.
6. Any lien, or right to a lien, for services, labor or material theretofore or hereafter furnished, imposed by law and not shown by the public records.

**8. AMERICAN LAND TITLE ASSOCIATION OWNER'S POLICY - 1992
EXCLUSIONS FROM COVERAGE**

The following matters are expressly excluded from the coverage of this policy and the Company will not pay loss or damage, costs, attorneys' fees or expenses which arise by reason of:

1. (a) Any law, ordinance or governmental regulation (including but not limited to building and zoning laws, ordinances, or regulations) restricting, regulating, prohibiting or relating to (i) the occupancy, use, or enjoyment of the land; (ii) the character, dimensions or location of any improvement now or hereafter erected on the land; (iii) a separation in ownership or a change in the dimensions or area of the land or any parcel of which the land is or was a part; or (iv) environmental protection, or the effect of any violation of these laws, ordinances or governmental regulations, except to the extent that a notice of the enforcement thereof or a notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.
(b) Any governmental police power not excluded by (a) above, except to the extent that a notice of the exercise thereof or a notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.
2. Rights of eminent domain unless notice of the exercise thereof has been recorded in the public records at Date of Policy, but not excluding from coverage any taking which has occurred prior to Date of Policy which would be binding on the rights of a purchaser for value without knowledge.
3. Defects, liens, encumbrances, adverse claims, or other matters:
 - (a) created, suffered, assumed or agreed to by the insured claimant;
 - (b) not known to the Company, not recorded in the public records at Date of Policy, but known to the insured claimant and not disclosed in writing to the Company by the insured claimant prior to the date the insured claimant became an insured under this policy;
 - (c) resulting in no loss or damage to the insured claimant;
 - (d) attaching or created subsequent to Date of Policy; or

- (e) resulting in loss or damage which would not have been sustained if the insured claimant had paid value for the estate or interest insured by this policy.
4. Any claim, which arises out of the transaction vesting in the insured the estate or interest insured by this policy, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that is based on:
- (i) the transaction creating the estate or interest insured by this policy being deemed a fraudulent conveyance or fraudulent transfer; or
 - (ii) the transaction creating the estate or interest insured by this policy being deemed a preferential transfer except where the preferential transfer results from the failure:
 - (a) to timely record the instrument of transfer; or
 - (b) of such recordation to impart notice to a purchaser for value or a judgment or lien creditor.

**9. AMERICAN LAND TITLE ASSOCIATION OWNER'S POLICY - 1992
WITH REGIONAL EXCEPTIONS**

When the American Land Title Association policy is used as a Standard Coverage Policy and not as an Extended Coverage Policy the exclusions set forth in paragraph 8 above are used and the following exceptions to coverage appear in the policy.

SCHEDULE B

This policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees or expenses) which arise by reason of:
Part One:

1. Taxes or assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the public records.
2. Any facts, rights, interests, or claims which are not shown by the public records but which could be ascertained by an inspection of said land or by making inquiry of persons in possession thereof.
3. Easements, claims of easement or encumbrances which are not shown by the public records.
4. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other facts which a correct survey would disclose, and which are not shown by public records.
5. Unpatented mining claims; reservations or exceptions in patents or in Acts authorizing the issuance thereof; water rights, claims or title to water.
6. Any lien, or right to a lien, for services, labor or material theretofore or hereafter furnished, imposed by law and not shown by the public records.

**ALTA RESIDENTIAL TITLE INSURANCE POLICY (6-1-87)
EXCLUSIONS**

In addition to the Exceptions in Schedule B, you are not insured against loss, costs, attorneys' fees, and expenses resulting from:

1. Governmental police power, and the existence or violation of any law or government regulation. This includes building and zoning ordinances and also laws and regulations concerning:
 - (a) and use
 - (b) improvements on the land
 - (c) and division
 - (d) environmental protection

This exclusion does not apply to violations or the enforcement of these matters which appear in the public records at Policy Date.
This exclusion does not limit the zoning coverage described in Items 12 and 13 of Covered Title Risks.

2. The right to take the land by condemning it, unless:
 - (a) a notice of exercising the right appears in the public records on the Policy Date
 - (b) the taking happened prior to the Policy Date and is binding on you if you bought the land without knowing of the taking
 3. Title Risks:
 - (a) that are created, allowed, or agreed to by you
 - (b) that are known to you, but not to us, on the Policy Date -- unless they appeared in the public records
 - (c) that result in no loss to you
 - (d) that first affect your title after the Policy Date -- this does not limit the labor and material lien coverage in Item 8 of Covered Title Risks
 4. Failure to pay value for your title.
 5. Lack of a right:
 - (a) to any land outside the area specifically described and referred to in Item 3 of Schedule A OR
 - (b) in streets, alleys, or waterways that touch your land
- This exclusion does not limit the access coverage in Item 5 of Covered Title Risks.

11. EAGLE PROTECTION OWNER'S POLICY

**CLTA HOMEOWNER'S POLICY OF TITLE INSURANCE - 1998
ALTA HOMEOWNER'S POLICY OF TITLE INSURANCE - 1998**

Covered Risks 14 (Subdivision Law Violation), 15 (Building Permit), 16 (Zoning) and 18 (Encroachment of boundary walls or fences) are subject to Deductible Amounts and Maximum Dollar Limits of Liability

EXCLUSIONS

In addition to the Exceptions in Schedule B, you are not insured against loss, costs, attorneys' fees, and expenses resulting from:

1. Governmental police power, and the existence or violation of any law or government regulation. This includes ordinances, laws and regulations concerning:
 - a. building
 - b. zoning
 - c. land use
 - d. improvements on the land
 - e. land division
 - f. environmental protection

This exclusion does not apply to violations or the enforcement of these matters if notice of the violation or enforcement appears in the Public Records at the Policy Date.

This exclusion does not limit the coverage described in Covered Risk 14, 15, 16, 17 or 24.
2. The failure of Your existing structures, or any part of them, to be constructed in accordance with applicable building codes. This Exclusion does not apply to violations of building codes if notice of the violation appears in the Public Records at the Policy Date.
3. The right to take the Land by condemning it, unless:
 - a. a notice of exercising the right appears in the Public Records at the Policy Date; or
 - b. the taking happened before the Policy Date and is binding on You if You bought the Land without knowing of the taking.
4. Risks:
 - a. that are created, allowed, or agreed to by You, whether or not they appear in the Public Records;
 - b. that are known to You at the Policy Date, but not to Us, unless they appear in the Public Records at the Policy Date;
 - c. that result in no loss to You; or
 - d. that first occur after the Policy Date - this does not limit the coverage described in Covered Risk 7, 8.d, 22, 23, 24 or 25.
5. Failure to pay value for Your Title.
6. Lack of a right:
 - a. to any Land outside the area specifically described and referred to in paragraph 3 of Schedule A; and
 - b. in streets, alleys, or waterways that touch the Land.

This exclusion does not limit the coverage described in Covered Risk 11 or 18.

12. THIRD GENERATION EAGLE LOAN POLICY AMERICAN LAND TITLE ASSOCIATION EXPANDED COVERAGE RESIDENTIAL LOAN POLICY (1/01/08)

EXCLUSIONS FROM COVERAGE

The following matters are expressly excluded from the coverage of this policy and the Company will not pay loss or damage, costs, attorneys' fees or expenses which arise by reason of:

1. (a) Any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to (i) the occupancy, use, or enjoyment of the Land; (ii) the character, dimensions, or location of any improvement erected on the Land; (iii) the subdivision of land; or (iv) environmental protection; or the effect of any violation of these laws, ordinances, or governmental regulations. This Exclusion 1(a) does not modify or limit the coverage provided under Covered Risk 5, 6, 13(c), 13(d), 14 or 16.
(b) Any governmental police power. This Exclusion 1(b) does not modify or limit the coverage provided under Covered Risk 5, 6, 13(c), 13(d), 14 or 16.
2. Rights of eminent domain. This Exclusion does not modify or limit the coverage provided under Covered Risk 7 or 8.
3. Defects, liens, encumbrances, adverse claims, or other matters:
 - (a) created, suffered, assumed or agreed to by the Insured Claimant;
 - (b) not known to the Company, not recorded in the Public Records at Date of Policy, but known to the Insured Claimant and not disclosed in writing to the Company by the Insured Claimant prior to the date the Insured Claimant became an Insured under this policy;
 - (c) resulting in no loss or damage to the Insured Claimant;
 - (d) attaching or created subsequent to Date of Policy (however, this does not modify or limit the coverage provided under Covered Risk 11, 16, 17, 18, 19, 20, 21, 22, 23, 24, 27 or 28); or
 - (e) resulting in loss or damage which would not have been sustained if the Insured Claimant had paid value for the Insured Mortgage.
4. Unenforceability of the lien of the Insured Mortgage because of the inability or failure of an Insured to comply with applicable doing business laws of the state where the Land is situated.
5. Invalidity or unenforceability in whole or in part of the lien of the Insured Mortgage that arises out of the transaction evidenced by the Insured Mortgage and is based upon usury, or any consumer credit protection or truth-in-lending law. This Exclusion does not modify or limit the coverage provided in Covered Risk 26.
6. Any claim of invalidity, unenforceability or lack of priority of the lien of the Insured Mortgage as to Advances or modifications made after the Insured has knowledge that the vestee shown in Schedule A is no longer the owner of the estate or interest covered by this policy. This Exclusion does not modify or limit the coverage provided in Covered Risk 11.
7. Any lien on the Title for real estate taxes or assessments imposed by governmental authority and created or attaching subsequent to Date of Policy. This Exclusion does not modify or limit the coverage provided in Covered Risk 11(b) or 25.
8. The failure of the residential structure, or any portion of it, to have been constructed before, on or after Date of Policy in accordance with applicable building codes. This Exclusion does not modify or limit the coverage provided in Covered Risk 5 or 6.

13. AMERICAN LAND TITLE ASSOCIATION LOAN POLICY - 2006

EXCLUSIONS FROM COVERAGE

The following matters are expressly excluded from the coverage of this policy, and the Company will not pay loss or damage, costs, attorneys' fees, or expenses that arise by reason of:

1. (a) Any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to

- (i) the occupancy, use, or enjoyment of the Land;
 - (ii) the character, dimensions, or location of any improvement erected on the Land;
 - (iii) the subdivision of land; or
 - (iv) environmental protection;
- or the effect of any violation of these laws, ordinances, or governmental regulations. This Exclusion 1(a) does not modify or limit the coverage provided under Covered Risk 5.
- (b) Any governmental police power. This Exclusion 1(b) does not modify or limit the coverage provided under Covered Risk 6.
2. Rights of eminent domain. This Exclusion does not modify or limit the coverage provided under Covered Risk 7 or 8.
3. Defects, liens, encumbrances, adverse claims, or other matters
- (a) created, suffered, assumed, or agreed to by the Insured Claimant;
 - (b) not known to the Company, not recorded in the Public Records at Date of Policy, but known to the Insured Claimant and not disclosed in writing to the Company by the Insured Claimant prior to the date the Insured Claimant became an Insured under this policy;
 - (c) resulting in no loss or damage to the Insured Claimant;
 - (d) attaching or created subsequent to Date of Policy (however, this does not modify or limit the coverage provided under Covered Risk 11, 13, or 14); or
 - (e) resulting in loss or damage that would not have been sustained if the Insured Claimant had paid value for the Insured Mortgage.
4. Unenforceability of the lien of the Insured Mortgage because of the inability or failure of an Insured to comply with applicable doing-business laws of the state where the Land is situated.
5. Invalidity or unenforceability in whole or in part of the lien of the Insured Mortgage that arises out of the transaction evidenced by the Insured Mortgage and is based upon usury or any consumer credit protection or truth-in-lending law.
6. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that the transaction creating the lien of the Insured Mortgage, is
- (a) a fraudulent conveyance or fraudulent transfer, or
 - (b) a preferential transfer for any reason not stated in Covered Risk 13(b) of this policy.
7. Any lien on the Title for real estate taxes or assessments imposed by governmental authority and created or attaching between Date of Policy and the date of recording of the Insured Mortgage in the Public Records. This Exclusion does not modify or limit the coverage provided under Covered Risk 11(b).

**14. AMERICAN LAND TITLE ASSOCIATION LOAN POLICY - 2006
WITH REGIONAL EXCEPTIONS**

When the American Land Title Association policy is used as a Standard Coverage Policy and not as an Extended Coverage Policy the exclusions set forth in paragraph 13 above are used and the following exceptions to coverage appear in the policy.

SCHEDULE B

This policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees or expenses) which arise by reason of:

- 1. (a) Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records; (b) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.
- 2. Any facts, rights, interests, or claims that are not shown by the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.
- 3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.
- 4. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and not shown by the Public Records.
- 5. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b), or (c) are shown by the Public Records.

**15. AMERICAN LAND TITLE ASSOCIATION OWNER'S POLICY - 2006
EXCLUSIONS FROM COVERAGE**

The following matters are expressly excluded from the coverage of this policy and the Company will not pay loss or damage, costs, attorneys' fees or expenses which arise by reason of:

- 1. (a) Any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to
 - (i) the occupancy, use, or enjoyment of the Land;
 - (ii) the character, dimensions, or location of any improvement erected on the Land;
 - (iii) the subdivision of land; or
 - (iv) environmental protection; or the effect of any violation of these laws, ordinances, or governmental regulations. This Exclusion 1(a) does not modify or limit the coverage provided under Covered Risk 5.

- (b) Any governmental police power. This Exclusion 1(b) does not modify or limit the coverage provided under Covered Risk 6.
2. Rights of eminent domain. This Exclusion does not modify or limit the coverage provided under Covered Risk 7 or 8.
 3. Defects, liens, encumbrances, adverse claims, or other matters
 - (a) created, suffered, assumed, or agreed to by the Insured Claimant;
 - (b) not Known to the Company, not recorded in the Public Records at Date of Policy, but Known to the Insured Claimant and not disclosed in writing to the Company by the Insured Claimant prior to the date the Insured Claimant became an Insured under this policy;
 - (c) resulting in no loss or damage to the Insured Claimant;
 - (d) attaching or created subsequent to Date of Policy (however, this does not modify or limit the coverage provided under Covered Risks 9 and 10); or
 - (e) resulting in loss or damage that would not have been sustained if the Insured Claimant had paid value for the Title.
 4. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors rights laws, that the transaction vesting the Title as shown in Schedule A, is
 - (a) a fraudulent conveyance or fraudulent transfer; or
 - (b) a preferential transfer for any reason not stated in Covered Risk 9 of this policy.
 5. Any lien on the Title for real estate taxes or assessments imposed by governmental authority and created or attaching between Date of Policy and the date of recording of the deed or other instrument of transfer in the Public Records that vests Title as shown in Schedule A.

**16. AMERICAN LAND TITLE ASSOCIATION OWNER'S POLICY - 2006
WITH REGIONAL EXCEPTIONS**

When the American Land Title Association policy is used as a Standard Coverage Policy and not as an Extended Coverage Policy the exclusions set forth in paragraph 15 above are used and the following exceptions to coverage appear in the policy.

SCHEDULE B

This policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees or expenses) which arise by reason of:

1. (a) Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records; (b) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.
2. Any facts, rights, interests, or claims that are not shown by the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.
4. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and not shown by the Public Records.
5. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b), or (c) are shown by the Public Records.

EXHIBIT 29

EXHIBIT 29

2. Article Number



7142 5003 3133 1345 8330

3. Service Type **CERTIFIED MAIL™**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

Vegas United Investment Series 105

c/o Charles Schmidt
2676 Ponte Vecchio Terrace
Mendocino, CA 94552
892471 Gilbreth Business Center Property Owners Association

1292471

PS Form 3811, January 2005

Domestic Return Receipt

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Name)

[Signature]

B. Date of Delivery

C. Signature

☒ YES

D. Is delivery address different from item 1?

YES, enter delivery address below:

E. Agent's Address

☐ YES

☐ NO

UNITED STATES POSTAL SERVICE®

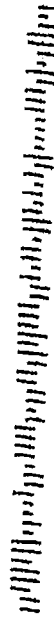


First-Class Mail®
Postage & Fees Paid
USPS®
Permit No. G-10

● PRINT YOUR NAME, ADDRESS AND ZIP CODE™ BELOW ●



RED ROCK FINANCIAL SERVICES
4775 WEST TECO AVE SUITE 140
LAS VEGAS NV 89118



[illegible]

Figure 1

1. The first step is to identify the key components of the system. This involves understanding the hardware and software involved, as well as the data flow and the interactions between different parts of the system.

2. The second step is to define the requirements for the system. This includes identifying the functional requirements, the performance requirements, and the security requirements.

3. The third step is to design the system architecture. This involves determining the overall structure of the system, including the components, the interfaces, and the data flow.

4. The fourth step is to implement the system. This involves writing the code, configuring the hardware, and testing the system.

5. The fifth step is to maintain the system. This involves monitoring the system for problems, updating the software, and replacing hardware components as needed.

181 North Gibson Road
Henderson, NV 89014
702/471

60353

01 02 03 04 05 06 07 08 09 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108 109 110 111 112 113 114 115 116 117 118 119 120 121 122 123 124 125 126 127 128 129 130 131 132 133 134 135 136 137 138 139 140 141 142 143 144 145 146 147 148 149 150 151 152 153 154 155 156 157 158 159 160 161 162 163 164 165 166 167 168 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189 190 191 192 193 194 195 196 197 198 199 200 201 202 203 204 205 206 207 208 209 210 211 212 213 214 215 216 217 218 219 220 221 222 223 224 225 226 227 228 229 230 231 232 233 234 235 236 237 238 239 240 241 242 243 244 245 246 247 248 249 250 251 252 253 254 255 256 257 258 259 260 261 262 263 264 265 266 267 268 269 270 271 272 273 274 275 276 277 278 279 280 281 282 283 284 285 286 287 288 289 290 291 292 293 294 295 296 297 298 299 300 301 302 303 304 305 306 307 308 309 310 311 312 313 314 315 316 317 318 319 320 321 322 323 324 325 326 327 328 329 330 331 332 333 334 335 336 337 338 339 340 341 342 343 344 345 346 347 348 349 350 351 352 353 354 355 356 357 358 359 360 361 362 363 364 365 366 367 368 369 370 371 372 373 374 375 376 377 378 379 380 381 382 383 384 385 386 387 388 389 390 391 392 393 394 395 396 397 398 399 400 401 402 403 404 405 406 407 408 409 410 411 412 413 414 415 416 417 418 419 420 421 422 423 424 425 426 427 428 429 430 431 432 433 434 435 436 437 438 439 440 441 442 443 444 445 446 447 448 449 450 451 452 453 454 455 456 457 458 459 460 461 462 463 464 465 466 467 468 469 470 471 472 473 474 475 476 477 478 479 480 481 482 483 484 485 486 487 488 489 490 491 492 493 494 495 496 497 498 499 500 501 502 503 504 505 506 507 508 509 510 511 512 513 514 515 516 517 518 519 520 521 522 523 524 525 526 527 528 529 530 531 532 533 534 535 536 537 538 539 540 541 542 543 544 545 546 547 548 549 550 551 552 553 554 555 556 557 558 559 560 561 562 563 564 565 566 567 568 569 570 571 572 573 574 575 576 577 578 579 580 581 582 583 584 585 586 587 588 589 590 591 592 593 594 595 596 597 598 599 600 601 602 603 604 605 606 607 608 609 610 611 612 613 614 615 616 617 618 619 620 621 622 623 624 625 626 627 628 629 630 631 632 633 634 635 636 637 638 639 640 641 642 643 644 645 646 647 648 649 650 651 652 653 654 655 656 657 658 659 660 661 662 663 664 665 666 667 668 669 670 671 672 673 674 675 676 677 678 679 680 681 682 683 684 685 686 687 688 689 690 691 692 693 694 695 696 697 698 699 700 701 702 703 704 705 706 707 708 709 710 711 712 713 714 715 716 717 718 719 720 721 722 723 724 725 726 727 728 729 730 731 732 733 734 735 736 737 738 739 740 741 742 743 744 745 746 747 748 749 750 751 752 753 754 755 756 757 758 759 760 761 762 763 764 765 766 767 768 769 770 771 772 773 774 775 776 777 778 779 780 781 782 783 784 785 786 787 788 789 790 791 792 793 794 795 796 797 798 799 800 801 802 803 804 805 806 807 808 809 810 811 812 813 814 815 816 817 818 819 820 821 822 823 824 825 826 827 828 829 830 831 832 833 834 835 836 837 838 839 840 841 842 843 844 845 846 847 848 849 850 851 852 853 854 855 856 857 858 859 860 861 862 863 864 865 866 867 868 869 870 871 872 873 874 875 876 877 878 879 880 881 882 883 884 885 886 887 888 889 890 891 892 893 894 895 896 897 898 899 900 901 902 903 904 905 906 907 908 909 910 911 912 913 914 915 916 917 918 919 920 921 922 923 924 925 926 927 928 929 930 931 932 933 934 935 936 937 938 939 940 941 942 943 944 945 946 947 948 949 950 951 952 953 954 955 956 957 958 959 960 961 962 963 964 965 966 967 968 969 970 971 972 973 974 975 976 977 978 979 980 981 982 983 984 985 986 987 988 989 990 991 992 993 994 995 996 997 998 999 1000 1001 1002 1003 1004 1005 1006 1007 1008 1009 1010 1011 1012 1013 1014 1015 1016 1017 1018 1019 1020 1021 1022 1023 1024 1025 1026 1027 1028 1029 1030 1031 1032 1033 1034 1035 1036 1037 1038 10

100

100
 90
 80
 70
 60
 50
 40
 30
 20
 10
 0

1000


1. The first step in the process is to identify the problem or issue that needs to be addressed. This involves gathering information and understanding the context of the problem.

Thank you for using Return Receipt Service

IMP. CRITICALLY USED. RETURN RECEIPT TO
1546 S. 10TH AVE. S. S. 10TH AVE. S. 10TH AVE. S.

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)	B. Date of Delivery
C. Signature	
D. Is delivery address different from item 1? IF YES, enter delivery address below:	
<input type="checkbox"/> Agents <input type="checkbox"/> Addressee <input type="checkbox"/> Yes <input type="checkbox"/> No	

2. Article Number

7196 4008 711 1349 5062
3. Service Type CERTIFIED MAIL™
4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes <input type="checkbox"/> No
5. Article Addressed to:

Gibson Road LLC
381 North Gibson Road
Henderson, NV 89014
R92471 Gibson Business Center Property Owner's Association

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

Thank you for using Return Receipt Service

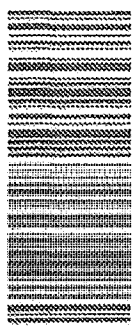
PS Form 3811, January 2005 Domestic Return Receipt

REGISTERED MAIL

RRFS

822 ROCK FINANCIAL SERVICES
4775 W. Teco Avenue, Suite 140
Las Vegas, NV 89118

FINAL NOTICE



7196 9008 9336 1389 5099

Gibson Road LLC

1027 Pleasantwood Pl
Henderson, NV 89015
892471

Handwritten signature

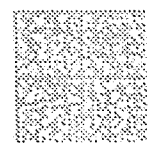
RG2471

8500253205

8500253205 0529-0452-22-57

0511/28/13

RETURN TO SENDER
UNDELIVERABLE TO ADDRESSEE



306-11
05-11-13
05-11-13
MAILED FROM ZIP CODE 89118

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number



7296 4008 9111 1349 5049

3. Service Type **CERTIFIED MAIL™**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

Gibson Road LLC
1027 Plentywood Pl
Kendallton, NY 89015
R92871 Gibson Business Center Property Owners Association

UNIT DELIVERED BY USPS. SIGNATURE REQUIRED TO
POSTAGE WILL BE PAID BY ADDRESSEE

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly) _____

B. Date of Delivery _____

C. Signature _____

☒ X

D. Is delivery address different from item 1?
IF YES, enter delivery address below.

Address _____
City _____
State _____
Zip _____

Thank you for using Return Receipt Service

PS Form 3811, January 2005

Domestic Return Receipt

2000

1. The first part of the document is a list of names and addresses, which are arranged in a grid-like format. The names are listed in the first column, and the addresses are listed in the second column. The names are: John Doe, Jane Smith, and Bob Johnson. The addresses are: 123 Main Street, 456 Elm Street, and 789 Oak Street.

2. The second part of the document is a list of names and addresses, which are arranged in a grid-like format. The names are listed in the first column, and the addresses are listed in the second column. The names are: John Doe, Jane Smith, and Bob Johnson. The addresses are: 123 Main Street, 456 Elm Street, and 789 Oak Street.

3. The third part of the document is a list of names and addresses, which are arranged in a grid-like format. The names are listed in the first column, and the addresses are listed in the second column. The names are: John Doe, Jane Smith, and Bob Johnson. The addresses are: 123 Main Street, 456 Elm Street, and 789 Oak Street.

4. The fourth part of the document is a list of names and addresses, which are arranged in a grid-like format. The names are listed in the first column, and the addresses are listed in the second column. The names are: John Doe, Jane Smith, and Bob Johnson. The addresses are: 123 Main Street, 456 Elm Street, and 789 Oak Street.

5. The fifth part of the document is a list of names and addresses, which are arranged in a grid-like format. The names are listed in the first column, and the addresses are listed in the second column. The names are: John Doe, Jane Smith, and Bob Johnson. The addresses are: 123 Main Street, 456 Elm Street, and 789 Oak Street.

6. The sixth part of the document is a list of names and addresses, which are arranged in a grid-like format. The names are listed in the first column, and the addresses are listed in the second column. The names are: John Doe, Jane Smith, and Bob Johnson. The addresses are: 123 Main Street, 456 Elm Street, and 789 Oak Street.

7. The seventh part of the document is a list of names and addresses, which are arranged in a grid-like format. The names are listed in the first column, and the addresses are listed in the second column. The names are: John Doe, Jane Smith, and Bob Johnson. The addresses are: 123 Main Street, 456 Elm Street, and 789 Oak Street.

8. The eighth part of the document is a list of names and addresses, which are arranged in a grid-like format. The names are listed in the first column, and the addresses are listed in the second column. The names are: John Doe, Jane Smith, and Bob Johnson. The addresses are: 123 Main Street, 456 Elm Street, and 789 Oak Street.

9. The ninth part of the document is a list of names and addresses, which are arranged in a grid-like format. The names are listed in the first column, and the addresses are listed in the second column. The names are: John Doe, Jane Smith, and Bob Johnson. The addresses are: 123 Main Street, 456 Elm Street, and 789 Oak Street.

10. The tenth part of the document is a list of names and addresses, which are arranged in a grid-like format. The names are listed in the first column, and the addresses are listed in the second column. The names are: John Doe, Jane Smith, and Bob Johnson. The addresses are: 123 Main Street, 456 Elm Street, and 789 Oak Street.

Gibson Reed LLC
1027 Plentifood Pl
Henderson, NV 89015
R92371

[illegible][illegible]

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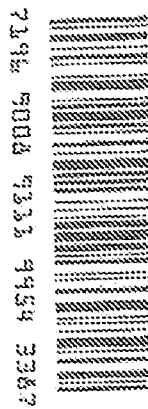
Call 1-800-451-7243
or 1-800-451-7243
or 1-800-451-7243

2-11-91

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number



7196 9008 7333 9454 3387

3. Service Type **CERTIFIED MAIL™**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

Gibson Road LLC

1037 Phonywood Pl

Hamden, NY 09015

R92471 Gibson Business Center Property Owners Association

PS Form 3811, January 2005

Domestic Return Receipt

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery


C. Signature

X

D. Is delivery address different from above?
If YES, enter delivery address below.

☐ Agent
☐ Addressee
☐ No

Thank you for using Return Receipt Service

2. Article Number	 7146 9006 9111 1346 0347	
3. Service Type	CERTIFIED MAIL™	
4. Restricted Delivery? (Extra Fee)	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
1. Article Addressed to:		
State of Nevada Ombudsman for Consumer-Interest Communities Attention: Lindsay Wade 2501 East Sahara Avenue, Suite 202 Las Vegas, NV 89104-4137 R92471 Gibson Business Center Property Owners Association		

UNITED STATES POSTAL SERVICE®

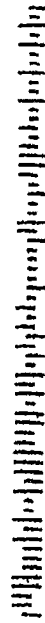


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USPS®
Permit No. G-10

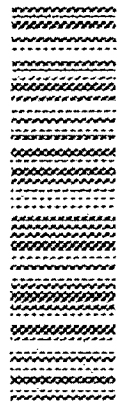
● PRINT YOUR NAME, ADDRESS AND ZIP CODE™ BELOW ●



**RED ROCK FINANCIAL SERVICES
4775 WEST TECO AVE SUITE 140
LAS VEGAS NV 89118**



2. Article Number



7132 9008 7132 1245 0522

3. Service Type **CERTIFIED MAIL™**

4. Restricted Delivery? (Extra Fee) ☐ Yes ☐ No

1. Article Addressed to:

LAURA B. EITZPATRICK, THE TREASURER OF CLARK COUNTY AS TRUSTEE

500 S. GRAND CENTRAL PARKWAY

LAS VEGAS, NV 89014

R92471 Gibson Business Center Property Owners Association

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

CLARK COUNTY MAIL SERVICES

D. Agent

Addressed to

Yes

No

Not

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309 SOUTH 3RD

CLARK COUNTY, NV 89001

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PS Form 3811, January 2005

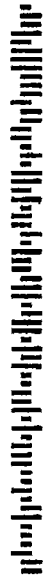
Domestic Return Receipt

UNITED STATES POSTAL SERVICE®

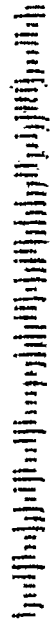


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Permit No. G-10

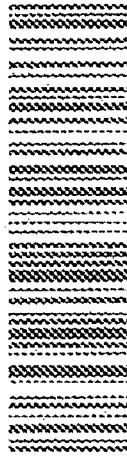
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RED ROCK FINANCIAL SERVICES
4775 WEST TECO AVE SUITE 140
LAS VEGAS NV 89118



2. Article Number



7795 9002 9333 3346 0354

3. Service Type **CERTIFIED MAIL™**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

GIBSON BUSINESS PARK PROPERTY OWNERS ASSOCIATION

C/O THE CORPORATION TRUST COMPANY OF NEVADA

311 S DIVISION ST

CARSON CITY, NV 89703

R92471 Gibson Business Center Property Owners Association



COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly) Gibson Business Center

B. Date of Delivery 5/3/04

C. Signature [Signature]

Agent ☐

Addressee ☐

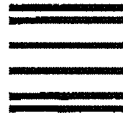
D. Is delivery address different from item 1? ☐ Yes ☒ No

If YES, enter delivery address below

PS Form 3811, January 2005

Domestic Return Receipt

UNITED STATES POSTAL SERVICE®

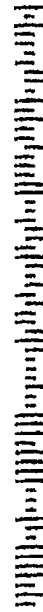


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● PRINT YOUR NAME, ADDRESS AND ZIP CODE™ BELOW ●



RED ROCK FINANCIAL SERVICES
4775 WEST TECO AVE SUITE 140
LAS VEGAS NV 89118



2025 10050000 2.000 0.000

9168 AM '250A SRT
9168 AM '250A SRT
9168 AM '250A SRT

ST. LOUIS, MO.

C/O VALLE VERDE BRANCH
691 N. VALLE VERDE DRIVE
HENDERSON, NV 89014
892471

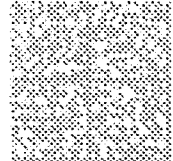
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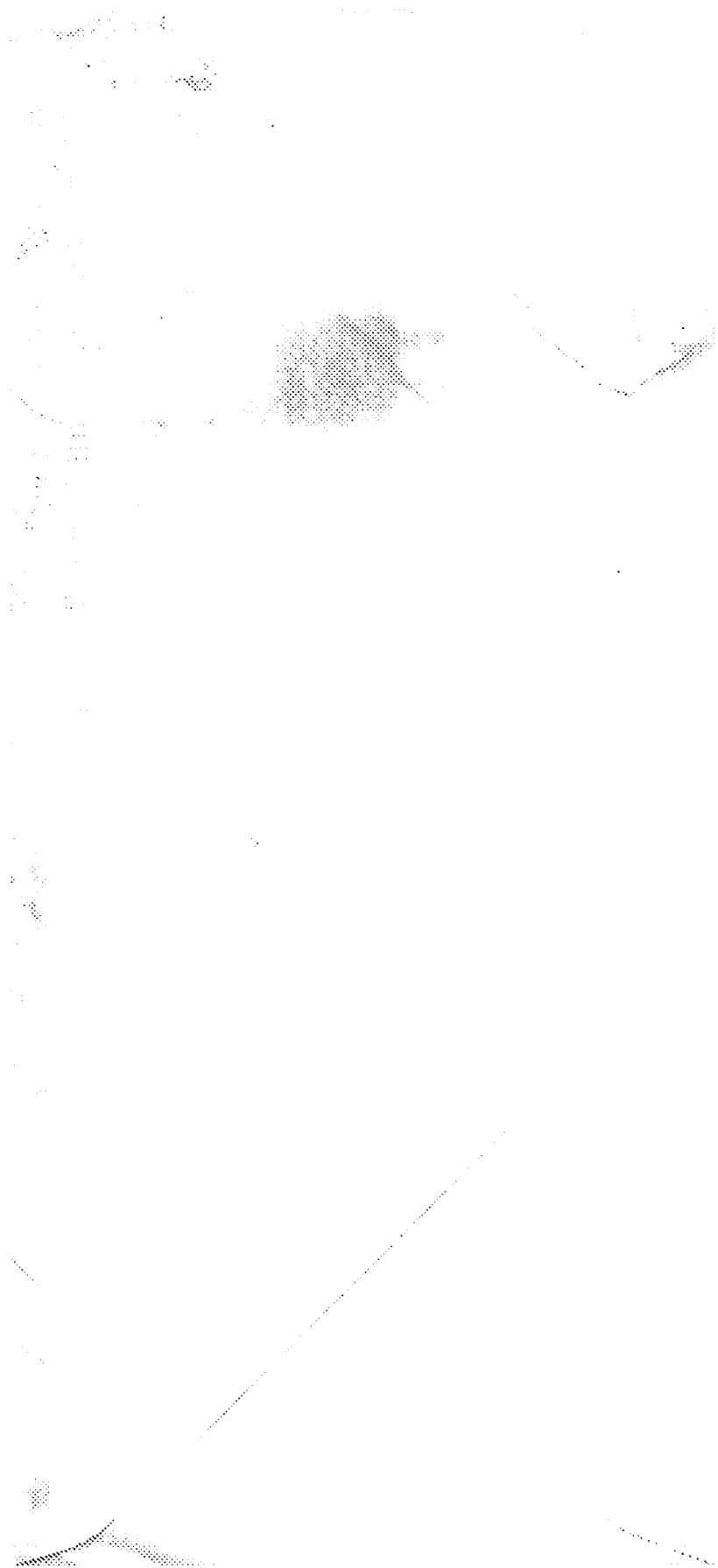
THE UNIVERSITY OF CHICAGO

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\$99.00

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RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

USPS WHILE CARRIED
DETACH ALONG PERFORATION

Thank you for using Return Receipt Service

COMPLETE THIS SECTION ON DELIVERY

2. Article Number



5555 The City of New York

Service Type CERTIFIED MAIL™

4. Resuscitated Delivery? Extra Fee!

1. Article Addressed to:

CITIC BANK CORPORATION

C/O ROBERTA MERRILL

44.205 666 45571 08C

SALLAKEOY DIRM

R92471 Gibson Business Center Property Owners Association

A. Received by (Please Print Clearly)	B. Date of Delivery

Section 3

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Accepted manuscript to appear in SOR-2016-00000

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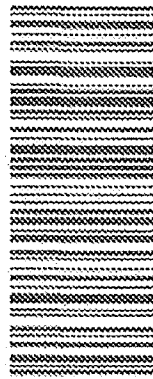
Domestic Freight Receipt

PS Form 3811, January 2005

REG STOCK FINANCIAL SERVICES
4775 W. TACO AVENUE, SUITE 140
LAS VEGAS, NV 89118

RRFS

REGISTERED MAIL

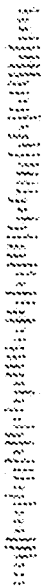


7296 9008 9111 1396 0585

Received by addressee
CELTIC BANK CORPORATION

C/O ROBERTA MERRIMAN
340 EAST 400 SOUTH
SALT LAKE CITY, UT 84111
182471

6411132580 0004



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PAID BY POSTAGE
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RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

Figure 1 displays 12 horizontal plots showing the time evolution of the probability distribution $P(x)$ for different values of the parameter α . The plots are arranged vertically, with α values ranging from 0.0 to 1.0. Each plot shows a distribution of points x (ranging from -10 to 10) against time t (ranging from 0 to 100). As α increases, the distribution becomes more spread out and oscillatory.

1950 94E 1136 8036 9672

3. Service Type CERTIFIED MAIL™

4. Registered Delivery? (Yes/No)

2019年12月31日

LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY OF TRUSTEE
1627 PLENTYWOOD PL.
HENDERSON, NV 89002-9248
R92471 Gibson Business Center Property Owners Association

PS Form 3211, January 2005

Journal of Human Resources

COMPLETETHIS SECTION ON DELIVERY

4. Received by (Please Print Clearly) _____

C. 3302741103

✕

Journal of Management Education 36(1) 10-12, 2012
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http://jme.sagepub.com

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2008

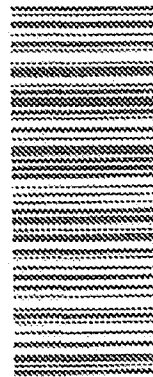
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Thank you for using Return Receipt Service

RRS
 RENO RENTERS FINANCIAL SERVICES
 4775 W. Tenth Avenue, Suite 140
 Las Vegas, NV 89118

7196 9008 9133 1346 0562



CELLESTIAL

LAURA E. FREEMAN, THE TREASURER OF CLARK
 COUNTY OF TRUSTEE

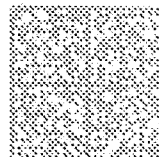
1027 PLENTYWOOD PL.
 HENDERSON, NV 89002-9248
 702471

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REC: 80118430000 *0504-00256-27-44

DEPOSIT TO 554000
 ATTORNEY - BOY & BROWN
 USABLE TO FORWARD

RENTS 801. 00 1000 0005/04/14



01 10 \$ 08.48
 000500451 FEB 27 2014
 MADE FROM ZIP CODE 89118

Thank you for using Return Receipt Service

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)	B. Date of Delivery
C. Signature	D. Is delivery address different from item 1? YES, enter delivery address below:
E. Agent Addressed to: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	

2. Article Number

7196 9008 9113 3346 0635

3. Service Type **CERTIFIED MAIL™**

4. Restricted Delivery? (Extra Fee) ☐ Yes ☒ No

5. Article Addressed to:

Gibson Road LLC
1027 Pennywood Pl
Henderson, NV 89015
R92471 Gibson Business Center Property Owners Association

PS Form 3811, January 2005 Domestic Return Receipt

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

Thank you for using Return Receipt Service

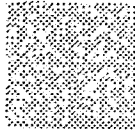
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PRIS

800-800-8000, 800-800
4775 W. Tropic Avenue, Suite 140
Las Vegas, NV 89118



7176 9008 9113 1345 0615



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MAILED 0000 00-0000 0015

Green Road LLC

1027 Pentywood Pl
Henderson, NV 89015
89247

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RETURNED TO SENDER
UNDELIVERABLE
UNABLE TO FORWARD

SC: 80118440000 *0000-0000-27-00

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Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number



7176 9006 7111 1346 0592

3. Service Type **CERTIFIED MAIL™**

4. Restricted Delivery? (Extra Fee) ☐ Yes

5. Article Addressed to:

SILVER STATE BANK
C/O VALLE VERDE BRANCH
591 N. VALLE VERDE DRIVE
HENDERSON, NV 89014
R02471 Gibson Business Center Property Owners Association

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

☒ Agent
☐ Addressee

D. Is delivery address different from item 5?
If YES, enter delivery address below

☐ Yes
☐ No

Thank you for using Return Receipt Service

PS Form 3811, January 2005

Domestic Return Receipt

[illegible]

C/O VALLI VERDE BRANCH
691 N. VALLI VERDE DRIVE
HENDERSON, NV 89014
102171

[illegible]

RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSEE
UNABLE TO FORWARD

[illegible]

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Figure 1

1027 BENTLEY ROAD
 DEERFIELD BEACH, NV 89012-9248
 892471

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DECEMBER 2004
MAILED FROM ZIP CODE 41119

COLLINS BANK CORPORATION

C/O ROBERTA MERTZMAN
340 EAST 400 SOUTH
SALT LAKE CITY, UT 84111
892471

[illegible]

7-109

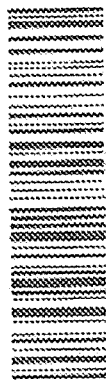
NOT RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSEE
UNABLE TO DELIVER

Figure 1

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number



7186 9003 9113 1386 0608

3. Service Type **CERTIFIED MAIL™**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

Gibson Road LLC

131 North Gibson Road
Henderson, NV 89034
R92471 Gibson Business Center Property Owners Association

PS Form 3811, January 2005

Domestic Return Receipt

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

C. Signature

Agent
Address

D. Is delivery address different from item 1?
If YES, enter delivery address below:

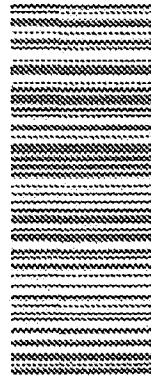
Yes
No

Thank you for using Return Receipt Service

NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES

RRFS
 RED RIVER BUSINESS SERVICES
 4775 W. 1000 Avenue, Suite 140
 Las Vegas, NV 89119

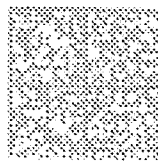
7196 9008 9111 1346 0608



GENERAL MAIL

Gibson Road LLC
 161 North Gibson Road
 Henderson, NV 89014
 892471

09014889112200220



02/12
 000560433 FEB 27 2014
 MAILED FROM ZIP CODE 89119



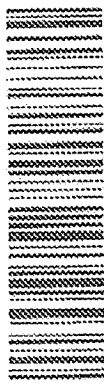
RRFS

NEXT 022 FEB 1998 0002/02/24
 RETURN TO SENDER
 NOT DELIVERABLE AS ADDRESSED
 UNABLE TO FORWARD
 001 00122430040 0004-00242-27-44
 00014889112200220

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

Thank you for using Return Receipt Service

2. Article Number



7176 9008 7111 1346 0635

3. Service Type **CERTIFIED MAIL™**

4. Restricted Delivery? (Extra Fee) ☐ Yes

5. Article Addressed to:

TRUSTEE CLARK COUNTY TREASURER C/O GIBSON ROAD LLC

181 N GIBSON RD

HENDERSON, NY 89014

R92471 Gibson Business Center Property Owners Association

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

Agent
Address

D. Is delivery address different from item 1?

If YES, enter delivery address below

Yes
No

Thank you for using Return Receipt Service

PS Form 3811, January 2005

Domestic Return Receipt

REF
200 ROCK SPRING RD. SEV. 03
4775 W. Teco Avenue, Suite 140
Las Vegas, NV 89118


7396 9006 9711 1346 0639

TRUSTEE CLARK COUNTY TREASURER C/O GIBSON ROAD
LLC

151 N GIBSON RD
HENDERSON, NV 89014
892471

1. The first step is to identify the key components of the system. This involves understanding the hardware, software, and data involved.

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[illegible][illegible]

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[illegible]

THE UNIVERSITY OF CHICAGO

181 N GIBSON RD
HENDERSON, NV 89034
R02471

2003-04-01

07-08 **9640***
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08967

[illegible][illegible]

EXHIBIT 13

EXHIBIT 13

Ashley Panon

From: Ashley Panon
Sent: Monday, August 12, 2013 12:41 PM
To: sjones@marwestre.com
Subject: Gibson Business Center- 181 North Gibson Road (Gibson Road LLC)
Attachments: Gibson Business Center-92471.pdf

Dear Community Manager,

In an effort to assist the Board of Directors in making the decision of whether or not to proceed forward with foreclosure, Red Rock Financial Services has streamlined our process.

Attached you will find a form outlining pertinent information to assist the Board of Directors in making this decision. This form includes the following information:

- 1) A brief outline of the two (2) possible outcomes of foreclosure. This will assist in making certain the Board is making an informed decision and understands the Associations' responsibility.
- 2) Mortgage information obtained from the Title Report. This provides the Board with an estimate of outstanding mortgages that may survive the association foreclosure.

Please present the attached form containing the above mentioned information to the Board of Directors for consideration. The Board will need to mark "Yes" (*The Association would like to proceed with foreclosure*), or "No" (*the Association does not want to proceed at this time*) and sign the form. Once the form has been completed and returned, our office will proceed in the direction selected by the Board.

Should you have any additional questions, please feel free to contact our office at 702-932-6887.

Sincerely,

Ashley Panon
Account Coordinator
Red Rock Financial Services
o. 702.932.6887 | f. 702.341.7733 | www.RRFS.com



A FirstService Residential Management Company

Click to follow Red Rock on LinkedIn!



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

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



August 12, 2013

Re: 181 N Gibson Rd, Henderson, NV 89014
Gibson Business Center Property Owners Association / R92471

Dear Board of Directors:

The above referenced property is at a point in the collection process where a decision must be made as to whether or not the Association is going to proceed with the foreclosure sale. The balance as of today owed to the Association and Red Rock is **\$11,676.08**. The decision as to whether or not to foreclose is ultimately the Association's. Provided below is some pertinent information to assist you in this decision. Our office recommends that the Association review this information and use it to determine if foreclosure is a viable option. The Association may want to consider if there is any equity in the property and the impact on the Association of foreclosing on a property with no equity.

The Association should be aware of the two (2) possible outcomes of foreclosure:

1. The first possible outcome is when a 3rd Party steps in and purchases the property at auction. This outcome will usually only occur if there is equity and/or no mortgage. Under this outcome, the Association would be made whole.
2. The second possible outcome is that at auction no 3rd Party steps in which will cause the property to revert to the Association. The Association would then be responsible for collection costs, property tax and transfer tax. The first mortgage would remain on the property.

Below is information that was pulled from a Title Report. These documents may be provided upon request.

1st Mortgage: \$748,000.00

2nd Mortgage: NONE

Lender Foreclosure Activity: NONE

Please mark your decision below, sign on the signature line and return this letter to our office.

- ☐ Yes, the Association would like to proceed with foreclosure on the above referenced property. If the Association selects yes, our office will prepare the Permission of Publication Packet for signature. Further instruction on the foreclosure process will be provided at the time the Packet is provided to the Association.
- ☐ No, the Association does not want to proceed with foreclosure on the above referenced property. If the Association selects No, our office will not prepare the Permission of Publication however we will continue to monitor the account and continue to attempt to contact and collect from the Homeowner.

Board Member Name: _____ Dated: _____

Board Member Signature: _____ Title: _____

Next Meeting Date: _____

Please contact me with any questions you may have at 702-215-8130.

Sincerely,

Red Rock Financial Services

702.932.6887 | fax 702.341.7733 | 4775 W. Teco Avenue, Suite 140, Las Vegas, Nevada 89118 | www.rvfs.com

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

EXHIBIT 14

EXHIBIT 14

Inst #: 201312260000891

Fees: \$0.00

N/C Fee: \$0.00

12/26/2013 08:33:24 AM

Receipt #: 1883129

Requestor:

TREASURER CLARK COUNTY

Recorded By: DXI Pgs: 1

DEBBIE CONWAY

CLARK COUNTY RECORDER

APN: 178-15-511-042

When Recorded Mail to:

GIBSON ROAD L L C
1027 PLENTYWOOD PL
HENDERSON NV 89002-9248

OFFICE OF THE TREASURER AND EX-OFFICIO
TAX RECEIVER OF CLARK COUNTY, STATE OF NEVADA

TREASURER'S CERTIFICATE FOR HOLDING
DELINQUENT REAL PROPERTY PARCEL

DELINQUENT TAXES FOR THE FISCAL YEAR 2012-2013

I, Laura B. Fitzpatrick, the Ex-Officio Tax Receiver of the County of Clark, State of Nevada, pursuant to Nevada Revised Statutes (NRS) 361.570, do hereby issue to Laura B. Fitzpatrick, the Treasurer of Clark County, as Trustee for the State and County, a certificate for the below listed real property.

Parcel Number: 178-15-511-042

Owner: GIBSON ROAD L L C

ASSESSOR DESCRIPTION: GIBSON BUSINESS PARK 3 PLAT BOOK 56 PAGE 36 PT LOT 1 GEOID: PT N2
NE4 SEC 15 22 62


Taxes	3776.09
Penalty	566.55
Interest	236.07
Cost	\$ 6.00
Total	4584.71

A certificate is issued for this property on which all or a portion of the real property taxes levied for fiscal year 2012-2013 had not been paid by 5:00 p.m. on the first Monday in June, i.e. the 3rd day of June 2013. The certificate authorizes the County Treasurer to hold the property for the period of two (2) years after the first Monday in June, unless sooner redeemed by payment of the taxes and accruing taxes, penalties and costs, together with interest on the taxes at the rate of ten percent (10%) per annum from the date due until paid.

The title to the property if not redeemed by the expiration of the period of redemption will vest in the County for the benefit of the State and County.

CLARK COUNTY, NEVADA

CLARK COUNTY, NEVADA


LAURA B. FITZPATRICK
Treasurer



REBECCA COATES
Assistant Treasurer

EXHIBIT 15

EXHIBIT 15

Assessor Parcel Number: 178-15-511-042
File Number: R92471
Property Address: 181 N Gibson Rd
Henderson, NV 89014

Inst #: 201402260001981
Fees: \$18.00
N/G Fee: \$0.00
02/26/2014 01:29:03 PM
Receipt #: 1944432
Requestor:
RED ROCK FINANCIAL SERVICES
Recorded By: RNS Pgs: 2
DEBBIE CONWAY
CLARK COUNTY RECORDER

NOTICE OF FORECLOSURE SALE
UNDER THE LIEN FOR DELINQUENT ASSESSMENTS

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

WARNING! A SALE OF YOUR PROPERTY IS IMMINENT! UNLESS YOU PAY THE AMOUNT SPECIFIED IN THIS NOTICE BEFORE THE SALE DATE, YOU COULD LOSE YOUR HOME, EVEN IF THE AMOUNT IS IN DISPUTE. YOU MUST ACT BEFORE THE SALE DATE. IF YOU HAVE ANY QUESTIONS, PLEASE CALL RED ROCK FINANCIAL SERVICES AT (702) 932-6887 or (702) 215-8130. IF YOU NEED ASSISTANCE, PLEASE CALL THE FORECLOSURE SECTION OF THE OMBUDSMAN'S OFFICE, NEVADA REAL ESTATE DIVISION AT (877) 829-9907 IMMEDIATELY.

Red Rock Financial Services officially assigned as agent by the Gibson Business Center Property Owners Association under the Lien for Delinquent Assessments. **YOU ARE IN DEFAULT UNDER THE LIEN FOR DELINQUENT ASSESSMENTS**, recorded on 08/23/2011 in Book Number 20110823 as Instrument Number 0001011 reflecting GIBSON ROAD LLC as the owner(s) of record on said lien. **UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT PUBLIC SALE.** If you need an explanation of the nature of the proceedings against you, you should contact an attorney.

The Notice of Default and Election to Sell Pursuant to the Lien for Delinquent Assessments was recorded on 10/14/2011 in Book Number 20111014 as Instrument Number 0001581 of the Official Records in the Office of the Recorder.

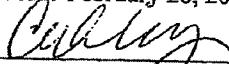
NOTICE IS HEREBY GIVEN: That on 03/21/2014, at 10:00 a.m. at the front entrance of the Nevada Legal News located at 930 South Fourth Street, Las Vegas, Nevada 89101, that the property commonly known as 181 N Gibson Rd, Henderson, NV 89014 and land legally described as GIBSON BUSINESS PARK 3 PLAT BOOK 56 PAGE 36 PT LOT 1 of the Official Records in the Office of the County Recorder of Clark County, Nevada, will sell at public auction to the highest bidder, for

Assessor Parcel Number: 178-15-511-042
File Number: R92471
Property Address: 181 N Gibson Rd
Henderson, NV 89014

cash payable at the time of sale in lawful money of the United States, by cash, a cashier's check drawn by a state or national bank, a cashier's check drawn by a state or federal credit union, state or federal savings and loan association or savings association authorized to do business in the State of Nevada, in the amount of **\$14,077.23** as of 2/26/2014, which includes the total amount of the unpaid balance and reasonably estimated costs, expenses and advances at the time of the initial publication of this notice. Any subsequent Association assessments, late fees interest, expenses or advancements, if any, of the Association or its Agent, under the terms of the Lien for Delinquent Assessments shall continue to accrue until the date of the sale. The property heretofore described is being sold "as is".

The sale will be made without covenant or warranty, expressed or implied regarding, but not limited to, title or possession, encumbrances, obligations to satisfy any secured or unsecured liens or against all right, title and interest of the owner, without equity or right of redemption to satisfy the indebtedness secured by said Lien, with interest thereon, as provided in the Declaration of Covenants, Conditions and Restrictions, recorded on 10/24/1994, in Book Number , as Instrument Number 19940240000285 of the Official Records in the Office of the Recorder and any subsequent amendments or updates that may have been recorded.

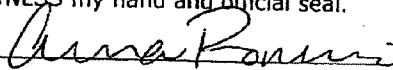
Dated: February 26, 2014


Prepared By Christie Marling, Red Rock Financial Services, on behalf of Gibson Business Center Property Owners Association

STATE OF NEVADA)
COUNTY OF CLARK)

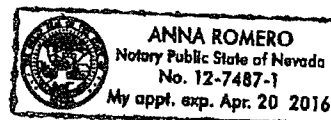
On February 26, 2014, before me, personally appeared Christie Marling, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacity, and that by their 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.



Reinstatement Information: (702) 483-2996 or Sale Information: (714) 573-7777

When Recorded Mail To:
Red Rock Financial Services
4775 W. Teco Avenue, Suite 140
Las Vegas, Nevada 89118
(702) 483-2996 or (702) 932-6887



AFFP
P1084648

Affidavit of Publication

STATE OF NEVADA)
COUNTY OF CLARK) SS

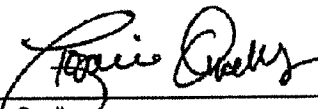
I, Rosalie Qualls state:

That I am Assistant Operations Manager of the Nevada Legal News, a daily newspaper of general circulation, printed and published in Las Vegas, Clark County, Nevada; that the publication, a copy of which is attached hereto, was published in the said newspaper on the following dates:

Feb 28, 2014
Mar 07, 2014
Mar 14, 2014

That said newspaper was regularly issued and circulated on those dates. I declare under penalty of perjury that the foregoing is true and correct.

DATED: Mar 14, 2014



Rosalie Qualls

Assessor Parcel Number: 178-15-511-042 File Number: R92471 Property Address: 181 N Gibson Rd Henderson, NV 89014 NOTICE OF FORECLOSURE SALE UNDER THE LIEN FOR DELINQUENT ASSESSMENTS Red Rock Financial Services is a debt collector and is attempting to collect a debt. Any information obtained will be used for that purpose. WARNING! A SALE OF YOUR PROPERTY IS IMMINENT! UNLESS YOU PAY THE AMOUNT SPECIFIED IN THIS NOTICE BEFORE THE SALE DATE, YOU COULD LOSE YOUR HOME, EVEN IF THE AMOUNT IS IN DISPUTE. YOU MUST ACT BEFORE THE SALE DATE. IF YOU HAVE ANY QUESTIONS, PLEASE CALL RED ROCK FINANCIAL SERVICES AT (702) 932-6887 or (702) 215-8130. IF YOU NEED ASSISTANCE, PLEASE CALL THE FORECLOSURE SECTION OF THE OMBUDSMAN'S OFFICE, NEVADA REAL ESTATE DIVISION AT (877) 829-9907 IMMEDIATELY. Red Rock Financial Services officially assigned as agent by the Gibson Business Center Property Owners Association under the Lien for Delinquent Assessments. YOU ARE IN DEFAULT UNDER THE LIEN FOR DELINQUENT ASSESSMENTS, recorded on 08/23/2011 in Book Number 20110823 as Instrument Number 0001011 reflecting GIBSON ROAD LLC as the owner(s) of record on said lien. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. If you need an explanation of the nature of the proceedings against you, you should contact an attorney. The Notice of Default and Election to Sell Pursuant to the Lien for Delinquent Assessments was recorded on 10/14/2011 in Book Number 20111014 as Instrument Number 0001581 of the Official Records in the Office of the Recorder. NOTICE IS HEREBY GIVEN: That on 03/21/2014, at 10:00 a.m. at the front entrance of the Nevada Legal News located at 930 South Fourth Street, Las Vegas, NV 89101, that the property commonly known as 181 N Gibson Rd, Henderson, NV 89014 and land legally described as GIBSON BUSINESS PARK 3 PLAT BOOK 56 PAGE 36 PT LOT 1 of the Official Records in the Office of the County Recorder of Clark County, Nevada, will sell at public auction to the highest bidder, for cash payable at the time of sale in lawful money of the United States, by cash, a cashier's check drawn by a state or national bank, a cashier's check drawn by a state or federal credit union, state or federal savings and loan association or savings association authorized to do business in the State of Nevada, in the amount of \$14,077.23 as of 2/26/2014, which includes the total amount of the unpaid balance and reasonably estimated costs, expenses and advances at the time of the initial publication of this notice. Any subsequent Association assessments, late fees interest, expenses or advancements, if any, of the Association or its Agent, under the terms of the Lien for Delinquent Assessments shall continue to accrue until the date of the sale. The property heretofore described is being sold "as is". The sale will be made without covenant or warranty, expressed or implied regarding, but not limited to, title or possession, encumbrances, obligations to satisfy any secured or unsecured liens or against all right, title and interest of the owner, without equity or right of redemption to satisfy the indebtedness secured by said Lien, with interest thereon, as provided in the Declaration of Covenants, Conditions and Restrictions, recorded on 10/24/1994, in Book Number , as Instrument Number 18940240000285 of the Official Records in the Office of the Recorder and any subsequent amendments or updates that may have been recorded. Dated: February 26, 2014 Prepared By Christie Marling, Red Rock Financial Services, on behalf of Gibson Business Center Property Owners Association Reinstatement Information: (702) 483-2996 or Sale Information: (714) 573-7777 When Recorded Mail To: Red Rock Financial Services 4775 W. Teco Avenue, Suite 140 Las Vegas, Nevada 89118 (702) 483-2996 or (702) 932-6887 P1084648 2/28, 3/7, 03/14/2014

04108130 00369969

PRIORITY POSTING & PUBLISHING (2014)
17501 IRVINE BLVD. SUITE 1
TUSTIN, CA 92780

Priority Posting & Publishing
Order # P1084648
TS # R92471

AFFIDAVIT OF SERVICE

State of Nevada)
County of Clark)

I, James Vignale Sr., state:

That at all times herein I have been a citizen of the United States, over 18 years of age, and am not a party to, or interested in, the proceeding in which this affidavit is made.

I served **Gibson Road, LLC** with a copy of the Notice of Sale, on 2/27/2014 at approximately 2:03 PM, by:

Serving the trustor(s) **Gibson Road, LLC** pursuant to NRS 116.311635, by personally delivering and leaving a copy of the Notice of Sale with **Kristen Shaner, Occupant**, a person of suitable age and discretion at the trustor's residence, and the address of the residence being:

**181 North Gibson Road
Henderson NV 89014**

To the best of my knowledge, the property is occupied by the purported owner of the property.

I declare under penalty of perjury under the law of the State of Nevada that the foregoing is true and correct.

Dated 2/27/2014

Nevada Legal Support Services LLC



James Vignale Sr., R-249802
930 S. 4th Street, Suite 200
Las Vegas, NV 89101
(702) 382-2747
NV License #1711

NVLSS ID# 476361 36
COUNTY OF SERVICE: CLARK
SERVER: James Vignale Sr.

Priority Posting & Publishing
Order # P1084648
TS # R92471

AFFIDAVIT OF POSTING NOTICE OF SALE

State of Nevada)
County of Clark)

I, Jessica Pruett, state:

That at all times herein I have been a citizen of the United States, over 18 years of age, and am not a party to, or interested in, the proceeding in which this affidavit is made.

On 2/27/2014, I posted a copy of the Notice of Sale pursuant to NRS 116.311635, concerning Sale R92471, in a public place in the county where the property is situated, to wit:

NEVADA LEGAL NEWS, 930 S FOURTH ST, LAS VEGAS
CLARK COUNTY COURTHOUSE, 200 LEWIS ST, LAS VEGAS
CLARK COUNTY BUILDING, 309 S THIRD ST, LAS VEGAS

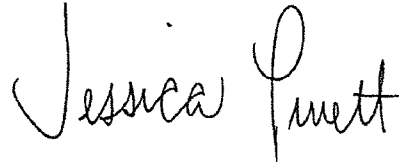
The purported owner and address of the property contained in the Notice of Sale being:

Gibson Road, LLC, 181 North Gibson Road, Henderson NV 89014.

I declare under penalty of perjury under the law of the State of Nevada that the foregoing is true and correct.

Dated 2/27/2014

Nevada Legal Support Services LLC



Jessica Pruett
930 S. 4th Street, Suite 200
Las Vegas, NV 89101
(702) 382-2747
NV License #1711

NVLSS ID# 476361 36
COUNTY OF SERVICE: CLARK
SERVER: Jessica Pruett
RED ROCK FINANCIAL SERVICES

Priority Posting & Publishing
Order # P1084648
TS # R92471

AFFIDAVIT OF POSTING NOTICE OF SALE

State of Nevada)
County of Clark)

I, James Vignale Sr., state:

That at all times herein I have been a citizen of the United States, over 18 years of age, and am not a party to, or interested in, the proceeding in which this affidavit is made.

On 2/27/2014, I posted a copy of the Notice of Sale pursuant to NRS 116.311635, concerning Sale R92471, in a public place in the county where the property is situated, to wit:

CITY HALL, 240 WATER ST, HENDERSON
PASEO VERDE LIBRARY, 280 S GREEN VALLEY PKWY, HENDERSON
LIBRARY, 100 WEST LAKE MEAD BLVD, HENDERSON

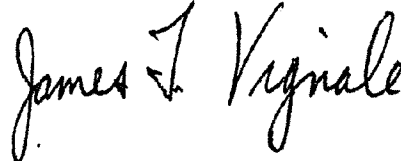
The purported owner and address of the property contained in the Notice of Sale being:

Gibson Road, LLC, 181 North Gibson Road, Henderson NV 89014.

I declare under penalty of perjury under the law of the State of Nevada that the foregoing is true and correct.

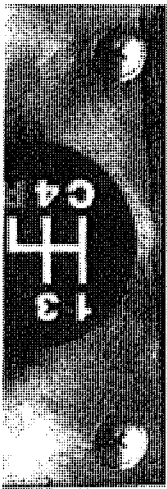
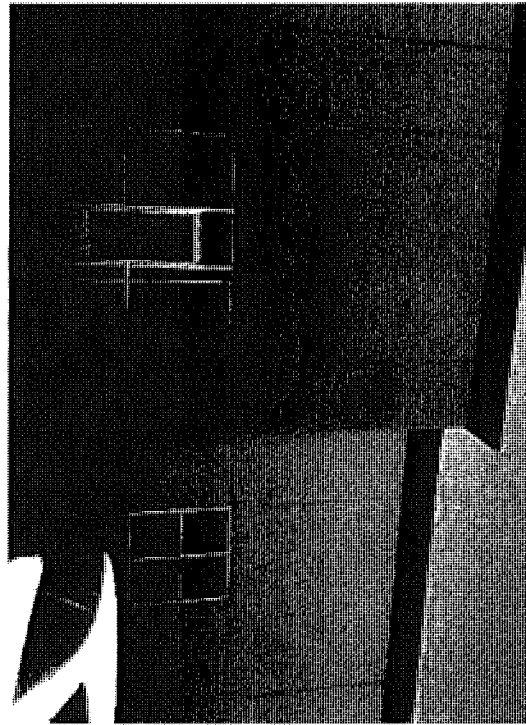
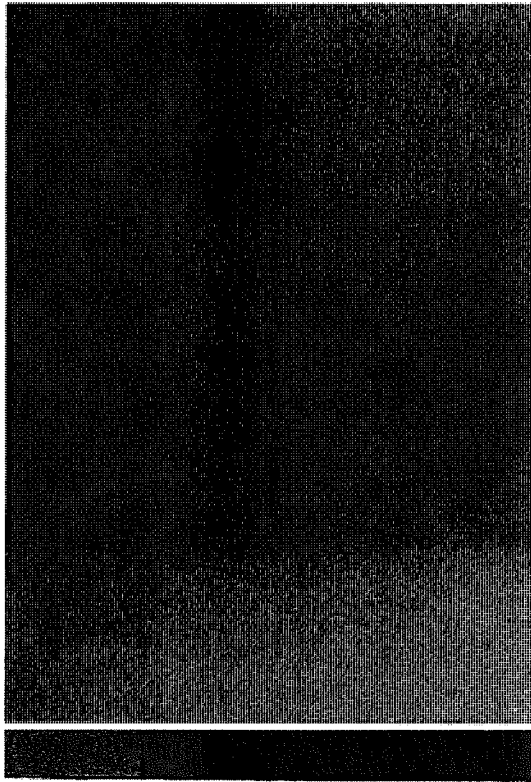
Dated 2/27/2014

Nevada Legal Support Services LLC



James Vignale Sr.
930 S. 4th Street, Suite 200
Las Vegas, NV 89101
(702) 382-2747
NV License #1711

NVLSS ID# 476361 36
COUNTY OF SERVICE: CLARK
SERVER: James Vignale Sr.
RED ROCK FINANCIAL SERVICES



Photos taken by: James Vignale Sr. County: CLARK 36
Photo Date: 2/27/2014 Time: 2:03 PM NLN ID# 476361 Page 1 of 1
Primary Borrower: Gibson Road, LLC
Property Address: 181 North Gibson Road, Henderson NV 89014

Nevada Legal Support Services LLC
930 S. 4th Street, Suite 200
Las Vegas, NV 89101
(702) 382-2747 NV. Lic. #1711

Priority Posting & Publishing Order # P1084648 TS#R92471

THE
WALZ
CERTIFIED
MAILER™

FROM

WALZ™

U.S. PAT. NO. 5,501,393

7196 9008 9111 1346 0585

TO:

CELTIC BANK CORPORATION

C/O ROBERTA MERRYMAN
340 EAST 400 SOUTH
SALT LAKE CITY, UT 84111

SENDER:

REFERENCE:

R92471

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	
	Certified Fee	
	Return Receipt Fee	
	Restricted Delivery	
	Total Postage & Fees	

USPS®
Receipt for
Certified Mail™

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

Mailed on 2/27/14 by
Red Rock Financial Services
See Firm Book

FOLD AND TEAR THIS WAY → OPTIONAL

Certified Article Number

7196 9008 9111 1346 0585

SENDER'S RECORD

Label #5

CELTIC BANK CORPORATION

C/O ROBERTA MERRYMAN
340 EAST 400 SOUTH
SALT LAKE CITY, UT 84111
R92471

Charge
Amount:

Charge
To:

FOLD AND TEAR THIS WAY →

Label #6

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF RETURN ADDRESS. FOLD AT DOTTED LINE

CERTIFIED MAIL™



7196 9008 9111 1346 0585

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number



7196 9008 9111 1346 0585

3. Service Type **CERTIFIED MAIL™**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

CELTIC BANK CORPORATION

C/O ROBERTA MERRYMAN
340 EAST 400 SOUTH
SALT LAKE CITY, UT 84111
R92471 Gibson Business Center Property Owners Association

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent
☐ Addressee
☐ Yes
☐ No

D. Is delivery address different from item 1?
If YES, enter delivery address below:

Thank you for using Return Receipt Service

PS Form 3811, January 2005

Domestic Return Receipt

EXHIBIT 16

EXHIBIT 16

Christie Marling

From: Christie Marling
Sent: Friday, March 21, 2014 11:08 AM
To: Stephanie Jones (sjones@marwestcommercial.com)
Cc: Anna Romero; Rhonda Leavitt (RLeavitt@rrfs.com)
Subject: Sale Results - 181 N Gibson Rd

Importance: High

Good Morning,

As instructed, the property referenced above was taken to auction today **03/21/2014** for unpaid association assessments, the opening bid was **\$14,330.97** (Fines of \$0.00 were not included as they can't be taken to foreclosure). The property sold to a **3rd party bidder** for \$30,000.00. The Association will be paid in full as of today for assessments, late fees and interest, if any. Any excess funds will be disbursed to any other lienholders or what is required by law.

3rd party bidder was Vegas United Investment Series 105

Once payment is received our office will process the payment, from there we will prepare the foreclosure deed for the new owner to record. There isn't anything the Association needs to do until the deed is recorded for the new owner to be entered into your system.

Thanks,

Christie Marling
Trustee Sale Officer
Red Rock Financial Services

o. 702.483.2996 | f. 702.940.7095 | www.RRFS.com



A FirstService Residential Management Company

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

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

Christie Marling

From: no-return@priorityposting.com
Sent: Friday, March 21, 2014 10:46 AM
To: Christie Marling
Subject: Final Sale Results for TS# R92471/GIBSON ROAD LLC

Red Rock Financial Services
Re: Final Sale Results
Priority No.: 1084648

Attn: Foreclosure Department
Your T.S. Number R92471 sold to a 3rd party on 03/21/2014 in the county of Clark, NV at 10:00AM

Sale Conducted at: 10:24 AM

Said property sold for: \$30,000.00

Total required: \$30,000.00

Amount Received: \$30,000.00

Said property sold to: CHARLES SCHMIDT

Vested as: VEGAS UNITED INVESTMENT SERIES 105

Address: 2676 PONTE VECCHIO TERR, HENDERSON, NV 89052

Telephone No.: 702-777-4444

Driver's License No.: NVDL# 1800699799

Comments:

No. of Bidders: 3

No. of Witnesses Present: 70

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

The information contained in this e-mail message is intended for the confidential use of the designated recipients. If the reader of this message is not an intended recipient, you are hereby notified that any review, use, dissemination, forwarding or copying of this message is strictly prohibited. Please notify Priority Posting & Publishing ("Company") immediately by reply e-mail or telephone, and delete the original message and all attachments from your system. You are further advised that this e-mail and any response thereto is the property of the Company and can be accessed and reviewed by the company at any time. Thank You.

EXHIBIT 17

EXHIBIT 17

31-1

Return TO

Mail Tax statement to:
Vegas United Investment Series 105
2676 Ponte Vecchio Terrace
Henderson, NV 89052

APN # 178-15-511-042

Inst #: 20140417-0003282

Fees: \$18.00 N/C Fee: \$0.00

RPTT: \$1830.90 Ex: #

04/17/2014 03:48:10 PM

Receipt #: 1996917

Requestor:

LYDG LLC

Recorded By: ANI Pgs: 3

DEBBIE CONWAY

CLARK COUNTY RECORDER

FORECLOSURE DEED

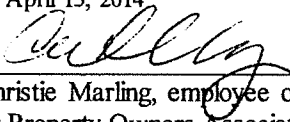
The undersigned declares:

Red Rock Financial Services, herein called agent for (Gibson Business Center Property Owners Association), was the duly appointed agent under that certain Lien for Delinquent Assessments, recorded 08/23/2011 as instrument number 0001011 Book 20110823, in Clark County. The previous owner as reflected on said lien is GIBSON ROAD LLC. Red Rock Financial Services as agent for Gibson Business Center Property Owners Association does hereby grant and convey, but without warranty expressed or implied to: **Vegas United Investment Series 105** (herein called grantee), pursuant to NRS 116.3116 through NRS 116.31168, all its right, title and interest in and to that certain property legally described as: GIBSON BUSINESS PARK 3 PLAT BOOK 56 PAGE 36 PT LOT 1 which is commonly known as **181 N Gibson Rd Henderson, NV 89014.**

AGENT STATES THAT:

This conveyance is made pursuant to the powers conferred upon agent by Nevada Revised Statutes, the Gibson Business Center Property Owners Association governing documents (CC&R's) and that certain Lien for Delinquent Assessments, described herein. Default occurred as set forth in a Notice of Default and Election to Sell, recorded on 10/14/2011 as instrument number 0001581 Book 20111014 which was recorded in the office of the recorder of said county. Red Rock Financial Services has complied with all requirements of law including, but not limited to, the elapsing of 90 days, mailing of copies of Lien for Delinquent Assessments and Notice of Default and the posting and publication of the Notice of Sale. Said property was sold by said agent, on behalf of Gibson Business Center Property Owners Association at public auction on **03/21/2014**, at the place indicated on the Notice of Sale. Grantee being the highest bidder at such sale became the purchaser of said property and paid therefore to said agent the amount bid **\$30,000.00** in lawful money of the United States, or by satisfaction, pro tanto, of the obligations then secured by the Lien for Delinquent Assessment.


Dated: April 15, 2014

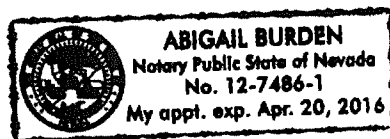

By: Christie Marling, employee of Red Rock Financial Services, agent for Gibson Business Center Property Owners Association

STATE OF NEVADA)
COUNTY OF CLARK)

On April 15, 2014, before me, personally appeared Christie Marling, personally known to me (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 they executed the same in their authorized capacity, and that by their 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.


When Recorded Mail To: Vegas United Investment Series 105
2676 Ponte Vecchio Terrace
Henderson, NV 89052



STATE OF NEVADA DECLARATION OF VALUE

1. Assessor Parcel Number (s)

- a) 178-15-511-042
b) _____
c) _____
d) _____

2. Type of Property:

- | | |
|------------------------------------------|-----------------------------------------------------|
| a) <input type="checkbox"/> Vacant Land | b) <input type="checkbox"/> Single Fam Res. |
| c) <input type="checkbox"/> Condo/Twnhse | d) <input type="checkbox"/> 2-4 Plex |
| e) <input type="checkbox"/> Apt. Bldg. | f) <input checked="" type="checkbox"/> Comm' Wind'l |
| g) <input type="checkbox"/> Agricultural | h) <input type="checkbox"/> Mobile Home |
| i) <input type="checkbox"/> Other | |

FOR RECORDERS OPTIONAL USE ONLY

Notes: _____

(H)

3. Total Value/Sales Price of Property:

Deed in Lieu of Foreclosure Only (value of property) \$ 358,734⁰⁰
Transfer Tax Value: \$ 358,734⁰⁰
Real Property Transfer Tax Due: \$ 1,830.90


4. If Exemption Claimed:

- a. Transfer Tax Exemption, per NRS 375.090, Section: _____
b. Explain Reason for Exemption: _____

5. Partial Interest: Percentage being transferred: _____ %

The undersigned declares and acknowledges, under penalty of perjury, pursuant to NRS 375.060 and NRS 375.110, that the information provided is correct to the best of their information and belief, and can be supported by documentation if called upon to substantiate the information provided herein. Furthermore, the disallowance of any claimed exemption, or other determination of additional tax due, may result in a penalty of 10% of the tax due plus interest at 1% per month.

Pursuant to NRS 375.030, the Buyer and Seller shall be jointly and severally liable for any additional amount owed.

Signature  Capacity AGENT
Signature _____ Capacity _____

SELLER (GRANTOR) INFORMATION

(REQUIRED)

Print Name: Red Rock Financial Services
Address: 4775 West Teco Ave #140
City: Las Vegas
State: NV Zip: 89118

BUYER (GRANTEE) INFORMATION

(REQUIRED)

Print Name: Vegas United Investment Series 105
Address: 2676 Ponte Vecchio Terrace
City: Henderson
State: NV Zip: 89052

COMPANY/PERSON REQUESTING RECORDING

(REQUIRED IF NOT THE SELLER OR BUYER)

Print Name: _____ Escrow # _____
Address: _____
City: _____ State: _____ Zip: _____

(AS A PUBLIC RECORD THIS FORM MAY BE RECORDED)

EXHIBIT 18

EXHIBIT 18



MICHELE W. SHAFE

Clark County Assessor

Phone: (702) 455-3882 • Fax: (702) 455-5553

www.ClarkCountyNv.gov/assessor

Rocky A. Steele, Assistant Director of Assessment Services



MEMBER
International
Association of Assessing
Officers

May 03, 2014

VEGAS UNITED INVEST SERIES 105
2676 PONTE VECCHIO TERR
HENDERSON NV 89052

RE: APN: 178-15-511-042
DOCUMENT: 20140417:03282

This is to inform you the Assessor's Office has encountered difficulty in processing the above referenced document as the legal description is either incorrect, incomplete or missing from the above referenced document (see attached copy for further information).

You may wish to contact your title company or attorney for assistance in resolving this matter.

Corrective documents should be forwarded to the Clark County Recorder's Office at 500 S. Grand Central Parkway, Las Vegas, NV 89155 along with sufficient recording fees. Please do not send any corrective documents to the Assessor's Office. Also, please be aware the Recorder's Office will only accept corrections made on either the original document or a certified copy issued by the Recorder for recordation. They will not accept any corrections made on the enclosed copies.

If you have any questions or need further information, please do not hesitate to contact me at (702) 455-4961.

VICKI COMIA
GIS Technician II

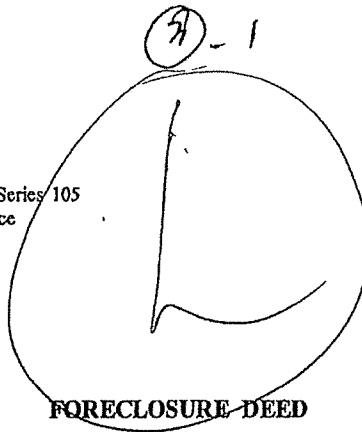


Clark County Government Center • 500 S. Grand Central Parkway • Box 551401 • Las Vegas NV 89155-1401

Return TO

Mail Tax statement to:
Vegas United Investment Series 105
2676 Ponte Vecchio Terrace
Henderson, NV 89052

APN # 178-15-511-042



Inst #: 20140417-0003282

Fees: \$18.00 N/C Fee: \$0.00

RPTT: \$1830.90 Ex: #

04/17/2014 03:48:10 PM

Receipt #: 1996917

Requestor:

LVDG LLC

Recorded By: ANI Pgs: 3

DEBBIE CONWAY

CLARK COUNTY RECORDER

The undersigned declares:

Red Rock Financial Services, herein called agent for (Gibson Business Center Property Owners Association), was the duly appointed agent under that certain Lien for Delinquent Assessments, recorded 08/23/2011 as instrument number 0001011 Book 20110823, in Clark County. The previous owner as reflected on said lien is GIBSON ROAD LLC. Red Rock Financial Services as agent for Gibson Business Center Property Owners Association does hereby grant and convey, but without warranty expressed or implied to: Vegas United Investment Series 105 (herein called grantee), pursuant to NRS 116.3116 through NRS 116.31168, all its right, title and interest in and to that certain property legally described as: GIBSON BUSINESS PARK 3 PLAT BOOK 56 PAGE 36 PT LOT 1 which is commonly known as 181 N Gibson Rd Henderson, NV 89014.

AGENT STATES THAT:

(See att. copy) → Need to describe which pt?

This conveyance is made pursuant to the powers conferred upon agent by Nevada Revised Statutes, the Gibson Business Center Property Owners Association governing documents (CC&R's) and that certain Lien for Delinquent Assessments, described herein. Default occurred as set forth in a Notice of Default and Election to Sell, recorded on 10/14/2011 as instrument number 0001581 Book 20111014 which was recorded in the office of the recorder of said county. Red Rock Financial Services has complied with all requirements of law including, but not limited to, the elapsing of 90 days, mailing of copies of Lien for Delinquent Assessments and Notice of Default and the posting and publication of the Notice of Sale. Said property was sold by said agent, on behalf of Gibson Business Center Property Owners Association at public auction on 03/21/2014, at the place indicated on the Notice of Sale. Grantee being the highest bidder at such sale became the purchaser of said property and paid therefore to said agent the amount bid \$30,000.00 in lawful money of the United States, or by satisfaction, pro tanto, of the obligations then secured by the Lien for Delinquent Assessment.



20060213-0002530

Fee: \$19.00 RPTT: EX#003

N/C Fee: \$25.00

02/13/2006

13:41:47

T20060027141

Requestor:

LAWYERS TITLE OF NEVADA

Frances Deane
Clark County Recorder

SOL

Pgs: 9

APN# 178-15-511-029, 030 & 031

db

Grant Bargain

~~UNOFFICIAL COPY~~
Type of Document
(Example: Declaration of Homestead, Quit Claim Deed, etc.)
RE-RECORDED

This deed is being re-recorded to correct legal description
and clarify legal description shown in GBSD recorded January
19, 2006 in Book 20060119 as Document No. 03679.

Recording requested by:

Lawyers Title

Return to:

Name

Lawyers Title

Address

1210 S. Valley View

City/State/Zip

LV NV89102

This page added to provide additional information required by NRS 111.312 Sections 1-2
(Additional recording fee applies).

This cover page must be typed or printed clearly in black ink only.

CS10/03

 **COPY**

16-3 ch

20060123-0000481

Fee: \$16.00 RPTT: EXN003

H/C Fee: \$25.00

01/23/2006 09:01:45

T2006012093

Requestor:

LAWYERS TITLE OF NEVADA

Frances Deane

Clark County Recorder

LEX

Pgs: 6

178-15-511-042
Parcel Number: 178-15-511-029
178-15-511-030 and 178-15-511-
031

UNOFFICIAL COPY

(Title on Document)
(Example: Declaration of Homestead, Quit Claim Deed, etc.)

RE-RECORDED

TO CORRECT THE LEGAL DESCRIPTION

Recording requested by:
LAWYERS TITLE OF NEVADA, INC

Return to:

Name LAWYERS TITLE OF NEVADA

Address 1210 S. VALLEY VIEW BLVD. #104

City/State/Zip LAS VEGAS, NV 89102

01902564-8A

This page added to provide additional information required by NRS 111.312
Sections 1-2 (Additional recording fee applies).

This cover page must be typed or printed clearly in black ink only.

Exhibit A

All that certain real property situated in the County of Clark, State of Nevada, described as follows:

PARCEL I:

A portion of the North Half (N ½) of the Northeast Quarter (NE ¼) of the Northeast Quarter (NE ¼) of Section 15, Township 22 South, Range 62 East, M.D.B.&M., Clark County, Nevada, also being Lot 6-10 as shown on map in File 151 of Surveys, Page 20, Clark County, Nevada Records, more particularly described as follows:

UNOFFICIAL COPY

COMMENCING at the Northeast Corner (NE Cor.) of Section 15, Township 22 South, Range 62 East, also being the intersection of American Pacific Drive and Gibson Road;
Thence South 89°36'15" West along the centerline of American Pacific Drive a distance of 259.36 feet;
Thence leaving the centerline of American Pacific Drive South 00°58'42" East a distance of 598.75 feet to the True Point of Beginning;
Thence North 89°13'35" West a distance of 281.18 feet;
Thence South 00°46'25" West a distance of 81.50 feet;
Thence South 89°13'35" East a distance of 165.00 feet;
Thence South 00°46'25" West a distance of 5.00 feet;
Thence South 89°13'35" East a distance of 35.87 feet;
Thence North 00°58'42" a distance of 86.50 feet to the True Point of Beginning.

PARCEL II:

East
A non-exclusive easement for pedestrian and vehicular ingress and egress as set forth in the Declaration of Protective Covenants, Conditions and Restrictions recorded September 11, 1989 in Book 890911 as Document No. 00173, Official Records.

FRANCES DEANE OF
CLARK COUNTY, NEVADA
2006 JAN 20
CERTIFIED THIS IS A
TRUE AND CORRECT
COPY OF THE ORIGINAL
2006 FEB 7 A 10 00

Frances Deane

All that certain real property situated in the County of Clark, State of Nevada, described as follows:

PARCEL I:

Being a portion of Lot One (1) of Gibson Business Park 3 on file in Book 56 of Plats, page 36, in the Office of the County Recorder of Clark County, Nevada, more particularly described as follows:

A portion of the North Half (N ½) of the Northeast Quarter (NE ¼) of the Northeast Quarter (NE ¼) of Section 15, Township 22 South, Range 62 East, M.D.B.&M., Clark County, Nevada, also being Lot 6-10 as shown on map in File 151 of Surveys, Page 20, Clark County, Nevada Records, more particularly described as follows:

Good legal.

COMMENCING at the Northeast Corner (NE Cor.) of Section 15, Township 22 South, Range 62 East, also being the Intersection of American Pacific Drive and Gibson Road; Thence South 89°26'15" West along the centerline of American Pacific Drive a distance of 259.36 feet;
Thence leaving the centerline of American Pacific Drive South 00°58'42" West a distance of 598.75 feet to the True Point of Beginning;
Thence North 89°13'35" West a distance of 201.18 feet;
Thence South 00°46'25" West a distance of 81.50 feet;
Thence South 89°13'35" East a distance of 165.00 feet;
Thence South 00°46'25" West a distance of 5.00 feet;
Thence South 89°13'35" East a distance of 35.87 feet;
Thence North 00°58'42" East a distance of 86.50 feet to the True Point of Beginning.

PARCEL II:

A non-exclusive easement for pedestrian and vehicular ingress and egress as set forth in the Declaration of Protective Covenants, Conditions and Restrictions recorded September 11, 1989 in Book 890911 as Document No. 00173, Official Records.

EXHIBIT 19

EXHIBIT 19



268 South State Street Suite 300
Salt Lake City, UT 84111

June 9, 2014

GIBSON ROAD LLC
P O Box 11748
Campbell, CA 95011

PAST DUE PROPERTY TAXES
NOTICE ON LOAN NO. 54726

Dear GIBSON ROAD LLC:

As a financial institution regulated by the Federal Deposit Insurance Corporation and the Small Business Administration, Celtic Bank is required to be in compliance with federal regulations which includes the regular maintenance of our loan documentation. When signing the loan agreements with Celtic Bank you agreed that taxes would be paid when due. Past Due Taxes become a prior lien to our Trust Deed, and are deemed a material default on the loan.

Celtic Bank hereby gives you notice that the non-payment of your taxes can be considered a default in terms of the Note you signed with Celtic Bank. Such default is described as follows:

- **Past Due Property Taxes (in the amount of \$8,881.88 for the real property located at 181 N Gibson Road, Henderson, NV 89014) for GIBSON ROAD LLC, PIN 178-15-511-042**

You may submit your proof of payment via email, fax, or mail using the contact information listed below. Thank you for your cooperation in providing these necessary documents. If you have any questions or concerns, don't hesitate to contact me.

Sincerely;

Mariela Sueldo

VP Loan Operations

268 South State St. #300 | Salt Lake City | UT | 84111

Tel: 801-320-6549 | Fax: 801-303-1949

msueldo@celticbank.com



August 6, 2014

GIBSON ROAD LLC
P O Box 11748
Campbell, CA 95011

PAST DUE PROPERTY TAXES
NOTICE ON LOAN NO. 54726

Dear GIBSON ROAD LLC:

As a financial institution regulated by the Federal Deposit Insurance Corporation and the Small Business Administration, Celtic Bank is required to be in compliance with federal regulations which includes the regular maintenance of our loan documentation. When signing the loan agreements with Celtic Bank you agreed that taxes would be paid when due. Past Due Taxes become a prior lien to our Trust Deed, and are deemed a material default on the loan.

Celtic Bank hereby gives you notice that the non-payment of your taxes can be considered a default in terms of the Note you signed with Celtic Bank. Such default is described as follows:

- Past Due Property Taxes (in the amount of \$9,187.87 for the real property located at 181 N Gibson Road, Henderson, NV 89014) for GIBSON ROAD LLC, PIN 178-15-511-042

You may submit your proof of payment via email, fax, or mail using the contact information listed below. Thank you for your cooperation in providing these necessary documents. If you have any questions or concerns, don't hesitate to contact me.

Sincerely;

Mariela Sueldo

VP Loan Operations

268 South State St. #300 | Salt Lake City | UT | 84111

Tel: 801-320-6549 | Fax: 801-303-1949

msueldo@celticbank.com



February 6, 2015

GIBSON ROAD LLC
P O Box 11748
Campbell, CA 95011

PAST DUE PROPERTY TAXES
NOTICE ON LOAN NO. 54726

Dear GIBSON ROAD LLC:

As a financial institution regulated by the Federal Deposit Insurance Corporation and the Small Business Administration, Celtic Bank is required to be in compliance with federal regulations which includes the regular maintenance of our loan documentation. When signing the loan agreements with Celtic Bank you agreed that taxes would be paid when due. Past Due Taxes become a prior lien to our Trust Deed, and are deemed a material default on the loan.

Celtic Bank hereby gives you notice that the non-payment of your taxes can be considered a default in terms of the Note you signed with Celtic Bank. Such default is described as follows:

- **Past Due Property Taxes (in the amount of \$12,066.58 for the real property located at 181 N Gibson Road, Henderson, NV 89014) for GIBSON ROAD LLC, PIN 178-15-511-042**

You may submit your proof of payment via email, fax, or mail using the contact information listed below. Thank you for your cooperation in providing these necessary documents. If you have any questions or concerns, don't hesitate to contact me.

Sincerely;

Mariela Sueldo

VP Loan Operations

268 South State St. #300 | Salt Lake City | UT | 84111

Tel: 801-320-6549 | Fax: 801-303-1949

msueldo@celticbank.com

EXHIBIT 20

EXHIBIT 20

APN: 178-15-511-042

RECORDING REQUESTED BY
First American Title Insurance Company
2500 Paseo Verde Parkway, STE 120
Henderson, NV 89074

AND WHEN RECORDED MAIL TO
First American Title Insurance Company
2500 Paseo Verde Parkway, STE 120
Henderson, NV 89074

Inst #: 20150302-0003758
Fees: \$222.00
N/C Fee: \$25.00
03/02/2015 02:55:53 PM
Receipt #: 2332585
Requestor:
FIRST AMERICAN TITLE PASEO
Recorded By: LEX Pgs: 0
DEBBIE CONWAY
CLARK COUNTY RECORDER

Trustee Sale No. 2475919-IRK / NCS 702405

IMPORTANT NOTICE

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS, IT MAY BE SOLD WITHOUT ANY COURT ACTION. You may have the legal right for a period of 35 days commencing on the first day following the day upon which the notice of default was recorded and mailed to make good the deficiency in performance or payment. No sale date may be set until three months from the date this notice of default was recorded (which date of recordation appears on this notice).

This amount is **\$525,196.24** as of **02/18/2015** and will increase until your account becomes current.

While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your Note and Deed of Trust or Mortgage. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required by the Note and Deed of Trust or Mortgage, the beneficiary or mortgagee may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary or mortgagee may require as a condition to reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

Trustee Sale No. 2475919-IRK / NCS 702405

Upon your written request, the beneficiary or mortgagee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than the end of the three month period stated above) to, among other things, (1) provide additional time in which to cure the default by the transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2).

Following the expiration of the time period referred to in the first paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your creditor permits a longer period, you have only the legal right to stop the sale of your property by paying the entire amount demanded by your creditor.

To find out the amount you must pay, to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact:

Jeff Orgill
Celtic Bank
268 S. State Street, Suite 300
Salt Lake City, UT 84111
801-320-6534

If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan. Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale, provided the sale is concluded prior to the conclusion of the foreclosure. Remember, **YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION.**

This is an attempt to collect a debt and any information obtained will be used for that purpose.

NOTICE IS HEREBY GIVEN THAT: FIRST AMERICAN TITLE INSURANCE COMPANY is the duly appointed Trustee under a Deed of Trust dated, **12/09/2005**, executed by **GIBSON ROAD LLC**, a Nevada limited liability company, as Trustor, to secure certain obligations in favor of **SILVER STATE BANK**, as original Beneficiary under a Deed of Trust recorded on **12/30/2005** in Book No. **20051230** as Document No. **0002937** of Official Records in the Office of the Recorder of Clark County, State of Nevada and re-recorded on **01/23/2006** in Book No. **20060123** as Document No. **0000482** of the Official Records to correct the legal description.. Said obligations include **ONE NOTE FOR THE ORIGINAL SUM OF \$748,000.00.**

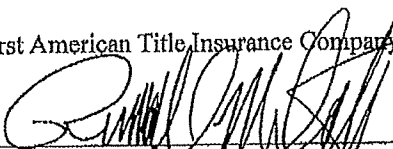
Trustee Sale No. 2475919-IRK / NCS 702405

That a breach of the obligations for which said Deed of Trust is security has occurred in that payment has not been made of: **THE INSTALLMENTS OF PRINCIPAL AND INTEREST WHICH BECAME DUE 06/01/2014 AND ALL SUBSEQUENT INSTALLMENTS, TOGETHER WITH LATE CHARGES AND PREPAYMENT PENALTY AS SET FORTH IN SAID NOTE AND DEED OF TRUST, ADVANCES, ASSESSMENTS, FEES AND/OR TRUSTEE FEES.**

That by reason thereof, the present beneficiary under such Deed of Trust, has executed and delivered to said Trustee, a written Declaration of Default and Demand for Sale, and has surrendered to said Trustee such Deed of Trust and all documents evidencing obligations secured thereby and has declared and does hereby declare all sums secured thereby immediately due and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

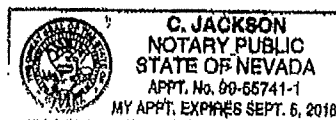
Date: 3-2-15

First American Title Insurance Company, as Trustee for the Beneficiary.



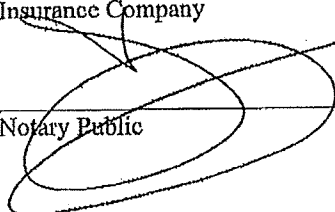
Russell M. Dalton, Vice President

STATE OF NEVADA)
) ss:
COUNTY OF CLARK)



This instrument was acknowledged before me

on 3-2-15
by: Russell M. Dalton, Vice President of First American Title
Insurance Company



Notary Public

**AFFIDAVIT OF AUTHORITY TO EXERCISE THE
POWER OF SALE**

Pursuant to NRS 107.080

APN or Property Address:
178-15-511-042

Deed of Trust Document Instrument
Number: 20051230-0002937

STATE OF Utah)
COUNTY OF Salt Lake) ss:

The affiant, Brian Zern, being first duly
sworn upon oath,

The undersigned affiant does hereby attest under penalty of perjury to the following information, which is based on the direct, personal knowledge of the affiant or the personal knowledge which the affiant acquired by a review of the business records of the beneficiary, the successor in interest of the beneficiary or the servicer of the obligation or debt secured by the deed of trust:

1. The full name and business address of the current trustee or the current trustee's personal representative or assignee is:

First American Title Insurance Company
2500 Paseo Verde Parkway, STE 120
Henderson, NV 89074

The full name and business address of the current holder of the note secured by the Deed of Trust is:

Celtic Bank Corporation
268 S. State Street, STE 300
Salt Lake City, UT 84111

The full name and business address of the current beneficiary of record of the Deed of Trust is:

Celtic Bank Corporation
268 S. State Street, STE 300
Salt Lake City, UT 84111

The full name and business address of the current servicer of the obligation or debt secured by the Deed of Trust is:

N/A
Full Name

N/A
Street, City, County, State, Zip

2. The beneficiary under the deed of trust is in actual or constructive possession of the note secured by the deed of trust.
3. That the beneficiary or its successor in interest or the servicer of the obligation or debt secured by the deed of trust has instructed the trustee to exercise the power of sale with respect to the property.
4. The beneficiary has sent to the obligor or borrower of the obligation or debt secured by the deed of trust a written statement containing the following information:
 - a. The amount of payment required to make good the deficiency in performance or payment, avoid the exercise of the power of sale and reinstate the terms and conditions of the underlying obligation or debt existing before the deficiency in the performance or payment, as of the date of the statement;
 - b. The amount in default;
 - c. The principal amount of the obligation or debt secured by the deed of trust;
 - d. The amount of accrued interest and late charges;
 - e. A good faith estimate of all fees imposed in connection with the exercise of the power of sale; and
 - f. Contact information for obtaining the most current amounts due and the local or toll-free telephone number described in subparagraph (4).
5. The local or toll-free telephone number that may be called by the obligor or borrower of the obligation or debt to receive the most current amounts due and a recitation of the information contained in this affidavit is 801-320-6534.
6. The date and the recordation number, and the name of each assignee under, each recorded assignment of the deed of trust, which information is based on the knowledge or information as described in NRS 107.080(2)(c)(5)(I-IV), is provided as follows:

11/09/2009
Date

20091109-0001572
Instrument Number

Celtic Bank Corporation
Name of Assignee

Dated this 25th day of February, 2015.

Affiant Name: Brian Zern

Signed By: [Signature]

Print Name: Brian Zern
VP Special Assets VP Loan Servicing
Wells Fargo Bank Corp.

STATE OF Utah)

COUNTY OF Salt Lake) ss:

On this 25th day of February, 2015, personally appeared before me, a Notary Public, in and for said County and State, Brian Zern, known to me to be the persons described in and who executed the foregoing instrument in the capacity set forth therein, who acknowledged to me that he/she executed the same freely and voluntarily and for the uses and purposes therein mentioned.

[Signature]
NOTARY PUBLIC IN AND FOR
SAID COUNTY AND STATE

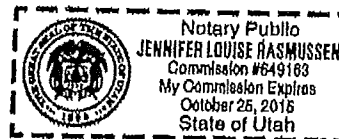


EXHIBIT 21

EXHIBIT 21

ROGER P. CROTEAU & ASSOCIATES, LTD.

Roger P. Croteau, Esq.*
Timothy E. Rhoda, Esq.**
Robert W. Linder, Esq.

A PROFESSIONAL CORPORATION
9120 West Post Road, Suite 100
Las Vegas, Nevada 89148

Telephone: (702) 254-7775
Facsimile: (702) 228-7719

croteaulaw@croteaulaw.com

Paralegals
Brian Druud
Mindy Keck

Legal Assistants
Emily Roberts
Elizabeth Ryan

*Also Licensed in Massachusetts
**Also Licensed in Illinois

April 30, 2015

Celtic Bank Corporation
268 South State Street, Suite 300
Salt Lake City, UT 84111

First American Title Insurance Company
2500 Paseo Verde Parkway, Suite 120
Henderson, NV 89074

Re: Trustee Sale No: 2475919-IRK / NCS 702405
APN#: 178-15-511-042
Property: 181 North Gibson Road, Henderson, NV 89014
("Property")

Dear Sir or Madam;

Please be advised that this office represents Vegas United Investment Series 105 ("*Vegas United*") with respect to various legal matters. Vegas United is the title owner of the above-referenced Property. Vegas United purchased the Property at an association lien foreclosure sale conducted by Gibson Business Center Property Owners Association ("*OA*") on March 21, 2014. A copy of the recorded Foreclosure Deed is attached hereto for your reference.

It has come to my attention that First American Title Insurance Company recently caused a Notice of Breach and Default and Election to Sell Under Deed of Trust ("*NOD*") to be recorded against the Property in the Clark County Recorder's Office on March 2, 2015, as document no. 201503020003758. Pursuant to this NOD, Celtic Bank appears to be threatening to foreclose upon the Property. However, the NOD is invalid for at least two reasons.

First, a review of the Deed of Trust referenced in the NOD reveals that the Deed of Trust does not relate to my client's Property. The Deed of Trust indicates on its face as follows: "The Real Property or its address is commonly known as 155, 161 & 173 N. Gibson Road, Henderson, NV 89014. The real property tax identification number is 178-15-511-029, 178-15-511-030 & 178-15-511-031." Conspicuously absent is any mention of 181 N. Gibson Road or parcel no. 178-15-511-042, the property address and parcel against which the NOD has been recorded. Because the Deed of Trust is not secured by the Property, the NOD is invalid.

Second, assuming for the sake of argument that the Deed of Trust is somehow secured by the Property, it has been extinguished. As you may be aware, the Nevada Supreme Court held in a recent decision, *SFR Investments Pool 1, LLC v. U.S. Bank, N.A.*, 130 Nev. ___, ___ P.3d ___ (Adv. Op. No. 75, Sept. 18, 2014), that the non-judicial foreclosure of a homeowners association's super-priority lien extinguishes a first deed of trust. My client purchased the

Celtic Bank Corporation/ First American Title Insurance Company

Re: *Trustee Sale No: 2475919-IRK / NCS 702405*

181 North Gibson Road, Henderson, NV 89014

April 30, 2015

Page 2

Property at an association lien foreclosure sale. As a result, the deed of trust held by Celtic Bank Corporation ("*Celtic Bank*"), if it was in fact ever secured by the Property, was extinguished. Celtic Bank thus no longer possesses any secured interest in the Property even if it once did. In either case, the NOD is fraudulent, fugitive and ineffective.

Please take notice that the NOD that has been recorded against the Property is slandering my client's title. Please accept this letter as my client's demand that the NOD be immediately rescinded and that any and all foreclosure activity related to the Property immediately cease. In addition, I hereby demand that Celtic Bank instruct all of its agents to stay away from the Property, including any field services provider. Any attempts to enter upon the Property, change the locks or take any other action to "secure" the Property will be viewed as criminal trespass. In the event that First American Title Insurance Company or Celtic Bank proceeds with any further foreclosure proceedings based upon the extinguished, void, invalid and/or non-existent security interest, my client will pursue all of its available legal remedies. This will include a Complaint for Slander of Title, punitive damages and other appropriate claims.

Please confirm that you will immediately cease and desist any and all further foreclosure activity, rescind the NOD and instruct all of your agents to stay away from the Property. Thank you for your time and attention. If you have any questions, please do not hesitate to contact this office.

Very truly yours,

ROGER P. GROTEAU
& ASSOCIATES, LTD.



TIMOTHY E. RHODA, ESQ.

Enclosure

Return TD
Mail Tax statement to:
Vegas United Investment Series 105
2676 Ponte Vecchio Terrace
Henderson, NV 89052

APN # 178-15-511-042

Inst #: 20140417-0003282
Fees: \$18.00 N/C Fee: \$0.00
RPTT: \$1830.90 Ex: #
04/17/2014 03:48:10 PM
Receipt #: 1898917
Requestor:
LVDG LLC
Recorded By: ANI Pgs: 3
DEBBIE CONWAY
CLARK COUNTY RECORDER

FORECLOSURE DEED

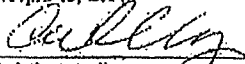
The undersigned declares:

Red Rock Financial Services, herein called agent for (Gibson Business Center Property Owners Association), was the duly appointed agent under that certain Lien for Delinquent Assessments, recorded 08/23/2011 as instrument number 0001011 Book 20110823, in Clark County. The previous owner as reflected on said lien is GIBSON ROAD LLC. Red Rock Financial Services as agent for Gibson Business Center Property Owners Association does hereby grant and convey, but without warranty expressed or implied to: Vegas United Investment Series 105 (herein called grantee), pursuant to NRS 116.3116 through NRS 116.3116B, all its right, title and interest in and to that certain property legally described as: GIBSON BUSINESS PARK 3 PLAT BOOK 56 PAGE 36 PT LOT 1 which is commonly known as 181 N Gibson Rd Henderson, NV 89014.

AGENT STATES THAT:

This conveyance is made pursuant to the powers conferred upon agent by Nevada Revised Statutes, the Gibson Business Center Property Owners Association governing documents (CC&R's) and that certain Lien for Delinquent Assessments, described herein. Default occurred as set forth in a Notice of Default and Election to Sell, recorded on 10/14/2011 as instrument number 0001581 Book 20111014 which was recorded in the office of the recorder of said county. Red Rock Financial Services has complied with all requirements of law including, but not limited to, the elapsing of 90 days, mailing of copies of Lien for Delinquent Assessments and Notice of Default and the posting and publication of the Notice of Sale. Said property was sold by said agent, on behalf of Gibson Business Center Property Owners Association at public auction on 03/21/2014, at the place indicated on the Notice of Sale. Grantee being the highest bidder at such sale became the purchaser of said property and paid therefore to said agent the amount bid \$30,000.00 in lawful money of the United States, or by satisfaction, pro tanto, of the obligations then secured by the Lien for Delinquent Assessment.

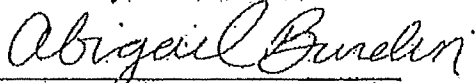
Dated: April 15, 2014


By: Christie Marling, employee of Red Rock Financial Services, agent for Gibson Business Center Property Owners Association

STATE OF NEVADA)
COUNTY OF CLARK)

On April 15, 2014, before me, personally appeared Christie Marling, personally known to me (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 they executed the same in their authorized capacity, and that by their 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.


When Recorded Mail To: Vegas United Investment Series 105
2676 Ponte Vecchio Terrace
Henderson, NV 89052

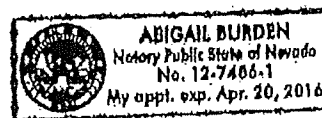


EXHIBIT 22

EXHIBIT 22

APN: 178-15-511-042

When Recorded Mail & Send Tax Bills to:

TRUSTEE CLARK COUNTY TREASURER
% GIBSON ROAD L L C
1027 PLENTYWOOD PL
HENDERSON NV 89002-9248

Inst #: 20150611-0000189
Fees: \$0.00
N/C Fee: \$0.00
06/11/2015 08:28:49 AM
Receipt #: 2454866
Requestor:
TREASURER CLARK COUNTY
Recorded By: GWC Pgs: 2
DEBBIE CONWAY
CLARK COUNTY RECORDER

TAX TRUSTEE DEED

I, Laura B. Fitzpatrick, the Ex-Officio Tax Receiver of the County of Clark, State of Nevada, pursuant to Nevada Revised Statutes (NRS) 361.585, do hereby execute and deliver to Laura B. Fitzpatrick, the Treasurer of Clark County as trustee for the state and county, a deed to the real property described below.

Parcel Number: 178-15-511-042

Owner: GIBSON ROAD L L C

ASSESSOR DESCRIPTION: GIBSON BUSINESS PARK 3 PLAT BOOK 56 PAGE 36 PT
LOT 1 GEOID: PT N2 NE4 SEC 15 22 62

Taxes	10,739.43
Penalty	1,611.37
Interest	1,769.65
Cost	29.00
Total	14,149.45

Pursuant to NRS 361.570, on June 3, 2013 the Ex-Officio Tax Receiver prepared a certificate for each property on which delinquent taxes had not been paid as of that date authorizing the County Treasurer as trustee for the state and county to hold each property described in the certificates for the period of two (2) years after the first Monday in June of the year the certificate was dated, unless sooner redeemed by payment of the taxes and accruing taxes, penalties and costs, together with interest on the taxes at the rate of 10 percent (10%) per annum from the date due until paid.

EXHIBIT 23

EXHIBIT 23

From: Jeffery I. Orgill [mailto:JOrgill@celticbank.com]
Sent: Thursday, October 29, 2015 2:26 PM
To: MLC@ClarkCountyNV.gov
Cc: all@clarkcountynv.gov; Brian Zern
Subject: RE: Clark County Trustee Auction - Parcel 178-15-511-042

Hi Maricela,

Thanks for taking my call this afternoon, as discussed Celtic just sent a wire to pay the delinquent taxes, please see attached for wire confirmation.

Please let me know if anything else is needed. If you could email the receipt to me, that would be great.

Thank you,

Jeff Orgill
Loan Portfolio Manager



268 S. State St., Suite 300
Salt Lake City, UT 84111
801-320-6534 office
801-303-1934 fax
jorgill@celticbank.com

From: Maricela Carrera [mailto:MLC@ClarkCountyNV.gov]
Sent: Tuesday, October 13, 2015 2:57 PM
To: Moises Rodriguez <MRodriguez@celticbank.com>
Cc: Maricela Carrera <MLC@ClarkCountyNV.gov>; Adella Logan <ALL@ClarkCountyNV.gov>; Carin Owens <CLO@ClarkCountyNV.gov>
Subject: FW: Clark County Trustee Auction - Parcel 178-15-511-042

The above parcel was deeded to the Clark County Treasurer, due to back taxes, as Trustee and is scheduled to be sold at public auction -Spring 2016.

Property location: 181 N GIBSON RD
Owner: GIBSON ROAD L L C

Attached there is a Letter, Wire Instructions and Tax Trustee Deed recorded on June 2015. Also for your records, attached there is a tax statement with an amount due good until 10/31/2015. As per your request, attached there is a copy of the Foreclosure Deed from the HOA. Property didn't transferred ownership as there are problems with the Deed.

The amount due is \$18,281.67 includes delinquent taxes, penalties, interest and costs to date, and must be received in our office on or before October 31, 2015, by 5:00 P.M. or property will be sold at public auction. Payment must be in the form of cash, cashier's check, or money order; made payable to Clark County Treasurer.

Overnight Mail:

Clark County Treasurer
Attn: Maricela
1st Floor
500 S Grand Central Pkwy
Las Vegas NV 89106

TO PREVENT THE SALE OF THIS PROPERTY, the total amount due - including any additional fees or costs if applicable - must be received in our office no later than 5:00 P.M. on October 31, 2015. Please note, postmarks will not be accepted.

Please let me know if you have an interest in this property.

Maricela Carrera

Deputy Treasurer
Property Tax Management Division
Clark County Treasurer's Office
E-mail: MLC@ClarkCountyNV.Gov
Phone #: (702) 455-2514



Please consider the environment before printing this email.


From: Cathleen Baker
Sent: Friday, March 30, 2012 3:51 PM
To: 'Michael Mecham'
Cc: Adella Logan; Maricela Carrera; Cathleen Baker
Subject: RE: Wiring instructions

The latest this parcel can be paid is April 12, 2012 by 5pm. Remember additional charges will be assessed to this parcel besides the accruing interest.

Please let me know how things are going and when and if these taxes will be paid in full.

Thanks,

Cathie Baker
Delinquent Tax Collector
(702)455-0169
ctb@ClarkCountyNV.gov

 Please consider the environment before printing this email.

From: Michael Mecham [<mailto:MMecham@celticbank.com>]
Sent: Friday, March 30, 2012 3:26 PM
To: Cathleen Baker
Cc: Adella Logan; Maricela Carrera
Subject: RE: Wiring instructions

Celtic Bank is working with the borrower at this point to negotiate the past due taxes. A wire will not be transferred at this time on this account.

Michael Mecham
mmecham@celticbank.com
801-320-6534

From: Cathleen Baker [<mailto:CTB@ClarkCountyNV.gov>]
Sent: Friday, March 30, 2012 4:27 PM
To: Michael Mecham
Cc: Adella Logan; Maricela Carrera; Cathleen Baker
Subject: RE: Wiring instructions

Mr. Mecham any word on the wiring of the monies to pay this parcel in full. If not wired today the figure due will change on Monday and you'll need to contact me for the updated figure.

Thanks,

Cathie Baker
Delinquent Tax Collector
(702)455-0169
ctb@ClarkCountyNV.gov

 Please consider the environment before printing this email.

From: Cathleen Baker
Sent: Thursday, March 29, 2012 1:34 PM
To: 'mmecham@celticbank.com'
Cc: Adella Logan; Maricela Carrera; Cathleen Baker
Subject: Wiring instructions

I have attached wiring instructions for parcel 178-15-511-042 owned by Gibson Road LLC with the situs address of 181 N. Gibson Rd.

The amount good until 03/30/12 is \$22865.94.

When you have wired the monies please contact me so I can let our accounting department know and we can get the parcel paid quickly.

Any other questions please do not hesitate to contact us.

Thanks,

Cathie Baker
Delinquent Tax Collector

(702)455-0169
ctb@ClarkCountyNV.gov


 Please consider the environment before printing this email.

EXHIBIT 24

EXHIBIT 24



Office of the Clark County Treasurer

**NOTICE OF INTENT TO DEED
(NRS 361.585)**

178-15-511-042
TRUSTEE CLARK COUNTY TREASURER
% GIBSON ROAD L L C
181 N GIBSON RD
HENDERSON NV 89014-6713

October 13, 2015

Parcel Number: 178-15-511-042
Location: 181 N GIBSON RD

Our Notice of Intent to Deed Letter was returned from the U. S. Postal Service. A copy of our letter has been forwarded by surface mail to the mailing address provided.

If your property mailing address has changed please contact the Assessor's Office at 702-455-3882 or mail the Change of Mailing Address Request Form with your property tax payment.

Enclosed there is an updated tax statement with amounts good until 10/31/2015.

If you have any questions, please call our office at (702) 455-2514, (702) 455-4338 or (702) 455-3072.

CLARK COUNTY TREASURER'S OFFICE
500 S. Grand Central Pkwy.
P.O. Box 551220
Las Vegas, NV 89155-1220

IN THE SUPREME COURT OF THE STATE OF NEVADA

VEGAS UNITED INVESTMENT SERIES)
105, INC., A NEVADA DOMESTIC)
CORPORATION,)
Appellant,)
vs.)
CELTIC BANK CORPORATION,)
SUCCESSOR-IN-INTEREST TO SILVER)
STATE BANK BY ACQUISITION OF)
ASSETS FROM THE FDIC AS RECEIVER)
FOR SILVER STATE BANK, A UTAH)
BANKING CORPORATION ORGANIZED)
AND IN GOOD STANDING WITH THE)
LAWS OF THE STATE OF UTAH,)
Respondents.)
_____)

Electronically Filed
Nov 02 2018 02:57 p.m.
74163
Elizabeth A. Brown
Clerk of Supreme Court

APPEAL

From the Eighth Judicial District Court,

The Honorable Susan H. Johnson, District Judge

District Court Case No. A-15-728233-C

JOINT APPENDIX VOLUME X

Roger P. Croteau, Esq.
Nevada Bar No. 4958
Timothy E. Rhoda, Esq.
Nevada Bar No. 7878
ROGER P. CROTEAU AND ASSOCIATES, LTD
2810 W. Charleston Blvd, Suite 75
Las Vegas, NV 89102
Telephone: (702) 254-7775
Facsimile: (702) 228-7719

Attorneys for Plaintiff/Appellant Vegas United Investment Series 105, Inc.

AMENDED INDEX OF APPENDIX – CHRONOLOGICAL

Date	Document	Page
	VOLUME 1	
11/25/2015	Complaint	0001
12/3/2015	Summons - Gibson Business Center Property Owner Association	0099
12/7/2015	Affidavit of Service - Vegas United Investment Series 105 Inc.	0103
12/8/2015	Answer	0105
	VOLUME 2	
1/4/2016	Answer and Counterclaim	0108
1/5/2016	Summons - Gibson Road LLC	0126
2/5/2016	Default - Gibson Road, LLC	0129
2/17/2016	Affidavit - Gibson Road	0131
4/6/2016	Affidavit of Attempted Service	0133
4/8/2016	Affidavit of Service	0135
4/29/2016	Default of Gibson Road, LLC (as to Counterclaim)	0137
5/31/2016	Stipulation and Order Disclaiming Interest and Dismissing Gibson Business Center Property Owner Association Without Prejudice	0140
3/7/2017	Answer to Counterclaim	0143
	VOLUME 3	
5/2/2017	Deposition Transcript of Charles Schmidt	0156
6/30/2017	Plaintiff's Pre-Trial Disclosure	0212
7/28/2017	Amended Notice of 2.67 Conference	0220
8/4/2017	Joint Pre-Trial Memorandum	0223
	VOLUME 4	
8/8/2017	Celtic Bank Corporation's E.D.C.R. 7.27 Civil Trial Memorandum	0248
8/8/2017	Order Granting Stipulation and Order to Dismiss Defendant Republic Services, Inc.	0289
8/15/2017	Notice of Supplemental Authority	0292
8/25/2017	Findings of Fact, Conclusions of Law and Judgment	0306
9/5/2017	Notice of Entry of Order of Findings of Fact, Conclusions of Law and Judgment	0323
	VOLUME 5	
9/6/2017	Memorandum of Costs and Disbursements	0342
9/28/2017	Notice of Appeal	0516
9/28/2017	Case Appeal Statement	0519
10/2/2017	Order and Judgment re: Memorandum of Costs and Disbursements	0524
10/3/2017	Notice of Entry Of Order and Judgment re: Memorandum of Costs and Disbursements	0527
11/6/2017	Amended Notice of Appeal	0532
11/21/2017	Order Denying Vegas United Investment Series 105, Inc.'s Motion for Injunction Pending Appeal on Order Shortening Time	0535
11/21/2017	Notice of Entry of Order Denying Vegas United Investment Series 105, Inc.'s Motion for Injunction Pending Appeal on Order Shortening Time	0538
5/7/2017	Stipulation and Order to Certify Final Judgment	0543
5/10/2017	Notice of Entry of Stipulation and Order to Certify Final Judgment	0548

AMENDED INDEX OF APPENDIX – CHRONOLOGICAL

	VOLUME 6	
8/9/2017	Recorders Transcript of Bench Trial - Day 1	0557
	VOLUME 7	
8/10/2017	Recorders Transcript of Bench Trial - Day 2	0799
	VOLUME 8	
8/11/2017	Recorders Transcript of Bench Trial - Day 3	0928
Stipulated Trial Exhibit No.	Document	PAGE
	VOLUME 9	
1	Declaration of Protective Covenants, Conditions and Restriction Gibson Business Park, Phase One, Clark County Covenant, Conditions and Restrictions recorded 09/11/8	1074
2	First Amendment to Declaration of Protective Covenants, Conditions and Restriction Gibson Business Park, Phase One, Clark County recorded 10/24/94	1124
3	Covenant Condition and Restrictions recorded 03/18/04	1130
4	Promissory Note dated 12/09/05 and Allonge	1162
5	Re-Recorded Deed of Trust recorded 01/23/06	1168
6	Assignment of Rents Recorded 01/23/06	1208
	VOLUME 10	
7	Assignment of Deed of Trust recorded 11/09/09	1234
8	Assignment of Rents Recorded 11/09/09	1237
9	Lien for Delinquent Assessments recorded 08/23/11	1240
10	Notice of Default and Election to Sell recorded 10/14/11	1242
11	First American Title Trustee's Sale Guarantee dated 10/21/11	1246
12	Red Rock Financial letter to Celtic Bank and other entities dated 12/21/11	1260
13	Email from Ashley Panon/Red Rock to Sjones@marwestre.com dated 8/12/13	1268
14	Tax Trustee Certificate recorded 12/26/13	1271
15	Notice of Sale recorded 02/26/14	1273
16	Red Rock Emails dated 03/21/14 re: sale	1282
17	Foreclosure Deed recorded 4/17/14	1285
18	Assessor Correspondence to Vegas United dated 05/03/14	1289
19	Past Due Property Tax Notices to Borrower dated 06/09/14	1296
20	Notice of Default and Election to Sell recorded 03/02/15	1300
21	Cease and Desist Letter to Celtic dated April 30, 2015	1307
22	Tax Trustee Deed recorded 06/11/15	1312
23	Email chain between Jeffrey I. Orgill and Maricela Carrera, et al re: Clark County Trustee Auction-Parcel 178-15-511-042 dated 10/2015	1314
24	Notice of Intent to Deed dated 10/13/15	1319
25	Wire Confirmation from Celtic Bank to Bank of America in the amount of \$18,281.67 dated 10/29/15	1321
26	Treasurer's Deed of Reconveyance recorded 11/05/15	1323

AMENDED INDEX OF APPENDIX – CHRONOLOGICAL

27	Re-recorded Foreclosure Deed recorded 4/4/16	1326
28	First American Title Insurance Company National Commercial Services dated 11/9/15	1334
29	Notices	1357
30	Certified Mailings of Affidavits dated 10/20/11	1393
31	Certificates of Mailing with Affidavit of Service for Notice of Foreclosure Sale Recorded on 2/26/14	1406
32	Certificate of Sale dated 3/21/14	1428
33	Foreclosure Deed dated 4/15/14	1430
34	Excess Proceeds to Dues Accounting	1434
	VOLUME 11	
35	Foreclosure Deed to Charles Schmidt	1456
36	Notice to Proceed with HOA Sale	1463
37	Charles Schmidt \$30,000 Payment	1477
38	Notice of Foreclosure Sale/Affidavit of Mailing	1483
39	Gibson HOA Permission Documents	1500
40	Affidavit of Service -Gibson Road, LLC	1505
41	Certificate of Mailing of Demand for Payment	1512
42	Letter Request Notice of Delinquent Assessment/Recorded on 8/23/11, and Notice of Default and Election to Sue dated 10/14/11	1522
43	Certified Mailings	1551
44	Notice of Default and election to Sell Pursuant to the Lien for Delinquent Assessment (NOD)	1570
45	Mailing Affidavit for NOD	1577
46	Mailing Affidavit for Lien for Delinquent Assessments	1593
47	Stewart Title Preliminary Title Report dated 07/13/14	1602
48	Letter dated 04/30/15	1639
49	Orgill Emails dated 06/05/14	1644
50	Shapiro, Esq. Letter dated 08/01/14	1647
51	Shapiro Email dated 08/01/14	1649
52	Gibson Business Center Property Owner Association pursuant to Subpoena Duces Tecum dated 03/23/17 (the "HOA," and/or "Gibson HOA") Certificates of Mailing	1652
	VOLUME 12	
53	Letter from J. Shapiro, Esq. to Red Rock Financial Services in HOA files with all policies and proofs of service	1688
54	Affidavit of Mailing for Notice of Foreclosure Sale with related documents in HOA files	1767
55	HOA Notice of Sale with Pre Audit Checklist	1787
56	Red Rock Financial Services Homeowners Progress Report	1789
57	Certified Mail Celtic Bank Received dated 10/24/11	1792
58	First American Trustee's Sale Guarantee - HOA Assessment Lien	1811
59	Mailing and NOD	1826

AMENDED INDEX OF APPENDIX – ALPHABETICAL

Document	Volume : Page
Affidavit - Gibson Road	2 : 0131
Affidavit of Attempted Service	2 : 0133
Affidavit of Mailing for Notice of Foreclosure Sale with related documents in HOA files	12 : 1767
Affidavit of Service	2 : 0135
Affidavit of Service - Vegas United Investment Series 105 Inc.	1 : 0103
Affidavit of Service -Gibson Road, LLC	11 : 1505
Amended Notice of 2.67 Conference	3 : 0220
Amended Notice of Appeal	5 : 0532
Answer	1 : 0105
Answer and Counterclaim	2 : 0108
Answer to Counterclaim	2 : 0143
Assessor Correspondence to Vegas United dated 05/03/14	10 : 1289
Assignment of Deed of Trust recorded 11/09/09	10 : 1234
Assignment of Rents Recorded 01/23/06	9 : 1208
Assignment of Rents Recorded 11/09/09	10 : 1237
Case Appeal Statement	5 : 0519
Cease and Desist Letter to Celtic dated April 30, 2015	10 : 1307
Celtic Bank Corporation's E.D.C.R. 7.27 Civil Trial Memorandum	4 : 0248
Certificate of Mailing of Demand for Payment	11 : 1512
Certificate of Sale dated 3/21/14	10 : 1428
Certificates of Mailing with Affidavit of Service for Notice of Foreclosure Sale Recorded on 2/26/14	10 : 1406
Certified Mail Celtic Bank Received dated 10/24/11	12 : 1792
Certified Mailings	11 : 1551
Certified Mailings of Affidavits dated 10/20/11	10 : 1393
Charles Schmidt \$30,000 Payment	11 : 1477
Complaint	1 : 0001
Covenant Condition and Restrictions recorded 03/18/04	9 : 1130
Declaration of Protective Covenants, Conditions and Restriction Gibson Business Park, Phase One, Clark County Covenant, Conditions and Restrictions recorded 09/11/8	9 : 1074
Default - Gibson Road, LLC	2 : 0129
Default of Gibson Road, LLC (as to Counterclaim)	2 : 0137
Deposition Transcript of Charles Schmidt	3 : 0156
Email chain between Jeffrey I. Orgill and Maricela Carrera, et al re: Clark County Trustee Auction-Parcel 178-15-511-042 dated 10/2015	10 : 1314
Email from Ashley Panon/Red Rock to Sjones@marwestre.com dated 8/12/13	10 : 1268
Excess Proceeds to Dues Accounting	10 : 1434

AMENDED INDEX OF APPENDIX – ALPHABETICAL

Findings of Fact, Conclusions of Law and Judgment	4 : 0306
First Amendment to Declaration of Protective Covenants, Conditions and Restriction Gibson Business Park, Phase One, Clark County recorded 10/24/94	9 : 1124
First American Title Insurance Company National Commercial Services dated 11/9/15	10 : 1334
First American Title Trustee's Sale Guarantee dated 10/21/11	10 : 1246
First American Trustee's Sale Guarantee - HOA Assessment Lien	12 : 1811
Foreclosure Deed dated 4/15/14	10 : 1430
Foreclosure Deed recorded 4/17/14	10 : 1285
Foreclosure Deed to Charles Schmidt	11 : 1456
Gibson Business Center Property Owner Association pursuant to Subpoena Duces Tecum dated 03/23/17 (the "HOA," and/or "Gibson HOA") Certificates of Mailing	11 : 1652
Gibson HOA Permission Documents	11 : 1500
HOA Notice of Sale with Pre Audit Checklist	12 : 1787
Joint Pre-Trial Memorandum	3 : 0223
Letter dated 04/30/15	11 : 1639
Letter from J. Shapiro, Esq. to Red Rock Financial Services in HOA files with all policies and proofs of service	12 : 1688
Letter Request Notice of Delinquent Assessment/Recorded on 8/23/11, and Notice of Default and Election to Sue dated 10/14/11	11 : 1522
Lien for Delinquent Assessments recorded 08/23/11	10 : 1240
Mailing Affidavit for Lien for Delinquent Assessments	11 : 1593
Mailing Affidavit for NOD	11 : 1577
Mailing and NOD	12 : 1826
Memorandum of Costs and Disbursements	5 : 0342
Notice of Appeal	5 : 0516
Notice of Default and election to Sell Pursuant to the Lien for Delinquent Assessment (NOD)	11 : 1570
Notice of Default and Election to Sell recorded 03/02/15	10 : 1300
Notice of Default and Election to Sell recorded 10/14/11	10 : 1242
Notice of Entry Of Order and Judgment re: Memorandum of Costs and Disbursements	5 : 0527
Notice of Entry of Order Denying Vegas United Investment Series 105, Inc.'s Motion for Injunction Pending Appeal on Order Shortening Time	5 : 0538
Notice of Entry of Order of Findings of Fact, Conclusions of Law and Judgment	4 : 0323
Notice of Entry of Stipulation and Order to Certify Final Judgment	5 : 0548
Notice of Foreclosure Sale/Affidavit of Mailing	11 : 1483
Notice of Intent to Deed dated 10/13/15	10 : 1319
Notice of Sale recorded 02/26/14	10 : 1273

AMENDED INDEX OF APPENDIX – ALPHABETICAL

Notice of Supplemental Authority	4 : 0292
Notice to Proceed with HOA Sale	11 : 1463
Notices	10 : 1357
Order and Judgment re: Memorandum of Costs and Disbursements	5 : 0524
Order Denying Vegas United Investment Series 105, Inc.'s Motion for Injunction Pending Appeal on Order Shortening Time	5 : 0535
Order Granting Stipulation and Order to Dismiss Defendant Republic Services, Inc.	4 : 0289
Orgill Emails dated 06/05/14	11 : 1644
Past Due Property Tax Notices to Borrower dated 06/09/14	10 : 1296
Plaintiff's Pre-Trial Disclosure	3 : 0212
Promissory Note dated 12/09/05 and Allonge	9 : 1162
Recorders Transcript of Bench Trial - Day 1 August 9, 2017	6 : 0557
Recorders Transcript of Bench Trial - Day 2 August 10, 2017	7 : 0799
Recorders Transcript of Bench Trial - Day 3 August 11, 2017	8 : 0928
Red Rock Emails dated 03/21/14 re: sale	10 : 1282
Red Rock Financial letter to Celtic Bank and other entities dated 12/ 21/1	10 : 1260
Red Rock Financial Services Homeowners Progress Report	12 : 1789
Re-Recorded Deed of Trust recorded 01/23/06	9 : 1168
Re-recorded Foreclosure Deed recorded 4/4/16	10 : 1326
Shapiro Email dated 08/01/14	11 : 1649
Shapiro, Esq. Letter dated 08/01/14	11 : 1647
Stewart Title Preliminary Title Report dated 07/13/14	11 : 1602
Stipulation and Order Disclaiming Interest and Dismissing Gibson Business Center Property Owner Association Without Prejudice	2 : 0140
Stipulation and Order to Certify Final Judgment	5 : 0543
Summons - Gibson Business Center Property Owner Association	1 : 0099
Summons - Gibson Road LLC	2 : 0126
Tax Trustee Certificate recorded 12/26/13	10 : 1271
Tax Trustee Deed recorded 06/11/15	10 : 1312
Treasurer's Deed of Reconveyance recorded 11/05/15	10 : 1323
Wire Confirmation from Celtic Bank to Bank of America in the amount of \$18,281.67 dated 10/29/15	10 : 1321

EXHIBIT 7

EXHIBIT 7

Tax ID: 178-15-511-029, 178-15-511-030
& 178-15-511-031
When Recorded, Mail to:
Celtic Bank Corp.
340 East 400 South
Salt Lake City, Utah 84111
Roberta Merryman
54726

(2)

Inst #: 200911090001572
Fees: \$15.00
N/C Fee: \$0.00
11/09/2009 12:37:28 PM
Receipt #: 121774
Requestor:
CELTIC BANK
Recorded By: SOL Pgs: 2
DEBBIE CONWAY
CLARK COUNTY RECORDER

ASSIGNMENT OF DEED OF TRUST

For and good and valuable consideration, the receipt of which is hereby acknowledged, Federal Deposit Insurance Corporation ("FDIC") as Receiver of Silver State Bank, Henderson, Nevada, successor-in-interest to Silver State Bank hereby grants, assigns and transfers to Celtic Bank Corporation, that certain DEED OF TRUST executed by Gibson Road LLC, a Nevada limited liability company ("Grantor") to Silver State Bank, as Lender, in the amount of \$748,000.00 and bearing the date of the December 9, 2005 recorded on December 30, 2005 as Entry No. 20051230-0002937 of the County Clerk's Official Records of Clark County, State of Nevada, together with the note described therein and the money to become due thereon with the interest provided therein, and covers real property situated in said county, described as follows:

PARCEL I:

A portion of the North Half (N ½) of the Northeast Quarter (NE ¼) of the Northeast Quarter (NE ¼) of Section 15, Township 22 South, Range 62 East, M.D.B. & M., Clark County, Nevada, also being Lot 6-10 as shown on map in File 151 of Surveys, Page 20, Clark County, Nevada Records, more particularly described as follows:

COMMENCING at the Northeast Corner (NW Cor.) of Section 15, Township 22 South, Range 62 East, also being the intersection of American Pacific Drive and Gibson Road;
Thence South 89°26'15" West along the centerline of American Pacific Drive a distance of 259.36 feet;
Thence leaving the centerline of American Pacific Drive South 00°58'42" East a distance of 598.75 feet to the True Point of Beginning;
Thence North 89°13'35" West a distance of 201.18 feet;
Thence South 00°46'25" West a distance of 81.50 feet;
Thence South 89°13'35" East a distance of 165.22 feet;
Thence South 00°46'25" West a distance of 5.00 feet;
Thence South 89°13'35" East a distance of 35.87 feet;
Thence North 00°58'42" East a distance of 86.50 feet to the True Point of Beginning.

PARCEL II:

A non-exclusive easement for pedestrian and vehicular ingress and egress as set forth in the Declaration of Protective Covenants, Conditions and Restrictions recorded September 11, 1989 in Book 890911 as Document No. 00173, Official Records.

Real Property Tax ID: 178-15-511-029, 178-15-511-030 & 178-15-511-031

IN WITNESS WHEREOF,

The undersigned has executed this assignment on September 24, 2009

FEDERAL DEPOSIT INSURANCE CORPORATION
As Receiver for Silver State Bank of Henderson, Nevada

By:

Name: Bradley C. Bybee
Title: Attorney-in-Fact

STATE OF Utah)
County of Salt Lake) §§

On this day personally appeared before me, Bradley C. Bybee, Chief Lending Officer, Celtic Bank Corporation, Attorney-in-Fact for Federal Deposit Insurance Corporation As Receiver for Silver State Bank of Henderson, Nevada, known to be the individual described in and who executed the within and foregoing instrument, and acknowledged that he/she signed the same as his/her free and voluntary act and deed, for the uses and purposes therein mentioned

Given under my hand and official seal this 24th day of September, 2009

Daniele Sandler
NOTARY PUBLIC
Commission Expires: 7-21-2012
Residing at: Salt Lake City

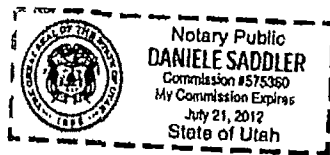


EXHIBIT 8

EXHIBIT 8

2
Tax ID: 178-15-511-029, 178-15-511-030
& 178-15-511-031
When Recorded, Mail to:
Celtic Bank Corp.
340 East 400 South
Salt Lake City, Utah 84111
Roberta Merryman
54726

Inst #: 200911090001573
Fees: \$15.00
N/C Fee: \$0.00
11/09/2009 12:37:28 PM
Receipt #: 121774
Requestor:
CELTIC BANK
Recorded By: SOL Pgs: 2
DEBBIE CONWAY
CLARK COUNTY RECORDER

ASSIGNMENT OF ASSIGNMENT OF RENTS

For and good and valuable consideration, the receipt of which is hereby acknowledged, Federal Deposit Insurance Corporation ("FDIC") as Receiver of Silver State Bank, Henderson, Nevada, successor-in-interest to Silver State Bank hereby grants, assigns and transfers to Celtic Bank Corporation, that certain ASSIGNMENT OF RENTS executed by Gibson Road LLC, a Nevada limited liability company (Grantor) to Silver State Bank, as Lender, in the amount of \$748,000.00 and bearing the date of the December 9, 2005 recorded on December 30, 2005 as Entry No. 20051230-0002938 of the County Clerk's Official Records of Clark County, State of Nevada, together with the note described therein and the money to become due thereon with the interest provided therein, and covers real property situated in said county, described as follows:

PARCEL I:

A portion of the North Half (N ½) of the Northeast Quarter (NE ¼) of the Northeast Quarter (NE ¼) of Section 15, Township 22 South, Range 62 East, M.D.B. & M., Clark County, Nevada, also being Lot 6-10 as shown on map in File 151 of Surveys, Page 20, Clark County, Nevada Records, more particularly described as follows:

COMMENCING at the Northeast Corner (NW Cor.) of Section 15, Township 22 South, Range 62 East, also being the intersection of American Pacific Drive and Gibson Road;
Thence South 89°26'15" West along the centerline of American Pacific Drive a distance of 259.36 feet;
Thence leaving the centerline of American Pacific Drive South 00°58'42" East a distance of 598.75 feet to the True Point of Beginning;
Thence North 89°13'35" West a distance of 201.18 feet;
Thence South 00°46'25" West a distance of 81.50 feet;
Thence South 89°13'35" East a distance of 165.22 feet;
Thence South 00°46'25" West a distance of 5.00 feet;
Thence South 89°13'35" East a distance of 35.87 feet;
Thence North 00°58'42" East a distance of 86.50 feet to the True Point of Beginning.

PARCEL II:

A non-exclusive easement for pedestrian and vehicular ingress and egress as set forth in the Declaration of Protective Covenants, Conditions and Restrictions recorded September 11, 1989 in Book 890911 as Document No. 00173, Official Records.

Real Property Tax ID: 178-15-511-029, 178-15-511-030 & 178-15-511-031

IN WITNESS WHEREOF,

The undersigned has executed this assignment on September 24, 2009

FEDERAL DEPOSIT INSURANCE CORPORATION
As Receiver for Silver State Bank of Henderson, Nevada

By:

Name: Bradley C. Bybee
Title: Attorney-in-Fact

STATE OF Utah)
County of Salt Lake) §§

On this day personally appeared before me, Bradley C. Bybee, Chief Lending Officer, Celtic Bank Corporation, Attorney-in-Fact for Federal Deposit Insurance Corporation As Receiver for Silver State Bank of Henderson, Nevada, known to be the individual described in and who executed the within and foregoing instrument, and acknowledged that he/she signed the same as his/her free and voluntary act and deed, for the uses and purposes therein mentioned

Given under my hand and official seal this 24th day of September, 2009

Daniele Saddler
NOTARY PUBLIC
Commission Expires: 7-21-2012
Residing at: Salt Lake City

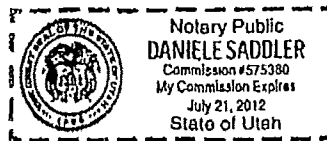


EXHIBIT 9

EXHIBIT 9

Assessor Parcel Number: 178-15-511-042
File Number: R92471

Accommodation

Inst #: 201108230001011
Fees: \$14.00
N/C Fee: \$0.00
08/23/2011 09:09:42 AM
Receipt #: 888357
Requestor:
NORTH AMERICAN TITLE
COMPAN
Recorded By: EAH Pgs: 1
DEBBIE CONWAY
CLARK COUNTY RECORDER

LIEN FOR DELINQUENT ASSESSMENTS

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

NOTICE IS HEREBY GIVEN: Red Rock Financial Services, a division of RMI Management LLC, officially assigned as agent by the Gibson Business Center Property Owners Association, herein also called the Association, in accordance with Nevada Revised Statutes 116 and outlined in the Association Covenants, Conditions, and Restrictions, herein also called CC&R's, recorded on 10/24/1994, in Book Number , as Instrument Number 19940240000285 and including any and all Amendments and Annexations et. seq., of Official Records of Clark County, Nevada, which have been supplied to and agreed upon by said owner.

Said Association imposes a Lien for Delinquent Assessments on the commonly known property:

181 N Gibson Rd, Henderson, NV 89014

GIBSON BUSINESS PARK 3 PLAT BOOK 56 PAGE 36 PT LOT 1, in the County of Clark

Current Owner(s) of Record:

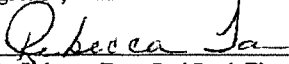
TRUSTEE CLARK COUNTY TREASURER C/O GIBSON ROAD LLC

The amount owing as of the date of preparation of this lien is **\$6,413.36.

This amount includes assessments, late fees, interest, fines/violations and collection fees and costs.

** The said amount may increase or decrease as assessments, late fees, interest, fines/violations, collection fees, costs or partial payments are applied to the account.

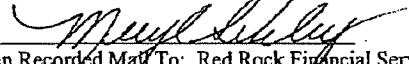
Dated: August 17, 2011


Prepared By Rebecca Tom, Red Rock Financial Services, on behalf of Gibson Business Center Property Owners Association

STATE OF NEVADA)
COUNTY OF CLARK)

On August 17, 2011, before me, personally appeared Rebecca Tom, personally known to me (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 they executed the same in their authorized capacity, and that by their 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.


When Recorded Mail To: Red Rock Financial Services
7251 Amigo Street, Suite 100
Las Vegas, Nevada 89119
702-932-6887

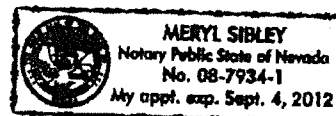


EXHIBIT 10

EXHIBIT 10

Assessor Parcel Number: 178-15-511-042
File Number: R92471
Property Address: 181 N Gibson Rd
Henderson, NV 89014
Title Order Number: 6089493-AJ
First American Title

Inst #: 201110140001581
Fees: \$14.00
N/C Fee: \$0.00
10/14/2011 01:01:58 PM
Receipt #: 946845
Requestor:
FIRST AMERICAN NATIONAL DEF
Recorded By: M9H Pgs: 1
DEBBIE CONWAY
CLARK COUNTY RECORDER

**NOTICE OF DEFAULT AND ELECTION TO SELL PURSUANT TO THE
LIEN FOR DELINQUENT ASSESSMENTS**

◆ IMPORTANT NOTICE ◆

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

**WARNING! IF YOU FAIL TO PAY THE AMOUNT SPECIFIED IN
THIS NOTICE, YOU COULD LOSE YOUR HOME, EVEN IF THE
AMOUNT IS IN DISPUTE!**

NOTICE IS HEREBY GIVEN: Red Rock Financial Services officially assigned as agent by the Gibson Business Center Property Owners Association, under the Lien for Delinquent Assessments, recorded on 08/23/2011, in Book Number 20110823, as Instrument Number 0001011, reflecting TRUSTEE CLARK COUNTY TREASURER C/O GIBSON ROAD LLC as the owner(s) of record on said lien, land legally described as GIBSON BUSINESS PARK 3 PLAT BOOK 56 PAGE 36 PT LOT 1, of the Official Records in the Office of the Recorder of Clark County, Nevada, makes known the obligation under the Covenants, Conditions and Restrictions recorded 10/24/1994, in Book Number , as Instrument Number 19940240000285, has been breached. As of 12/31/2008 forward, all assessments, whether monthly or otherwise, late fees, interest, Association charges, legal fees and collection fees and costs, less any credits, have gone unpaid.

Above stated, the Association has equipped Red Rock Financial Services with verification of the obligation according to the Covenants, Conditions and Restriction in addition to documents proving the debt, therefore declaring any and all amounts secured as well as due and payable, electing the property to be sold to satisfy the obligation. In accordance with Nevada Revised Statutes 116, no sale date may be set until the ninety-first (91) day after the recorded date or the mailing date of the Notice of Default and Election to Sell. As of October 10, 2011, the amount owed is \$ 7,697.42. This amount will continue to increase until paid in full.

Dated: October 10, 2011

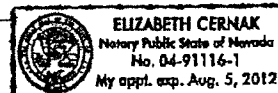
Prepared By Joshua Wood, Red Rock Financial Services, on behalf of Gibson Business Center Property Owners Association

STATE OF NEVADA)
COUNTY OF CLARK)

On October 10, 2011, before me, personally appeared Joshua Wood, personally known to me (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 they executed the same in their authorized capacity, and that by their 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.

When Recorded Red Rock Financial Services
Mail To: 7251 Amigo Street, Suite 100
Las Vegas, Nevada 89119
702-932-6887



THE
WALZ
CERTIFIED
MAILER™

FROM

WALZ™

U.S. PAT. NO. 5,501,383

7196 9008 9111 3542 3759

Label #1
CELTIC BANK CORPORATION
C/O ROBERTA MERRYMAN
340 EAST 400 SOUTH
SALT LAKE CITY, UT 84111
R92471

Label #2
CELTIC BANK CORPORATION
C/O ROBERTA MERRYMAN
340 EAST 400 SOUTH
SALT LAKE CITY, UT 84111
R92471

Label #3
CELTIC BANK CORPORATION
C/O ROBERTA MERRYMAN
340 EAST 400 SOUTH
SALT LAKE CITY, UT 84111
R92471

TO: CELTIC BANK CORPORATION
C/O ROBERTA MERRYMAN
340 EAST 400 SOUTH
SALT LAKE CITY, UT 84111

SENDER:

REFERENCE: R92471

PS Form 3800, January 2005

RETURN
RECEIPT
SERVICE

Postage

Certified Fee

Return Receipt Fee

Restricted Delivery

Total Postage & Fees

US Postal Service®

**Receipt for
Certified Mail™**

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

Mailed on 10/20/11 by
Red Rock Financial Services
See Firm Book

A FOLD AND TEAR THIS WAY → OPTIONAL

B

Label #5

Certified Article Number

7196 9008 9111 3542 3759

SENDER'S RECORD

CELTIC BANK CORPORATION
C/O ROBERTA MERRYMAN
340 EAST 400 SOUTH
SALT LAKE CITY, UT 84111
R92471

Charge
Amount:

Charge
To:

FOLD AND TEAR THIS WAY →

Label #6

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF RETURN ADDRESS. FOLD AT DOTTED LINE

CERTIFIED MAIL™



7196 9008 9111 3542 3759

C

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number



7196 9008 9111 3542 3759

3. Service Type **CERTIFIED MAIL™**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

CELTIC BANK CORPORATION
C/O ROBERTA MERRYMAN
340 EAST 400 SOUTH
SALT LAKE CITY, UT 84111
R92471 Gibson Business Center Property Owners Association

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent
☐ Addressee

D. Is delivery address different from item 1?
If YES, enter delivery address below:

☐ Yes
☐ No

PS Form 3811, January 2005

Domestic Return Receipt

Thank you for using Return Receipt Service

Article Number

7296 9308 9333 3542 3759

3. Service Type **CERTIFIED MAIL™**

4. Restricted Delivery? (Extra Fee) ☐ Yes

7. Article Addressed to:

CELTIC BANK CORPORATION
C/O ROBERTA MERRIMAN
340 EAST 400 SOUTH
SALT LAKE CITY, UT 84111
R92471 Gibson Business Center Property Owners Association

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

☒ Is delivery address different from item 7?

If YES, enter delivery address below:

☐ Agent Addressed

☐ Yes
☐ No

PS Form 3811, January 2005

Domestic Return Receipt

EXHIBIT 11

EXHIBIT 11

First American Title Insurance Company

NATIONAL DEFAULT TITLE SERVICES – TSG DIVISION
2250 CORPORATE CIRCLE, SUITE 350, HENDERSON, NV 89074

OCTOBER 21, 2011

**RED ROCK FINANCIAL SERVICES
7251 AMIGO ST., STE 100
LAS VEGAS, NV 89119
ATTN: EUNGEL WATSON**

REFERENCE: **R92471/**
OUR ORDER NUMBER: **6085493**

THE ITEMS ENCLOSED WERE PREPARED FOR THE SOLE USE OF THE HEREIN-NAMED TRUSTEE. THESE ITEMS SHOULD NOT BE RELIED UPON BY ANY THIRD PARTY AS A CONDITION OF TITLE.

**First American Title Insurance Company
National Default Title Services**

**AUGIE JIMENEZ
ASSISTANT SECRETARY
TITLE OFFICER
PH: 702-222-4273
FX: 866-515-8363**

ENCLOSURE

ORDER NO: 6085493
REFERENCE NO: R92471
TITLE OFFICER: AUGIE JIMENEZ
PRODUCT TYPE: NEVADA HOA

TRUSTEE'S SALE GUARANTEE HOMEOWNER'S ASSOCIATION ASSESSMENT LIEN

ORDER NO.: 6085493

REFERENCE NO.:

R92471

LIABILITY: \$55,000.00

FEE:

\$290.00

SUBJECT TO THE EXCLUSIONS FROM COVERAGE, THE LIMITS OF LIABILITY AND OTHER PROVISIONS OF THE CONDITIONS AND STIPULATIONS HERETO ANNEXED AND MADE A PART OF THIS GUARANTEE.

First American Title Insurance Company
a corporation, herein called the Company,

GUARANTEES

RED ROCK FINANCIAL SERVICES, AS TRUSTEE
AND GIBSON BUSINESS CENTER PROPERTY OWNERS ASSOCIATION AS LIEN CLAIMANT

HEREIN CALLED THE ASSURED, AGAINST LOSS NOT EXCEEDING THE LIABILITY AMOUNT STATED ABOVE WHICH THE ASSURED SHALL SUSTAIN BY REASON OF ANY INCORRECTNESS IN THE ASSURANCE WHICH THE COMPANY HEREBY GIVES THAT, ACCORDING TO THE PUBLIC RECORDS, ON THE DATE STATED BELOW,

1. THE TITLE TO THE HEREIN DESCRIBED ESTATE OR INTEREST WAS VESTED IN THE VESTEE NAMED, SUBJECT TO THE MATTERS SHOWN AS EXCEPTIONS HEREIN, WHICH EXCEPTIONS ARE NOT NECESSARILY SHOWN IN THE ORDER OF THEIR PRIORITY;
2. THE NAMES AND ADDRESSES OF PERSONS WHO HAVE RECORDED REQUESTS, AS PROVIDED BY NRS 107,090, FOR A COPY OF NOTICE OF DEFAULT AND FOR A COPY OF NOTICE OF SALE ARE AS SHOWN HEREIN;
3. THE NAMES AND ADDRESSES OF ADDITIONAL PERSONS WHO, AS PROVIDED BY NRS 107,090, ARE ENTITLED TO RECEIVE A COPY OF NOTICE OF DEFAULT AND A COPY OF NOTICE OF SALE ARE AS SHOWN HEREIN;
4. THE HEREIN DESCRIBED LAND IS LOCATED IN THE CITY OR JUDICIAL DISTRICT STATED HEREIN AND, IF DESIGNATED, THE NEWSPAPER OR NEWSPAPERS LISTED HEREIN QUALIFY FOR PUBLICATION OF NOTICE PURSUANT TO NRS 107,090.

DATED: OCTOBER 14, 2011 AT 7:30 A.M

First American Title Insurance Company

BY DENNIS J. GILMORE - PRESIDENT

BY AUGIE JIMENEZ
ASSISTANT SECRETARY
TITLE OFFICER
PH: 702-222-4273
FX: 866-515-8363

ORDER NO: 6085493
REFERENCE NO: R92471
TITLE OFFICER: AUGIE JIMENEZ
PRODUCT TYPE: NEVADA HOA

TITLE TO SAID ESTATE OR INTEREST AT THE DATE HEREOF IS VESTED IN:

LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY AS TRUSTEE FOR THE STATE AND COUNTY

THE ESTATE OR INTEREST IN THE LAND HEREINAFTER DESCRIBED OR REFERRED TO COVERED BY THIS GUARANTEE IS:

A FEE AS TO PARCEL I AN EASEMENT AS TO PARCEL II.

THE LAND REFERRED TO IN THIS GUARANTEE IS SITUATED IN THE **STATE OF NEVADA, COUNTY OF CLARK, CITY OF HENDERSON**, AND IS DESCRIBED AS FOLLOWS:

(SEE EXHIBIT "A" ATTACHED)

EXCEPTIONS:

ANY FAILURE BY THE FORECLOSING TRUSTEE OR BENEFICIARY TO COMPLY WITH THE REQUIREMENTS OF A COUNTY OR CITY ORDINANCE, IF ANY, AS IT PERTAINS TO THE MAINTENANCE OF THE PROPERTY DESCRIBED HEREIN, PRIOR TO OR DURING THE FORECLOSURE PROCESS.

1. GENERAL AND SPECIAL TAXES FOR THE FISCAL YEAR 2012-2013 A LIEN NOT YET DUE OR PAYABLE.
2. THOSE TAXES FOR THE FISCAL YEAR **JULY 01, 2011, THROUGH JUNE 30, 2012**, INCLUDING ANY SECURED PERSONAL PROPERTY TAXES COLLECTED BY THE COUNTY TREASURER.

TAX DISTRICT: 505.
PARCEL NO.: 178-15-511-042.
1ST INSTALLMENT DUE AUGUST 15, 2011: \$1,189.49, DELINQUENT.
2ND INSTALLMENT DUE OCTOBER 03, 2011: \$1,255.50, DELINQUENT.
3RD INSTALLMENT DUE JANUARY 02, 2012: \$1,141.26, OPEN.
4TH INSTALLMENT DUE MARCH 05, 2012: \$1,141.26, OPEN.

EACH INSTALLMENT WILL BECOME DELINQUENT TEN (10) DAYS AFTER THE DUE DATE.

NOTE : 1ST & 2ND INSTALLMENT AMOUNT INCLUDES PENALTY

3. THE LIEN OF DEFAULTED TAXES FOR THE FISCAL YEAR 2009-2010 AND SUBSEQUENT DELINQUENCIES.

AMOUNT TO REDEEM: \$8,646.68 PLUS PENALTY, INTEREST, AND FEES.
PARCEL NO.: 178-15-511-042.

4. THE LIEN OF DEFAULTED TAXES FOR THE FISCAL YEAR 2010-2011 AND SUBSEQUENT DELINQUENCIES.

AMOUNT TO REDEEM: \$7,871.25 PLUS PENALTY, INTEREST, AND FEES.
PARCEL NO.: 178-15-511-042.

5. PROVISIONS OF THE ARTICLES OF INCORPORATION AND BY-LAWS OF THE **GIBSON BUSINESS CENTER PROPERTY OWNER'S ASSOCIATION, INC.** AND ANY TAX, FEE, ASSESSMENTS OR CHARGES AS MAY BE LEVIED BY SAID ASSOCIATION.

6. PROVISIONS OF THE ARTICLES OF INCORPORATION AND BY-LAWS OF THE **GIBSON BUSINESS PARK PROPERTY OWNER'S ASSOCIATION**, AND ANY TAX, FEE, ASSESSMENTS OR CHARGES AS MAY BE LEVIED BY SAID ASSOCIATION.

ORDER NO: 6085493
REFERENCE NO: R92471
TITLE OFFICER: AUGIE JIMENEZ
PRODUCT TYPE: NEVADA HOA

7. COVENANTS, CONDITIONS, RESTRICTIONS, EASEMENTS, ASSESSMENTS, LIENS, CHARGES, TERMS AND PROVISIONS IN THE DOCUMENT RECORDED SEPTEMBER 11, 1989 IN BOOK 890911 AS INSTRUMENT NO. 00173 OF OFFICIAL RECORDS, WHICH PROVIDE THAT A VIOLATION THEREOF SHALL NOT DEFEAT OR RENDER INVALID THE LIEN OF ANY FIRST MORTGAGE OR DEED OF TRUST MADE IN GOOD FAITH AND FOR VALUE, BUT DELETING ANY COVENANT, CONDITION OR RESTRICTION INDICATING A PREFERENCE, LIMITATION OR DISCRIMINATION BASED ON RACE, COLOR, RELIGION, SEX, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN, TO THE EXTENT SUCH COVENANTS, CONDITIONS OR RESTRICTIONS VIOLATE TITLE 42, SECTION 3604(c), OF THE UNITED STATES CODES.

8. COVENANTS, CONDITIONS, RESTRICTIONS, EASEMENTS, ASSESSMENTS, LIENS, CHARGES, TERMS AND PROVISIONS IN THE DOCUMENT RECORDED MARCH 18, 2004 IN BOOK 20040318 AS INSTRUMENT NO. 03472 OF OFFICIAL RECORDS, WHICH PROVIDE THAT A VIOLATION THEREOF SHALL NOT DEFEAT OR RENDER INVALID THE LIEN OF ANY FIRST MORTGAGE OR DEED OF TRUST MADE IN GOOD FAITH AND FOR VALUE, BUT DELETING ANY COVENANT, CONDITION OR RESTRICTION INDICATING A PREFERENCE, LIMITATION OR DISCRIMINATION BASED ON RACE, COLOR, RELIGION, SEX, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN, TO THE EXTENT SUCH COVENANTS, CONDITIONS OR RESTRICTIONS VIOLATE TITLE 42, SECTION 3604(c), OF THE UNITED STATES CODES.

NOTE 1: DOCUMENTS DECLARING MODIFICATIONS THEREOF RECORDED MAY 14, 2004 IN BOOK 20040514 AS INSTRUMENT NO. 05758 OF OFFICIAL RECORDS AND RECORDED MAY 26, 2004 IN BOOK 20040526 AS INSTRUMENT NO. 04268 OF OFFICIAL RECORDS AND RECORDED JULY 14, 2004 IN BOOK 20040714 AS INSTRUMENT NO. 04161 OF OFFICIAL RECORDS.

9. A DEED OF TRUST TO SECURE AN ORIGINAL INDEBTEDNESS OF \$748,000.00 AND ANY AMOUNTS OR OBLIGATIONS SECURED THEREBY, RECORDED DECEMBER 30, 2005 IN BOOK 20051230 AS INSTRUMENT NO. 0002937 AND RE-RECORDED JANUARY 23, 2006 IN BOOK 20060123 AS INSTRUMENT NO. 0000482, BOTH OF OFFICIAL RECORDS.

DATED: DECEMBER 09, 2005.
TRUSTOR: GIBSON ROAD LLC, A NEVADA LIMITED LIABILITY COMPANY.
TRUSTEE: LANDAMERICA LAWYERS TITLE.
BENEFICIARY: SILVER STATE BANK.

NOTE 1: AN INSTRUMENT ENTITLED "ASSIGNMENT OF DEED OF TRUST", RELATING TO THE ABOVE MENTIONED DEED OF TRUST, WAS RECORDED NOVEMBER 09, 2009 IN BOOK 20091109 AS INSTRUMENT NO. 0001572 OF OFFICIAL RECORDS, EXECUTED BY FEDERAL DEPOSIT INSURANCE CORPORATION AS RECEIVER FOR SILVER STATE BANK OF HENDERSON, NEVADA TO CELTIC BANK CORPORATION.

10. AN ASSIGNMENT OF ASSIGNMENT OF RENTS RECORDED DECEMBER 30, 2005 IN BOOK 20051230 AS INSTRUMENT NO. 0002938 AND RE-RECORDED JANUARY 23, 2006 IN BOOK 20060123 AS INSTRUMENT NO. 0000483 OF OFFICIAL RECORDS, AS ADDITIONAL SECURITY FOR THE PAYMENT OF THE INDEBTEDNESS SECURED BY THE DEED OF TRUST RECORDED DECEMBER 30, 2005 IN BOOK 20051230 AS INSTRUMENT NO. 0002937 AND RE-RECORDED JANUARY 23, 2006 IN BOOK 20060123 AS INSTRUMENT NO. 0000482 OF OFFICIAL RECORDS.

NOTE 1: AN INSTRUMENT ENTITLED "ASSIGNMENT OF ASSIGNMENT OF RENTS", RELATING TO THE ABOVE MENTIONED DEED OF TRUST, WAS RECORDED NOVEMBER 09, 2009 IN BOOK 20091109 AS INSTRUMENT NO. 0001573 OF OFFICIAL RECORDS, EXECUTED BY FEDERAL DEPOSIT INSURANCE CORPORATION AS RECEIVER FOR SILVER STATE BANK OF HENDERSON, NEVADA TO CELTIC BANK CORPORATION.

11. A DOCUMENT ENTITLED "HAZARDOUS SUBSTANCES CERTIFICATE AND INDEMNITY AGREEMENT" RECORDED DECEMBER 30, 2005 IN BOOK 20051230 AS INSTRUMENT NO. 0002939 AND RE-RECORDED JANUARY 23, 2006 IN BOOK 20060123 AS INSTRUMENT NO. 0000484 OF OFFICIAL RECORDS.

NOTE 1: THE EFFECT OF A DOCUMENT ENTITLED "ASSIGNMENT OF HAZARDOUS SUBSTANCES CERTIFICATE AND INDEMNITY AGREEMENT" RECORDED SEPTEMBER 15, 2011 IN BOOK 20110915 AS INSTRUMENT NO. 0002865 OF OFFICIAL RECORDS.

12. AN UNRECORDED LEASE DATED DECEMBER 09, 2005, EXECUTED BY GIBSON ROAD LLC AS LESSOR AND SILVER STATE BANK AS LESSEE, AS DISCLOSED BY A LEASE RECORDED DECEMBER 30, 2005 IN BOOK 20051230 AS INSTRUMENT NO. 0002940 AND RE-RECORDED JANUARY 23, 2006 IN BOOK 20060123 AS INSTRUMENT NO. 0000485 OF OFFICIAL RECORDS.

ORDER NO: 6085493
REFERENCE NO: R92471
TITLE OFFICER: AUGIE JIMENEZ
PRODUCT TYPE: NEVADA HOA

NOTE 1: A DOCUMENT RECORDED DECEMBER 30, 2005 IN BOOK 20051230 AS INSTRUMENT NO. 0002940 AND RE-RECORDED JANUARY 23, 2006 IN BOOK 20060123 AS INSTRUMENT NO. 0000485 OF OFFICIAL RECORDS PROVIDES THAT THE LIEN OR CHARGE OF THE LEASE WAS SUBORDINATED TO THE DEED OF TRUST RECORDED DECEMBER 30, 2005 IN BOOK 20051230 AS INSTRUMENT NO. 0002937 AND RE-RECORDED JANUARY 23, 2006 IN BOOK 20060123 AS INSTRUMENT NO. 0000482 OFFICIAL RECORDS.

13. A NOTICE OF HOMEOWNERS ASSOCIATION ASSESSMENT LIEN RECORDED AUGUST 23, 2011 IN BOOK 20110823 AS INSTRUMENT NO. 0001011 OF OFFICIAL RECORDS.
ASSOCIATION: GIBSON BUSINESS CENTER PROPERTY OWNERS ASSOCIATION.
AMOUNT: \$6,413.36 AND ANY OTHER AMOUNTS DUE THEREUNDER.

NOTE 1: NOTICE OF DEFAULT RECORDED OCTOBER 14, 2011 IN BOOK 20111014 AS INSTRUMENT NO. 0001581 OF OFFICIAL RECORDS.

NOTE 2: NO ASSURANCE IS GIVEN HEREBY THAT ANY FORECLOSURE PROCEDURE LEADING UP TO AND INCLUDING A SALE IS VALID UNDER THE LAWS OF THE STATE OF NEVADA; THE COVENANTS, CONDITIONS AND RESTRICTIONS AFFECTING THE LAND; OR THE ARTICLES OF INCORPORATION AND BYLAWS OF THE HOMEOWNERS ASSOCIATION. THE ISSUANCE OF THIS TRUSTEES SALE GUARANTEE DOES NOT IN ANY WAY INFER, IMPLY OR CONSTITUTE A COMMITMENT THAT FIRST AMERICAN TITLE INSURANCE COMPANY WILL INSURE TITLE TO THE ESTATE OR INTEREST IN THE LAND PRIOR TO OR FOLLOWING COMPLETION OF FORECLOSURE.

14. ANY BANKRUPTCY PROCEEDING THAT IS NOT DISCLOSED BY THE ACTS THAT WOULD AFFORD NOTICE AS TO SAID LAND, PURSUANT TO THE TITLE 11 U.S.C. 549(C) OF THE BANKRUPTCY REFORM ACT OF 1978.

ORDER NO: 6085493
REFERENCE NO: R92471
TITLE OFFICER: AUGIE JIMENEZ
PRODUCT TYPE: NEVADA HOA

EXHIBIT "A"

THE LAND REFERRED TO IN THIS GUARANTEE IS SITUATED IN THE STATE OF NEVADA, COUNTY OF CLARK, CITY OF HENDERSON, AND IS DESCRIBED AS FOLLOWS:

PARCEL I:

BEING A PORTION OF LOT ONE (1) OF GIBSON BUSINESS PARK 3 ON FILE IN BOOK 56 OF PLATS, PAGE 36, IN THE OFFICE OF THE COUNTY RECORDER OF CLARK COUNTY, NEVADA, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

A PORTION OF THE NORTH HALF (N 1/2) OF THE NORTHEAST QUARTER (NE 1/4) OF THE NORTHEAST QUARTER (NE 1/4) OF SECTION 15, TOWNSHIP 22 SOUTH, RANGE 62 EAST, M.D.B. & M., CLARK COUNTY, NEVADA, ALSO BEING LOT 6-10 AS SHOWN ON MAP IN FILE 151 OF SURVEYS, PAGE 20, CLARK COUNTY, NEVADA RECORDS, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHEAST CORNER (NE COR.) OF SECTION 15, TOWNSHIP 22 SOUTH, RANGE 62 EAST, ALSO BEING THE INTERSECTION OF AMERICAN PACIFIC DRIVE AND GIBSON ROAD; THENCE SOUTH 89°26'15" WEST ALONG THE CENTERLINE OF AMERICAN PACIFIC DRIVE A DISTANCE OF 259.36 FEET;
THENCE LEAVING THE CENTERLINE OF AMERICAN PACIFIC DRIVE SOUTH 00°58'42" WEST A DISTANCE OF 598.75 FEET TO THE TRUE POINT OF BEGINNING;
THENCE NORTH 89°13'35" WEST A DISTANCE OF 201.18 FEET;
THENCE SOUTH 00°46'25" WEST A DISTANCE OF 81.50 FEET;
THENCE SOUTH 89°13'35" EAST A DISTANCE OF 165.00 FEET;
THENCE SOUTH 00°46'25" WEST A DISTANCE OF 5.00 FEET;
THENCE SOUTH 89°13'35" EAST A DISTANCE OF 35.87 FEET;
THENCE NORTH 00°58'42" EAST A DISTANCE OF 86.50 FEET TO THE TRUE POINT OF BEGINNING.

PARCEL II:

A NON-EXCLUSIVE EASEMENT FOR PEDESTRIAN AND VEHICULAR INGRESS AND EGRESS AS SET FORTH IN THE DECLARATION OF PROTECTIVE COVENANTS, CONDITIONS AND RESTRICTIONS RECORDED SEPTEMBER 11, 1989 IN BOOK 890911 AS DOCUMENT NO. 00173, OFFICIAL RECORDS.

178-15-511-042

ORDER NO: 6085493
REFERENCE NO: R92471
TITLE OFFICER: AUGIE JIMENEZ
PRODUCT TYPE: NEVADA HOA

* * * * *

WARNING

"THE MAP ATTACHED HERETO MAY OR MAY NOT BE A SURVEY OF THE LAND DEPICTED THEREON. YOU SHOULD NOT RELY UPON IT FOR ANY PURPOSE OTHER THAN ORIENTATION TO THE GENERAL LOCATION OF THE PARCEL OR PARCELS DEPICTED. FIRST AMERICAN EXPRESSLY DISCLAIMS ANY LIABILITY FOR ALLEGED LOSS OR DAMAGE WHICH MAY RESULT FROM RELIANCE UPON THIS MAP."

* * * * *

ORDER NO: 6085493
REFERENCE NO: R92471
TITLE OFFICER: AUGIE JIMENEZ
PRODUCT TYPE: NEVADA HOA

INFORMATION FOR TRUSTEE

RELATIVE TO THE HOMEOWNERS ASSOCIATION ASSESSMENT LIEN SHOWN AS EXCEPTION 13.

1. CITY IN WHICH SAID LAND IS LOCATED: HENDERSON

IF NOT IN A CITY, JUDICIAL DISTRICT IN WHICH SAID LAND IS LOCATED: EIGHTH

2. LEGAL PUBLICATIONS:

NEVADA LEGAL NEWS
516 SO. 4TH STREET
LAS VEGAS, NV
(702) 382-2747
PUBLISHED: DAILY

LAS VEGAS SUN
800 SO. VALLEY VIEW BLVD.
LAS VEGAS, NV
(702) 385-3111
PUBLISHED: DAILY

LAS VEGAS REVIEW JOURNAL
111 WEST BONANZA ROAD
LAS VEGAS, NV
(702) 383-0211
PUBLISHED: DAILY

HENDERSON HOME NEWS
2 COMMERCE CENTER DRIVE
HENDERSON, NV
(702) 564-1881
PUBLISHED: TUESDAY AND THURSDAY

CLARK COUNTY LEGAL NEWS
3301 S MALIBOU AVE
LAS VEGAS, NV
(775) 751-0190
(775) 751-0191
PUBLISHED: MONDAY

- 2A. ACCORDING TO THE PUBLIC RECORDS OF THE COUNTY ASSESSOR'S OFFICE, THE PROPERTY ADDRESS IS 181 N GIBSON RD, HENDERSON, NEVADA 89014. A.P. NO. 178-15-511-042.

3. THE NAMES AND ADDRESSES OF PERSONS WHO HAVE RECORDED REQUESTS, AS PROVIDED BY SECTION 107.090 OF THE NEVADA REVISED STATUTES, FOR A COPY OF NOTICE OF DEFAULT AND FOR A COPY OF NOTICE OF SALE ARE:

TRUSTEE CLARK COUNTY TREASURER C/O GIBSON ROAD LLC
181 N GIBSON RD
HENDERSON NV 89014
(OWNER AS SHOWN ON FCL HOA LIEN)

LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY AS TRUSTEE
500 S. GRAND CENTRAL PARKWAY
LAS VEGAS NV 89106
(VESTEE)

LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY AS TRUSTEE
181 N GIBSON RD
HENDERSON NV 89014
(VESTEE)

ORDER NO: 6085493
REFERENCE NO: R92471
TITLE OFFICER: AUGIE JIMENEZ
PRODUCT TYPE: NEVADA HOA

LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY AS TRUSTEE
1027 PLENTYWOOD PL
HENDERSON NV 89002-9248
(VESTEE)

SILVER STATE BANK
C/O VALLE VERDE BRANCH
691 N. VALLE VERDE DRIVE
HENDERSON NV 89014
(REGARDING ITEM # 9-12)

CELTIC BANK CORPORATION
C/O ROBERTA MERRYMAN
340 EAST 400 SOUTH
SALT LAKE CITY UT 84111
(REGARDING ITEM # 9-12)

GIBSON BUSINESS PARK PROPERTY OWNER'S ASSOCIATION
C/O THE CORPORATION TRUST COMPANY OF NEVADA
311 S DIVISION ST
CARSON CITY NV 89703
(HOMEOWNERS ASSOCIATION)

4. ATTENTION IS CALLED TO THE SERVICEMEMBERS CIVIL RELIEF ACT WHICH CONTAINS INHIBITIONS AGAINST THE SALE OF THE LAND UNDER A MORTGAGE IF THE VESTEE IS ENTITLED TO THE BENEFITS OF THE ACT.
5. ATTENTION IS CALLED TO THE FEDERAL TAX LIEN ACT OF 1966 (PUBLIC LAW 89-719) WHICH, AMONG OTHER THINGS, PROVIDES FOR THE GIVING OF WRITTEN NOTICE OF SALE IN A SPECIFIED MANNER TO THE SECRETARY OF TREASURY OR HIS DELEGATE AS A REQUIREMENT FOR THE DISCHARGE OR DIVESTMENT OF A FEDERAL TAX LIEN IN A NON-JUDICIAL SALE, AND ESTABLISHES WITH RESPECT TO SUCH LIEN A RIGHT IN THE UNITED STATES TO REDEEM THE PROPERTY WITHIN A PERIOD OF 120 DAYS FROM THE DATE OF ANY SUCH SALE:

NONE

ORDER NO: 6085493
REFERENCE NO: R92471
TITLE OFFICER: AUGIE JIMENEZ
PRODUCT TYPE: NEVADA HOA

SCHEDULE OF EXCLUSIONS FROM COVERAGE OF THIS GUARANTEE

1. Except to the extent that specific assurance are provided in Schedule A of this Guarantee, the Company assumes no liability for loss or damage by reason of the following:
 - (a) Defects, liens, encumbrances, adverse claims or other matters against the title, whether or not shown by the public records.
 - (b) (1) Taxes or assessments of any taxing authority that levies taxes or assessments on real property; or, (2) Proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not the matters excluded under (1) or (2) are shown by the records of the taxing authority or by the public records.
 - (c) (1) Unpatented mining claims; (2) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (3) water rights, claims or title to water, whether or not the matters excluded under (1), (2) or (3) are shown by the public records.
2. Notwithstanding any specific assurances which are provided in Schedule A of this Guarantee, the Company assumes no liability for loss or damage by reason of the following:
 - (a) Defects, liens, encumbrances, adverse claims or other matters affecting the title to any property beyond the lines of the land expressly described in the description set forth in Schedule (A), (C) or in Part 2 of this Guarantee, or title to streets, roads, avenues, lanes, ways or waterways to which such land abuts, or the right to maintain therein vaults, tunnels, ramps, or any structure or improvements; or any rights or easements therein, unless such property, rights or easements are expressly and specifically set forth in said description.
 - (b) Defects, liens, encumbrances, adverse claims or other matters, whether or not shown by the public records; (1) which are created, suffered, assumed or agreed to by one or more of the Assureds; (2) which result in no loss to the Assured; or (3) which do not result in the invalidity or potential invalidity of any judicial or non-judicial proceeding which is within the scope and purpose of the assurances provided.
 - (c) The identity of any party shown or referred to in Schedule A.
 - (d) The validity, legal effect or priority of any matter shown or referred to in this Guarantee.

GUARANTEE CONDITIONS AND STIPULATIONS

1. Definition of Terms.

The following terms when used in the Guarantee mean:

- (a) the "Assured": the party or parties named as the Assured in this Guarantee, or on a supplemental writing executed by the Company.
- (b) "land": the land described or referred to in Schedule (A) (C) or in Part 2, and improvements affixed thereto which by law constitute real property. The term "land" does not include any property beyond the lines of the area described or referred to in Schedule (A) (C) or in Part 2, nor any right, title, interest, estate or easement in abutting streets, roads, avenues, alleys, lanes, ways or waterways.
- (c) "mortgage": mortgage, deed of trust, trust deed, or other security instrument.
- (d) "public records": records established under state statutes at Date of Guarantee for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without knowledge.
- (e) "date": the effective date.

2. Notice of Claim to be Given by Assured Claimant.

An Assured shall notify the Company promptly in writing in case knowledge shall come to an Assured hereunder of any claim of title or interest which is adverse to the title to the estate or interest, as stated herein, and which might cause loss or damage for which the Company may be liable by virtue of this Guarantee. If prompt notice shall not be given to the Company, then all liability of the Company shall terminate with regard to the manner or matters for which prompt notice is required; provided, however, that failure to notify the Company shall in no case prejudice the rights of any Assured under this Guarantee unless the Company shall be prejudiced by the failure and then only to the extent of the prejudice.

3. No Duty to Defend or Prosecute.

The Company shall have no duty to defend or prosecute any action or proceeding to which the Assured is a party, notwithstanding the nature of any allegation in such action or proceeding.

4. Company's Option to Defend or Prosecute Actions; Duty of Assured Claimant to Cooperate.

Even though the Company has no duty to defend or prosecute as set forth in Paragraph 3 above:

- (a) The Company shall have the right, at its sole option and cost, to institute and prosecute any action or proceeding, interpose a defense, as limited in (b), or to do any other act which in its opinion may be necessary or desirable to establish the title to the estate or interest as stated herein, or to establish the lien rights of the Assured, or to prevent or reduce loss or damage to the Assured. The Company may take any appropriate action under the terms of this Guarantee, whether or not it shall be liable hereunder, and shall not thereby concede liability or waive any provision of this Guarantee. If the Company shall exercise its rights under this paragraph, it shall do so diligently.
- (b) If the Company elects to exercise its options as stated in Paragraph 4(a) the Company shall have the right to select counsel of its choice (subject to the right of such Assured to object for reasonable cause) to represent the Assured and shall not be liable for and will not pay the fees of any other counsel, nor will the Company pay any fees, costs or expenses incurred by an Assured in the defense of those causes of action which allege matters not covered by this Guarantee.
- (c) Whenever the Company shall have brought an action or interposed a defense as permitted by the provisions of this Guarantee, the Company may pursue any litigation to final determination by a court of competent jurisdiction and expressly reserves the right, in its sole discretion, to appeal from an adverse judgment or order.

(d) In all cases where this Guarantee permits the Company to prosecute or provide for the defense of any action or proceeding, an Assured shall secure to the Company the right to so prosecute or provide for the defense of any action or proceeding, and all appeals therein, and permit the Company to use, at its option, the name of such Assured for this purpose. Whenever requested by the Company, an Assured, at the Company's expense, shall give the Company all reasonable aid in any action or proceeding, securing evidence, obtaining witnesses, prosecuting or defending the action or lawful act which in the opinion of the Company may be necessary or desirable to establish the title to the estate or interest as stated herein, or to establish the lien rights of the Assured. If the Company is prejudiced by the failure of the Assured to furnish the required cooperation, the Company's obligations to the Assured under the Guarantee shall terminate.

5. Proof of Loss Damage.

In addition to and after the notices required under Section 2 of these Conditions and Stipulations have been provided to the Company, a proof of loss or damage signed and sworn to by the Assured shall be furnished to the Company within ninety (90) days after the Assured shall ascertain the facts giving rise to the loss or damage. The proof of loss or damage shall describe the matters covered by this Guarantee which constitute the basis of loss or damage and shall state, to the extent possible, the basis of calculating the amount of the loss or damage. If the Company is prejudiced by the failure of the Assured to provide the required proof of loss or damage, the Company's obligation to such Assured under the Guarantee shall terminate. In addition, the Assured may reasonably be required to submit to

ORDER NO: 6085493
REFERENCE NO: R92471
TITLE OFFICER: AUGIE JIMENEZ
PRODUCT TYPE: NEVADA HOA

examination under oath by any authorized representative of the Company and shall produce for examination, inspection and copying, at such reasonable times and places as may be designated by any authorized representative of the Company, all records, books, ledgers, checks, correspondence and memoranda, whether bearing a date before or after Date of Guarantee, which reasonably pertain to the loss or damage. Further, if requested by any authorized representative of the Company, the Assured shall grant its permission, in writing, for any authorized representative of the Company to examine, inspect and copy all records, books, ledgers, checks, correspondence and memoranda in the custody or control of a third party, which reasonably pertain to the loss or damage. All information designated as confidential by the Assured provided to the Company, pursuant to this Section shall not be disclosed to others unless in the reasonable judgment of the Company, it is necessary in the administration of the claim. Failure of the Assured to submit for examination under oath, produce other reasonably requested information of grant permission to secure reasonably necessary information from third parties as required in the above paragraph, unless prohibited by law or governmental regulation, shall terminate any liability of the Company under this Guarantee to the Assured for that claim.

6. Options to Pay or Otherwise Settle Claims: Termination of Liability.

In case of a claim under this Guarantee, the Company shall have the following additional options:

(a) To Pay or Tender Payment of the Amount of Liability or to Purchase the Indebtedness.

The Company shall have the option to pay or settle or compromise for or in the name of the Assured any claim which could result in loss to the Assured within the coverage of this Guarantee, or to pay the full amount of this Guarantee or, if this Guarantee is issued for the benefit of a holder of a mortgage or a lienholder, the Company shall have the option to purchase the indebtedness secured by said mortgage or said lien for the amount owing thereon, together with any costs, reasonable attorneys' fees and expenses incurred by the Assured claimant which were authorized by the Company up to the time of purchase.

Such purchase, payment or tender of payment of the full amount of the Guarantee shall terminate all liability of the Company hereunder. In the event after notice of claim has been given to the Company by the Assured the Company offers to purchase said indebtedness, the owner of such indebtedness shall transfer and assign said indebtedness, together with any collateral security, to the Company upon payment of the purchase price.

Upon the exercise by the Company of the option provided for in Paragraph (a) the Company's obligation to the Assured under this Guarantee for the claimed loss or damage, other than to make the payment required in that paragraph, shall terminate, including any obligation to continue the defense or prosecution of any litigation for which the Company has exercised its options under Paragraph 4, and the Guarantee shall be surrendered to the Company for cancellation.

(b) To Pay Otherwise Settle With Parties Other Than the Assured or With the Assured Claimant.

To pay or otherwise settle with other parties for or in the name of an Assured claimant any claim Assured against under this Guarantee, together with any costs, attorneys' fees and expenses incurred by the Assured claimant which were authorized by the Company up to the time of payment and which the Company is obligated to pay.

Upon the exercise by the Company of the option provided for in Paragraph (b) the Company's obligation to the Assured under this Guarantee for the claimed loss or damage, other than to make the payment required in that paragraph, shall terminate, including any obligation to continue the defense or prosecution of any litigation for which the Company has exercised its options under Paragraph 4.

7. Determination and Extent of Liability.

This Guarantee is a contract of Indemnity against actual monetary loss or damage sustained or incurred by the Assured claimant who has suffered loss or damage by reason of reliance upon the assurances set forth in this Guarantee and only to the extent herein described, and subject to the Exclusions From Coverage of This Guarantee. The Liability of the Company under this Guarantee to the Assured shall not exceed the least of:

(a) the amount of liability stated in Schedule A or in Part 2;

(b) the amount of the unpaid principal indebtedness secured by the mortgage of an Assured mortgagee, as limited or provided under Section 6 of these Conditions and Stipulations or as reduced under Section 9 of these Conditions and Stipulations, at the time the loss or damage Assured against by this Guarantee occurs, together with interest thereon; or

(c) the difference between the value of the estate or interest covered hereby as stated herein and the value of the estate or interest subject to any defect, lien or encumbrance Assured against by this Guarantee.

8. Limitation of Liability.

(a) If the Company establishes the title, or removes the alleged defect, lien or encumbrance, or cures any other matter Assured against by this Guarantee in a reasonably diligent manner by any method, including litigation and the completion of any appeals therefrom, it shall have fully performed its obligations with respect to that matter and shall not be liable for any loss or damage caused thereby.

(b) In the event of any litigation by the Company or with the Company's consent, the Company shall have no liability for loss or damage until there has been a final determination by a court of competent jurisdiction, and disposition of all appeals therefrom, adverse to the title, as stated herein.

(c) The Company shall not be liable for loss or damage to any Assured for liability voluntarily assumed by the Assured in settling any claim or suit without the prior written consent of the Company.

9. Reduction of Liability or Termination of Liability.

All payments under this Guarantee, except payments made for costs, attorneys' fees and expenses pursuant to Paragraph 4 shall reduce the amount of liability pro tanto.

10. Payment of Loss.

(a) No payment shall be made without producing this Guarantee for endorsement of the payment unless the Guarantee has been lost or destroyed, in which case proof of loss or destruction shall be furnished to the satisfaction of the Company.

(b) When liability and the extent of loss or damage has been definitely fixed in accordance with these Conditions and Stipulations, the loss or damage shall be payable within thirty (30) days thereafter.

11. Subrogation Upon Payment or Settlement.

Whenever the Company shall have settled and paid a claim under this Guarantee, all right of subrogation shall vest in the Company unaffected by any act of the Assured claimant.

The Company shall be subrogated to and be entitled to all rights and remedies which the Assured would have had against any person or property in respect to the claim had this Guarantee not been issued. If requested by the Company, the Assured shall transfer to the Company all rights and remedies against any person or property necessary in order to perfect this right of subrogation. The Assured shall permit the Company to sue, compromise or settle in the name of the Assured and to use the name of the Assured in any transaction or litigation involving these rights or remedies.

If a payment on account of a claim does not fully cover the loss of the Assured the Company shall be subrogated to all rights and remedies of the Assured after the Assured shall have recovered its principal, interest, and costs of collection.

12. Arbitration.

ORDER NO: 6085493
REFERENCE NO: R92471
TITLE OFFICER: AUGIE JIMENEZ
PRODUCT TYPE: NEVADA HOA

Unless prohibited by applicable law, either the Company or the Assured may demand arbitration pursuant to the Title Insurance Arbitration Rules of the American Arbitration Association. Arbitrable matters may include, but are not limited to, any controversy or claim between the Company and the Assured arising out of or relating to this Guarantee, any service of the Company in connection with its issuance or the breach of a Guarantee provision or other obligation. All arbitrable matters when the Amount of Liability is \$1,000,000 or less shall be arbitrated at the option of either the Company or the Assured. All arbitrable matters when the amount of liability is in excess of \$1,000,000 shall be arbitrated only when agreed to by both the Company and the Assured. The Rules in effect at Date of Guarantee shall be binding upon the parties. The award may include attorneys' fees only if the laws of the state in which the land is located permits a court to award attorneys' fees to a prevailing party. Judgment upon the award rendered by the Arbitrator(s) may be entered in any court having jurisdiction thereof.

The law of the situs of the land shall apply to an arbitration under the Title Insurance Arbitration Rules.

A copy of the Rules may be obtained from the Company upon request.

13. Liability Limited to This Guarantee; Guarantee Entire Contract.

(a) This Guarantee together with all endorsements, if any, attached hereto by the Company is the entire Guarantee and contract between the Assured and the Company. In interpreting any provision of this Guarantee, this Guarantee shall be construed as a whole.

(b) Any claim of loss or damage, whether or not based on negligence, or any action asserting such claim, shall be restricted to this Guarantee.

(c) No amendment of or endorsement to this Guarantee can be made except by a writing endorsed hereon or attached hereto signed by either the President, a Vice President, the Secretary, and Assistant Secretary, or validating officer or authorized signatory of the Company.

14. Notices, Where Sent.

All notices required to be given the Company and any statement in writing required to be furnished the Company shall include the number of this Guarantee and shall be addressed to the Company at 2 First American Way, Bldg 2, Santa Ana, California, 92707.

1259

EXHIBIT 12

EXHIBIT 12



Red Rock Financial Services

December 21, 2011

GIBSON BUSINESS PARK PROPERTY OWNERS ASSOCIATION
Attn: Mortgage Division
C/O THE CORPORATION TRUST COMPANY OF NEVADA
311 S DIVISION ST
CARSON CITY, NV 89703
R92471

Re: 181 N Gibson Rd, Henderson, NV 89014
Gibson Business Center Property Owners Association / R92471

To Whom It May Concern:

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

Red Rock Financial Services is sending this notice as a courtesy. The above referenced homeowner is currently delinquent in paying their Homeowners Association assessments. Nevada Revised Statutes allow Homeowners Associations to engage in the non-judicial foreclosure process for nonpayment of Homeowner Association assessments.

On behalf of the above mentioned Association, Red Rock Financial Services has recorded the Lien for Delinquent Assessments on 08/23/2011 and the Notice of Default and Election to Sell Pursuant to the Lien For Delinquent Assessments on 10/14/2011. According to Nevada Revised Statutes, the Notice of Default and Election to Sell must be recorded on the property for 90 days and notification must be sent to all parties listed on the Trustee Sale Guarantee via certified mail before the Association can exercise its rights to enforce the Notice of Default and Election to Sell.

Currently, Red Rock Financial Services is approximately 60 days into the mandatory 90-day waiting period. Please consider this your final notice before the Association exercises its right to continue with the non-judicial foreclosure process by recording the Notice of Sale. The Notice of Sale will be sent via first class and certified mail to those listed on the Trustee Sale Guarantee and other parties who have a vested interest in the property.

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At this time, it is possible that we have been unable to reach the borrower. Your office may have been provided a more current mailing address. Please contact the borrower at any known addresses and have them contact our office immediately, as the above property is in default and may be subject to a foreclosure sale.

Thank you for your assistance in this matter. Additional information regarding this account can be obtained at www.rrfs.com. Please contact the office of Red Rock Financial Services at 702-932-6887 with any questions.

Regards,
Red Rock Financial Services

Red Rock Financial Services

7251 Amigo Street, Suite 100 Las Vegas, NV 89119

www.rrfs.com

Phone: 702-932-6887 Toll Free: 888-319-9460 Fax: 702.341.7733

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



Red Rock Financial Services

December 21, 2011

CELTIC BANK CORPORATION
Attn: Mortgage Division
C/O ROBERTA MERRYMAN
340 EAST 400 SOUTH
SALT LAKE CITY, UT 84111
R92471

Re: 181 N Gibson Rd, Henderson, NV 89014
Gibson Business Center Property Owners Association / R92471

To Whom It May Concern:

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Red Rock Financial Services

December 21, 2011

SILVER STATE BANK
Attn: Mortgage Division
C/O VALLE VERDE BRANCH
691 N. VALLE VERDE DRIVE
HENDERSON, NV 89014
R92471

Re: 181 N Gibson Rd, Henderson, NV 89014
Gibson Business Center Property Owners Association / R92471

To Whom It May Concern:

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Red Rock Financial Services is sending this notice as a courtesy. The above referenced homeowner is currently delinquent in paying their Homeowners Association assessments. Nevada Revised Statutes allow Homeowners Associations to engage in the non-judicial foreclosure process for nonpayment of Homeowner Association assessments.

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Red Rock Financial Services

December 21, 2011

LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY OF TRUSTEE
Attn: Mortgage Division
181 N GIBSON RD
HENDERSON, NV 89014
R92471

Re: 181 N Gibson Rd, Henderson, NV 89014
Gibson Business Center Property Owners Association / R92471

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Red Rock Financial Services

December 21, 2011

LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY OF TRUSTEE
Attn: Mortgage Division
1027 PLENTYWOOD PL
HENDERSON, NV 89002-9248
R92471

Re: 181 N Gibson Rd, Henderson, NV 89014
Gibson Business Center Property Owners Association / R92471

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Red Rock Financial Services

December 21, 2011

TRUSTEE CLARK COUNTY TREASURER C/O GIBSON ROAD LLC
Attn: Mortgage Division
181 N GIBSON RD
HENDERSON, NV 89014
R92471

Re: 181 N Gibson Rd, Henderson, NV 89014
Gibson Business Center Property Owners Association / R92471

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Red Rock Financial Services

December 21, 2011

LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY AS TRUSTEE
Attn: Mortgage Division
500 S. GRAND CENTRAL PARKWAY
LAS VEGAS, NV 89014
R92471

Re: 181 N Gibson Rd, Henderson, NV 89014
Gibson Business Center Property Owners Association / R92471

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