EXHIBIT 48

EXHIBIT 48

ROGER P. CROTEAU & ASSOCIATES, LTD.
A PROFESSIONAL CORPORATION
9120 West Post Road, Suite 100
Las Vegas, Nevada 89148

Telephone: (702) 254-7775
Facsimile: (702) 228-7719

croteaulaw@croteaulaw.com

Roger P. Croteau, Esq.*
Timothy E. Rhoda, Esq.**
Robert W. Linder, Esq.

*Also Licensed in Massachusetts
**Also Licensed in Illinois

Paralegals
Brian Braud
Mindy Keck

Legal Assistants
Emily Roberts
Elizabeth Ryan

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

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. CROTEAU
& ASSOCIATES, LTD.

TIMOTHY E. RHODA, ESQ.

Enclosure

(5) - 1

Inst #: 20140417-0003282
Fees: $16.00 N/C Fee: $0.00
RPTT: $1630.90 Ex: #
04/17/2014 03:48:10 PM
Receipt #: 1996917
Requestor:
LVDG LLC
Recorded By: ANI Pgs: 3
DEBBIE CONWAY
CLARK COUNTY RECORDER

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

APN # 178-15-511-042

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

ABIGAIL BURDEN
Notary Public State of Nevada
No. 12-7486-1
My appt. exp. Apr. 20, 2016

EXHIBIT 49

EXHIBIT 49

From: Jeffery I. Orgill [mailto:JOrgill@celticbank.com]
Sent: Thursday, June 05, 2014 1:18 PM
To: 'mark@blackwellge.com'
Subject: Delinquent Gibson Road LLC

Mark,

I've sent you multiple emails and voice messages, but I haven't heard back from you. Please respond as your account is now 35 days past due. You owe a partial payment for the May obligation, and June is now fully due and owing as well.

Regards,

Jeff Orgill

Loan Portfolio Specialist

CELTICBANK

268 S. State St., Suite 300

Salt Lake City, UT 84111

801-320-6534 office

801-303-1934 fax

jorgill@celticbank.com

From: Jeffery I. Orgill <JOrgill@celticbank.com>
Sent: Tuesday, June 17, 2014 10:01 AM
To: 'mark@blackwellge.com'
Subject: Gibson Road LLC

Hi Mark,

I had a conversation with your attorney last week James Shapiro regarding the issues you are having with your association for part of your property in Nevada. I'd like to discuss this with you and get a feel for your consideration and input. I haven't heard from you in a few months and also payment hasn't been made as well – I'm wondering if these property issues are the reason for the lack of communication and payment?

Please either email or call me so we can discuss.

Thank you,

Jeff Orgill
Loan Portfolio Specialist

CELTICBANK

268 S. State St., Suite 300
Salt Lake City, UT 84111
801-320-6534 office
801-303-1934 fax
jorgill@celticbank.com

EXHIBIT 50

EXHIBIT 50

54726

GERRARD
COX
LARSEN
ATTORNEYS AT LAW

PRACTICE AREAS

Real Estate
Creditor/Lender Rights
Commercial Litigation
Business Organizations

Andrew M. Cox
Douglas D. Gerrard
Jay R. Larsen
Gary C. Milne
Sheldon A. Herbert
James E. Shapiro
Richard D. Chatwin
John M. Langeveld
Aaron D. Lancaster
Chad D. Olsen

EAST
(Main Office)
Reply to Main Office
2450 St. Rose Parkway, Suite 200
Henderson, NV 89074
702 796-4000
702 796-4848 facsimile

WEST
9139 W. Russell Road
Las Vegas, Nevada 89148
702 796-4000
702 796-4848 facsimile

www.gerrard-cox.com

August 1, 2014

CELTIC BANK
Attn: Jeff Orgill
268 S. State St., Suite 300
Salt Lake City, UT 84111

RE: Borrower: Gibson Road, LLC
Secured Property: 181 N. Gibson Rd., Henderson NV 89014

Dear Mr. Orgill:

As you know, I represent Gibson Road, LLC (the "***Borrower***"). As you and I have discussed in the past, through an unfortunate set of events the Borrower lost title to the Secured Property identified above (the "***Property***"). Upon learning that the Property had been lost, the Borrower ceased making payments on its loan (the "***Loan***") to Celtic Bank (the "***Bank***").

It is my understanding that the current fair market value of the Property is equal to or a little higher than the current outstanding balance due and owing on the Loan. Due to the fact that the Borrower no longer owns the Property, we are requesting that the Bank mitigate its damages by immediately initiating foreclosure proceedings against the Property. We believe that if the Bank timely forecloses on the Property, the proceeds from the sale of the Property will be sufficient to repay the Loan in full.

As always, if you have any questions or concerns or would like to discuss this matter further, please do not hesitate to contact me.

Sincerely,

GERRARD, COX & LARSEN

James E. Shapiro, Esq.

cc: Gibson Road, LLC

G:\07250\Gibson Property\ltr.celtic bank.080114.wpd

EXHIBIT 51

EXHIBIT 51

801-303-1934 fax

jorgill@celticbank.com

From: James Shapiro [mailto:JShapiro@Gerrard-Cox.com]
Sent: Friday, August 01, 2014 11:39 AM
To: Jeffery I. Orgill
Subject: RE: Mark Blackwell - Gibson Road LLC

Jeff,

I contacted Red Rock Financial Services, 4775 W. Teco Avenue, Suite 140, Las Vegas, NV 89118, as they are the ones who conducted the sale. I have not had any communications with the HOA.

Attached are some documents that I received from them.

I hope that helps.

Sincerely,

James E. Shapiro, Esq.
Gerrard, Cox & Larsen
2450 St. Rose Pkwy., Suite 200
Henderson, NV 89074
O:(702)796-4000
F:(702)796-4848

From: Jeffery I. Orgill [mailto:JOrgill@celticbank.com]
Sent: Tuesday, July 01, 2014 2:09 PM
To: James Shapiro
Subject: Mark Blackwell - Gibson Road LLC

Hi James,

We spoke about two weeks ago concerning our mutual client Mark Blackwell and his HOA attempting to foreclose on the property located at 181 N. Gibson Road; I'm wondering if you happen to have the contact information of the HOA? Celtic Bank is a lienholder on that property and we were not notified of the foreclosure attempt, if I remember correctly, Mark had never received notice as well.

If you could share this with me that would be great.

Thank you,

Jeff Orgill

Loan Portfolio Specialist

268 S. State St., Suite 300

Salt Lake City, UT 84111

801-320-6534 office
801-303-1934 fax
jorgill@celticbank.com

EXHIBIT 52

EXHIBIT 52

2. Article Number

7196 9008 9111 1346 8390

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
Henderson, NV 89052
R92471 Gibson Business Center Property Owners Association

R92471

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

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

CERTIFIED MAIL

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

FINAL NOTICE

7196 9008 9111 1349 5082

UNITED STATES POSTAGE
$ 06.110
12 1P
0008560453 NOV 21 2013
MAILED FROM ZIPCODE 89119

RS

Gibson Road LLC

181 North Gibson Road
Henderson, NV 89014
R92471

NIXIE 891 FE 1068 0011/26/13
RETURN TO SENDER
ATTEMPTED - NOT KNOWN
UNABLE TO FORWARD
BC: 8911848040 *0571-03891-21-37

R92471

8901487128

C

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

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

2. Article Number

7196 9008 9111 1349 5082

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

PS Form 3811, January 2005 Domestic Return Receipt

Thank you for using Return Receipt Service

CERTIFIED MAIL™

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

FINAL NOTICE

7196 9008 9111 1349 5099

UNITED STATES POSTAGE
02 1P $06.110
0006580453 NOV 21 2013
MAILED FROM ZIPCODE 89118

Gibson Road LLC
1027 Plentywood Pl
Henderson, NV 89015
R92471

NIXIE 891 SE 1000 0011/29/13
RETURN TO SENDER
UNCLAIMED
UNABLE TO FORWARD
BC: 89118436040 *0579-04512-21-37

R92471

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number

7196 9008 9111 1349 5099

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

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

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

CERTIFIED MAIL

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

FINAL NOTICE

7196 9008 9111 9954 3387

UNITED STATES POSTAGE
02 1M $ 06.11°
0006560453 AUG 12 2013
MAILED FROM ZIP CODE 89118

9-11
9-16

Gibson Road LLC

1027 Plentywood Pl
Henderson, NV 89015
R92471

NIXIE 891 SE 1009 0009/25/13
RETURN TO SENDER
UNCLAIMED
UNABLE TO FORWARD

BC: 89118456040 *0679-01579-12-37

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
2. Article Number
7196 9008 9111 9954 3387
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
PS Form 3811, January 2005
Domestic Return Receipt
Thank you for using Return Receipt Service
RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION
Thank you for using Return Receipt Service
C

2. Article Number

7196 9008 9111 1346 0547

3. Service Type **CERTIFIED MAIL™**

4. Restricted Delivery? *(Extra Fee)* ☐ Yes

1. Article Addressed to:

State olf 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 9/28

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

UNITED STATES POSTAL SERVICE®

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USPS®
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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

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

☐ Agent
☐ Addressee

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

CLARK COUNTY MAIL SERVICES
309 SOUTH 3RD
LAS VEGAS, NV 89155
FEB 28 A.M.

PS Form 3811, January 2005 Domestic Return Receipt

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

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 5 3 09

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

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

RRFS

RED ROCK FINANCIAL SERVICES

4775 W. Teco Avenue, Suite 140
Las Vegas, NV 89118

UNITED STATES POSTAGE

02 1R $00.49°
0006560453 FEB 27 2014
MAILED FROM ZIP CODE 89119

SILVER STATE BANK

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

NIXIE 891 SE 1000 0003/14/14

RETURN TO SENDER ***
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD

SC: 891184660040 *0879-03336-27-47*

89015-2350

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

C

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

1670

CERTIFIED MAIL™

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

7196 9008 9111 1346 0585

UNITED STATES POSTAGE
PITNEY BOWES
02 1R $ 06.48°
0006660458 FEB 27 2014
MAILED FROM ZIP CODE 89119

NC
UNABLE TO FORWARD
UNABLE AS ADDRESSED

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

84111\2980 0004

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

C

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number

7196 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

1672

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

CERTIFIED MAIL™

7196 9008 9111 1346 0561

UNITED STATES POSTAGE
PITNEY BOWES
02 1R $06.48⁰
0006560453 FEB 27 2014
MAILED FROM ZIP CODE 89119

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

1027 PLENTYWOOD PL
HENDERSON, NV 89002-9248
R92471

NIXIE 891 FE 1009 0003/04/14
RETURN TO SENDER
ATTEMPTED - NOT KNOWN
UNABLE TO FORWARD

BC: 89118436040 *0694-00256-27-44

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

C

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

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? ☐ Yes
If YES, enter delivery address below: ☐ No

PS Form 3811, January 2005 Domestic Return Receipt

Thank you for using Return Receipt Service

CERTIFIED MAIL

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

7196 9008 9111 1346 0615

UNITED STATES POSTAGE
02 1P $ 06.48[0]
0006560453 FEB 27 2014
MAILED FROM ZIP CODE 89119

Gibson Road LLC

1027 Plentywood Pl
Henderson, NV 89015
R92471

NIXIE 891 FE 1009 0003/04/14

RETURN TO SENDER
ATTEMPTED - NOT KNOWN
UNABLE TO FORWARD

BC: 89118436040 *0594-00250-27-44

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

C

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

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

1676

CERTIFIED MAIL

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

7196 9008 9111 1346 0592

UNITED STATES POSTAGE
02 1R $ 06.48°
0006680453 FEB 17 2014
MAILED FROM ZIPCODE 89118

SILVER STATE BANK

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

NIXIE 891 FE 1 0005/04/14
RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD

BC: 89118436040 *0694-00248-17-44

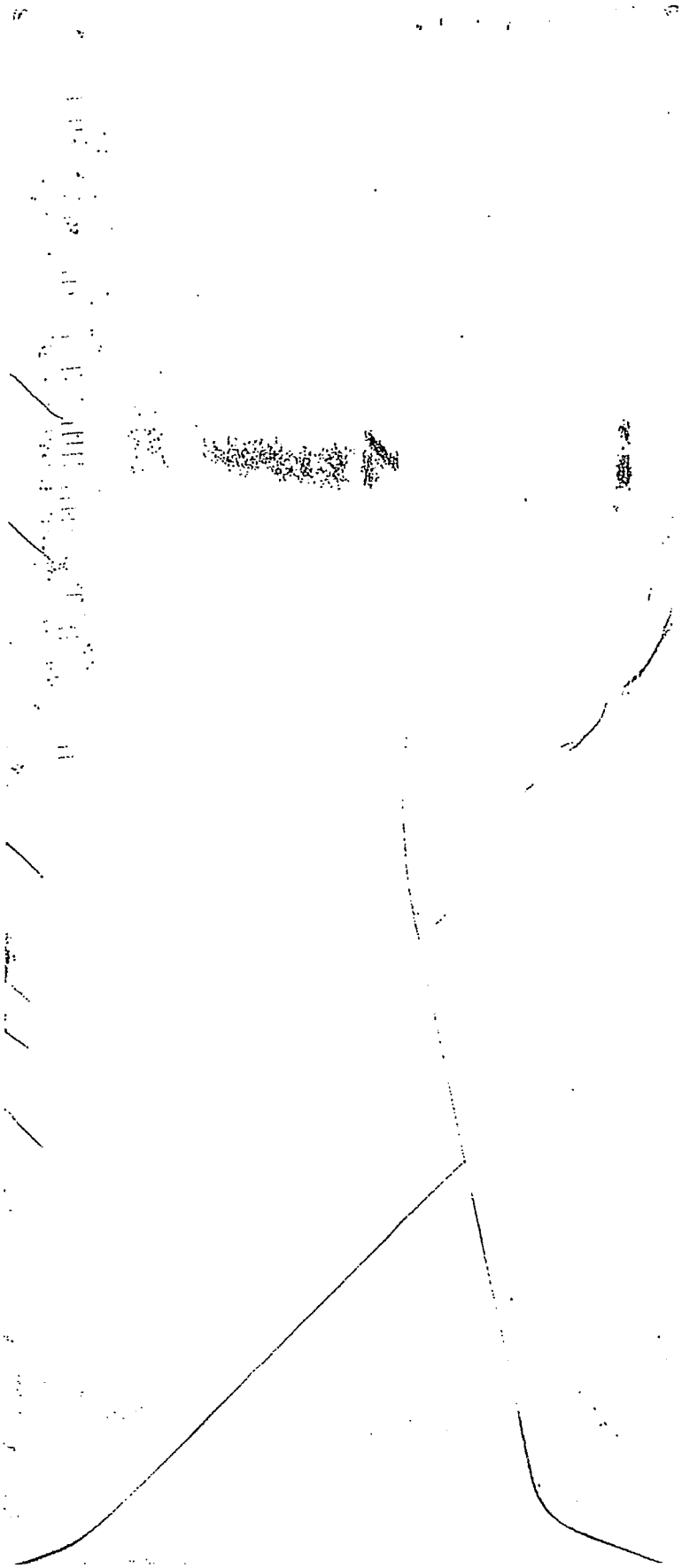
RRFS
RED ROCK FINANCIAL SERVICES
4775 W. Teco Avenue, Suite 140
Las Vegas, NV 89118

UNITED STATES POSTAGE
PITNEY BOWES
02 1R $ 00.48⁰
0006560453 FEB 27 2014
MAILED FROM ZIP CODE 89118

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

1027 PLENTYWOOD PL
HENDERSON, NV 89002-9248
R92471

NIXIE 891 SE 1009 0003/04/14
RETURN TO SENDER
ATTEMPTED - NOT KNOWN
UNABLE TO FORWARD
BC: 89118436040 *0679-05839-27-42



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

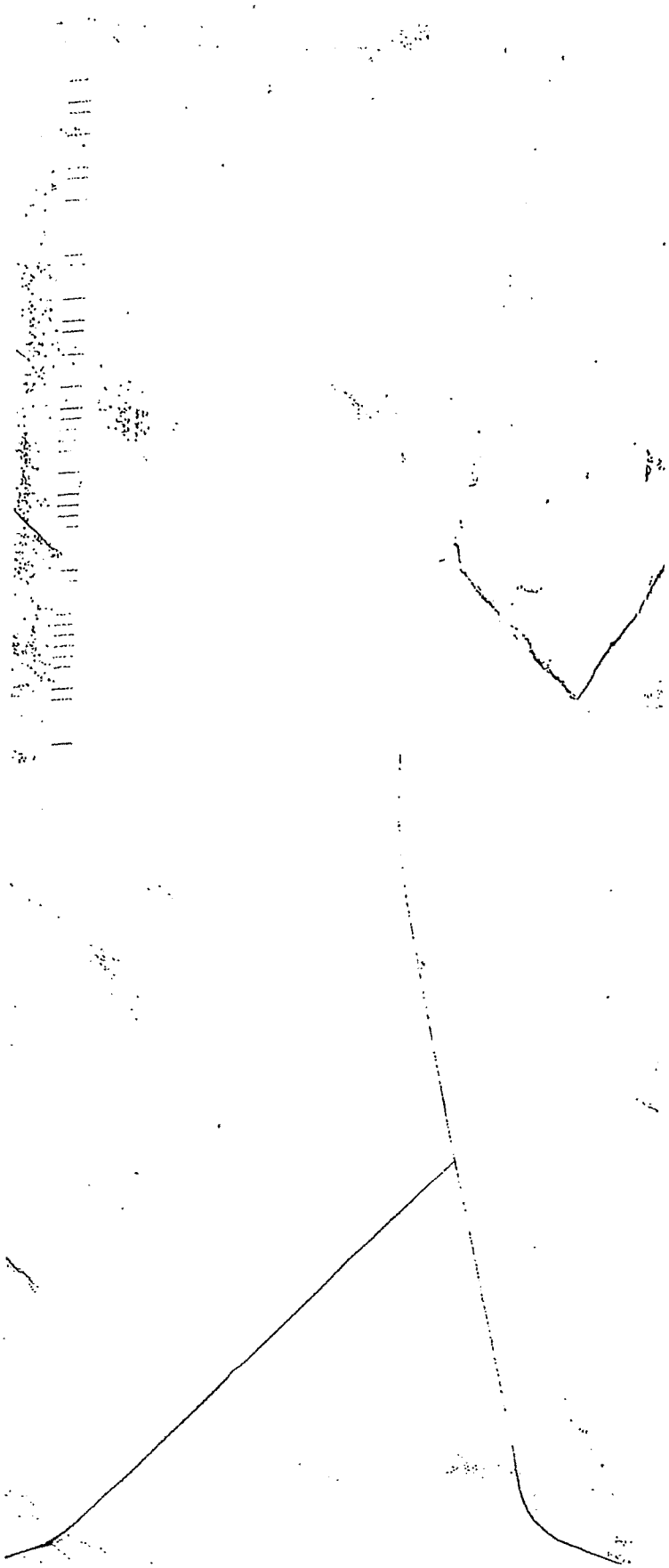
UNITED STATES POSTAGE
PITNEY BOWES
02 1R $ 00.48⁰
0006560453 FEB 27 2014
MAILED FROM ZIPCODE 89119

Gibson Road LLC

1027 Plentywood Pl
Henderson, NV 89015
R92471

NIXIE 891 7E 1009 0003/04/14
RETURN TO SENDER
ATTEMPTED - NOT KNOWN
UNABLE TO FORWARD
BC: 89118436040 *0679-05503-27-42

89002924027



RRFS

RED ROCK FINANCIAL SERVICES

4775 W. Teco Avenue, Suite 140
Las Vegas, NV 89118

UNITED STATES POSTAGE

02 1R $ 00.48°
0006560453 FEB 27 2014
MAILED FROM ZIP CODE 89118

CELTIC BANK CORPORATION

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

NIXIE 841 7E 1009 0003/02/14

RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD

BC: 89118436040 *0679-05631-27-41

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

C

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

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 ☐ Agent ☐ Addressee

X

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

Thank you for using Return Receipt Service

1683

CERTIFIED MAIL

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

7196 9008 9111 1346 0608

UNITED STATES POSTAGE
02 1P $ 06.48°
0006560433 FEB 27 2014
MAILED FROM ZIPCODE 89118

RTS

Gibson Road LLC

181 North Gibson Road
Henderson, NV 89014
R92471

NIXIE 891 FE 1009 0003/02/14
RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD
BC: 89118456040 *0694-00249-27-44

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

C

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 ☐ Agent ☐ Addressee

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

PS Form 3811, January 2005 Domestic Return Receipt

Thank you for using Return Receipt Service

CERTIFIED MAIL

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

7196 9008 9111 1346 0639

UNITED STATES POSTAGE
PITNEY BOWES
02 1P $ 06.48
0006580453 FEB 27 2014
MAILED FROM ZIPCODE 89118

TRUSTEE CLARK COUNTY TREASURER C/O GIBSON ROAD LLC

181 N GIBSON RD
HENDERSON, NV 89014
R92471

RTS

RETURN TO SENDER
ATTEMPTED
NOT KNOWN

8901485713 0090

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

C

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

PS Form 3811, January 2005 Domestic Return Receipt

Thank you for using Return Receipt Service

CERTIFIED MAIL

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

7196 9008 9111 1346 0578

UNITED STATES POSTAGE
PITNEY BOWES
02 1P $ 06.48
0006560433 FEB 27 2014
MAILED FROM ZIP CODE 89119

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

181 N GIBSON RD
HENDERSON, NV 89014
R92471

2580148891380496 0

RTS

NIXIE 891 FE 1009 0003/02/14
RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD

BC: 89118436040 *0694-00297-27-44

EXHIBIT 47

EXHIBIT 47

stewart title

Brant Remaley
Title Officer

Stewart Title Company
376 E. Warm Springs Road
Suite # 190
Las Vegas, NV 89119
Phone (702) 791-7000
Fax
bremaley@stewart.com

Original

PRELIMINARY REPORT

Our Order No.: 01415-11464

Proposed Buyer/Borrower: Gibson Road, LLC, a Nevada limited liability company

Property Address: 155 N Gibson Road, Henderson, NV 89014
161 N Gibson Road, Henderson, NV 89014
173 N Gibson Road, Henderson, NV 89014
181 N Gibson Road, Henderson, NV 89014

Today's Date: July 01, 2014

In response to the above referenced application for a policy of title insurance, Stewart Title Guaranty Company hereby reports that it is prepared to issue, or cause to be issued, as of the date hereof, a Policy or Policies of Title Insurance describing the land and the estate or interest therein hereinafter set forth, insuring against loss which may be sustained by reason of any defect, lien or encumbrance not shown or referred to as an Exception below or not excluded from coverage pursuant to the printed Schedules, Conditions and Stipulations of said Policy forms.

The printed Exceptions and Exclusions from the coverage of said 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 report.

Please read the exceptions shown or referred to below and the exceptions and exclusions set forth in Exhibit A of this report carefully. The exceptions and exclusions are meant to provide you with notice of matters which are not covered under the terms of the title insurance policy and should be carefully considered.

It is important to note that this preliminary report is not a written representation as to the condition of title and may not list all liens, defects, and encumbrances affecting title to the land.

This report (and any supplements or amendments thereto) is issued solely for the purpose of facilitating the issuance of a policy of title insurance and no liability is assumed hereby. If it is desired that liability be assumed prior to the issuance of a policy of title insurance, a Binder or Commitment should be requested.

Brant Remaley, Title Officer

Dated as of June 13, 2014 at 7:30 a.m.

When replying, please contact:

Brant Remaley
(702) 791-7000 Fax:

Order Number: 01415-11464

PRELIMINARY REPORT

The form of Policy of Title Insurance contemplated by this report is:

☐ 2006 ALTA Owner's Policy - Standard

☐ 2006 ALTA Owner's Policy - Extended

☐ 1998 ALTA Homeowners Plus Insurance Policy

☐ ALTA Short Form Residential Loan Policy 2006

☐ 2006 ALTA Loan Policy - Standard

☐ 2006 ALTA Loan Policy - Extended

☒ Preliminary Report Only

☐

☐

SCHEDULE A

The estate or interest in the land hereinafter described or referred to covered by this report is:

a Fee as to Parcel 1, 2, 3 and 4; Easements as to Parcels 1A, 2A, 3A & 4A

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

XIA LIN, TRUSTEE OF THE GP TRUST DATED MARCH 13, 2013 as to Parcel 1, GIBSON ROAD, LLC, a Nevada limited liability company subject to item no. 55 of Schedule B, as to Parcel 2; MILLER RANCH LAND COMPANY, LLC, a Colorado limited liability company, as to Parcel 3 and BALTIC AVENUE, LLC, as to Parcel 4

LEGAL DESCRIPTION

The land referred to herein is situated in the State of Nevada, County of Clark, described as follows:

Parcel 1: (173 N Gibson Rd, Henderson, NV)

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 Section 15, Township 22 South, Range 62 East, M.D.B.&M. Clark County, Nevada, 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; a distance of 1,383.79 feet;

Thence North 89°13'35" West along the centerline of Mary Crest a distance of 261.90 feet;
Thence North 00°46'25" East a distance of 483.50 feet to the True Point of Beginning;
Thence North 89°13'35" West a distance of 200.71 feet;
Thence North 00°46'25" East a distance of 68.00 feet;
Thence South 89°13'35" East a distance of 165.00 feet;
Thence South 00°46'25" West a distance of 3.00 feet;
Thence South 89°13'35" East a distance of 35.71 feet;
Thence South 00°46'25" West a distance of 65.00 feet to the True Point of Beginning.

Also shown as Lot 6-7 as shown on map in File 151 of Surveys, Page 20, Clark County, Nevada, in the Office of the County Recorder of Clark County, Nevada,

The above legal description was previously shown on Deed recorded January 3, 2006 in Book 20060103 as Document No. 0003891 of Official Records

Parcel 1A:

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 of Official Records and by Modification recorded October 24, 1994 in Book 941024, as Document No. 00285 of Official Records.

Parcel 2: (181 N Gibson Rd, Henderson, NV)

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 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.

Also shown as Parcel 6-10 on Recorded of Survey on file in File 151 of Surveys, Page 20, in the Office of the County Recorder, Clark County, Nevada.

The above legal description was previously shown on Deed recorded January 23, 2006 in Book 20060123 as Document No. 00481 of Official Records.

Parcel 2A:

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 of Official Records and by Modification recorded October 24, 1994 in Book 941024, as Document No. 00285 of Official Records.

Parcel 3: (155 N Gibson Rd, Henderson, NV)

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 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 of Section 15, Township 22 South, Range 62 East, also being the intersection of American Pacific Drive and Gibson Road; thence South 00°46'25" West along the centerline of Gibson Road, a distance of 1383.79 feet; thence North 89°13'35" West along the centerline of Mary Crest Drive a distance of 349.94 feet; thence North 00°46'25" East a distance of 30.00 feet to the True Point of Beginning;
thence North 00°46'25" East a distance of 126.00 feet;
thence North 89°13'35" West a distance of 40.00 feet;
thence North 00°46'25" East a distance of 42.00 feet;
thence North 89°13'35" West a distance of 72.67 feet;
thence South 00°46'25" West a distance of 168.00 feet;
thence South 89°13'35" East a distance of 112.67 feet to the true point of beginning

Also shown as Parcel 6-2 on Recorded of Survey on file in File 151 of Surveys, Page 20, in the Office of the County Recorder, Clark County, Nevada.

The above legal description was previously shown on Deed recorded on March 3, 2008 in Book 20080303 as Document No. 0003117 of Official Records.

Parcel 3A:

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 of Official Records and by Modification recorded October 24, 1994 in Book 941024, as Document No. 00285 of Official Records.

Parcel 4: (161 N Gibson Rd, Henderson, NV)

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 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 00°46'25" West along the centerline of Gibson Road a distance of 1,383.79 feet; thence North 89°13'35" West along the centerline of Mary Crest a distance of 261.90 feet; Thence North 00°46'25" East a distance of 198,00 feet to the True Point of Beginning;
Thence North 00°46'25" East a distance of 68.50 feet;
Thence North 89°13'35" West a distance of 35.71 feet;
Thence North 00°46'25" East a distance of 5.00 feet;
Thence North 89°13'35" West a distance of 165.00 feet;
Thence South 00°46'25" West a distance of 73.50 feet;
Thence South 89°13'35" East a distance of 200.71 feet to the True Point of Beginning.

Also shown as Parcel 6-3 on Recorded of Survey on file in File 151 of Surveys, Page 20, in the Office of the County Recorder, Clark County, Nevada.

The above legal description was previously shown on Deed recorded January 23, 2006 in Book 20060123 as Document No. 0002513 of Official Records

Parcel 4A:

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 of Official Records and by Modification recorded October 24, 1994 in Book 941024, as Document No. 00285 of Official Records

SCHEDULE B

At the date hereof, exceptions to coverage in addition to the printed exceptions and exclusions contained in said policy or policies would be as follows:

1. Taxes or assessments which are not now payable or 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 notices of such proceedings, whether or not shown by the records of such agency or by the public records.

2. (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, (d) Indian tribal codes or regulations, Indian Treaty or Aboriginal Rights, including easements or equitable servitudes.

3. Minerals of whatsoever kind, subsurface and surface substances, including but not limited to coal, lignite, oil, gas, uranium, clay, rock, sand and gravel in, on, under and that may be produced from the Land, together with all rights, privileges, and immunities relating thereto, whether or not appearing in the Public Records or listed in Schedule B. The Company makes no representation as to the present ownership of any such interests. There may be leases, grants, exceptions or reservations of interests that are not listed.

   THE FOLLOWING ITEMS PERTAIN TO PARCEL 1 (173 N Gibson Rd, Henderson, NV):

4. State, County and City Taxes for the fiscal period 2013 to 2014, a lien now due and payable in the total amount of $2,855.87 are Paid in Full
   PARCEL NO.: 178-15-511-036 TAX DISTRICT: 505 LOCATION: Henderson

5. The lien of supplemental taxes, if any, assessed pursuant to the provisions of Chapter 361.260 of the NEVADA REVISED STATUTES.

6. The herein described property lies within the boundaries of the City of Henderson and is subject to any and all fees that may be due said District.

7. Any Special Assessments which may be due and payable that are not assessed through the Clark County Treasurers Office and are being billed by the entity where the parcel is located.

8. PATENT: Mineral rights, reservations, easements and exclusions in the patent from the United States of America recorded October 23, 1941, in Book 29 of Deeds, Pages 129-130 of Official Records.

9. EASEMENT: An easement affecting the portion of said land, and for the purposes stated herein, and incidental purposes.
   In Favor Of : COUNTY OF CLARK
   For : PERPETUAL AVIGATION
   Recorded : May 6, 1986
   Book No. : 860506
   Document No. : 00597, of Official Records.

   Re-recorded March 11, 1987, in Book 870311, as Document No. 00812, Official Records.

10. EASEMENT: An easement affecting the portion of said land, and for the purposes stated herein, and incidental purposes.
    In Favor Of : COUNTY OF CLARK
    For : PERPETUAL AVIGATION
    Recorded : June 11, 1986
    Book No. : 860611

Document No. : 00494, of Official Records.

11. DECLARATION OF RESTRICTIONS: Covenants, Conditions and Restrictions (but deleting restrictions, if any, based upon race, color, religion, sex, handicap, familial status, or national origin) unless and only to the extent that said covenant (a) is exempt under Chapter 42, Section 3607 of the United States Code or (b) relates to handicap but does not discriminate against handicapped persons as contained in a Declaration of Restrictions recorded September 11, 1989, in Book 890911, as Document No. 00173, of Official Records.

    RIGHT TO LEVY ASSESSMENTS: The right to levy certain charges or assessment against said land which shall become a lien if not paid as set forth in the above Declaration of Restrictions is conferred upon **Gibson Business Park Association.**

    MODIFICATION: Said covenants, conditions and restrictions were modified by an instrument recorded October 24, 1994, in Book 941024, as Document No. 00285, of Official Records.

12. EASEMENTS AND DEDICATIONS as indicated or delineated on the plat of said subdivision on file in Book 56 of Plats, Page 36, Official Records. (See map for full particulars.)

13. EASEMENT: An easement affecting the portion of said land, and for the purposes stated herein, and incidental purposes.
    In Favor Of : Las Vegas Valley Water District
    For : Water lines
    Recorded : May 7, 1997
    Book No. : 970507
    Document No. : 00612, of Official Records.

14. EASEMENT: An easement affecting the portion of said land, and for the purposes stated herein, and incidental purposes.
    In Favor Of : Las Vegas Valley Water District
    For : Water lines
    Recorded : June 30, 1997
    Book No. : 970630
    Document No. : 00801, of Official Records.

15. EASEMENT: An easement affecting the portion of said land, and for the purposes stated herein, and incidental purposes.
    In Favor Of : Nevada Power Company
    For : Power lines
    Recorded : July 9, 1997
    Book No. : 970709
    Document No. : 01116, of Official Records.

16. GRANT OF EASEMENT – MEMORANDUM OF AGREEMENT affecting the portion of said land, and for the purposes stated herein, and incidental purposes.
    In Favor Of : Cox Communications Las Vegas
    For : Communication lines
    Recorded : March 4, 2004
    Book No. : 20040304
    Document No. : 00473, of Official Records.

17. EASEMENT: An easement affecting the portion of said land, and for the purposes stated herein, and incidental purposes.
    In Favor Of : Nevada Power Company
    For : Power lines
    Recorded : March 15, 2004
    Book No. : 20040315
    Document No. : 01107, of Official Records.

18. DECLARATION OF RESTRICTIONS: Covenants, Conditions and Restrictions (but deleting restrictions, if any, based upon race, color, religion, sex, handicap, familial status, or national origin) unless and only to the extent that said covenant (a) is exempt under Chapter 42, Section 3607 of the United States Code or (b) relates to handicap but does not discriminate against handicapped persons as contained in a Declaration of Restrictions recorded March 18, 2004, in Book 20040318, as Document No. 03472, of Official Records.

    RIGHT TO LEVY ASSESSMENTS: The right to levy certain charges or assessment against said land which shall become a lien if not paid as set forth in the above Declaration of Restrictions is conferred upon Gibson Business Center Property Owners' Association.

    MODIFICATION: Said covenants, conditions and restrictions were modified by an instrument recorded May 14, 2004, in Book 20040514, as Document No. 05758, of Official Records.

    MODIFICATION: Said covenants, conditions and restrictions were modified by an instrument recorded May 26, 2004, in Book 20040526, as Document No. 04268, of Official Records.

    MODIFICATION: Said covenants, conditions and restrictions were modified by an instrument recorded July 14, 2004, in Book 20040714, as Document No. 004161, of Official Records.

19. SURVEY: The effect of the following Record of Survey
    File : 118, of surveys
    Page No. : 93
    Recorded : November 1, 2001
    Book No. : 20011101
    Document No. : 01789, of Official Records

20. SURVEY: The effect of the following Record of Survey
    File :137, of surveys
    Page No. : 93
    Recorded : May 20, 2004
    Book No. : 20040520
    Document No. : 00679, of Official Records

21. EASEMENT: An easement affecting the portion of said land, and for the purposes stated herein, and incidental purposes.
    In Favor Of : Nevada Power Company
    For : Utilities
    Recorded : May 2, 2005
    Book No. : 20050502
    Document No. : 0002096, of Official Records.

22. SURVEY: The effect of the following Record of Survey
    File : 151, of surveys
    Page No. : 20
    Recorded : September 20, 2005
    Book No. : 20050920
    Document No. : 02872, of Official Records

    Certificate of Amendment, recorded June 12, 2006, in Book 20060612, Page 0004746, in the Office of the County Recorder, Clark County, Nevada

23. Any invalidity or defect in the title of the vestees in the event that the trust referred to in the vesting portion of Schedule A is invalid or fails to grant sufficient powers to the trustee(s) or in the event there is a lack of compliance with the terms and provisions of the trust instrument.

24. The rights and interest of parties in possession of the premises described herein under any unrecorded leases and/or agreements, the terms and conditions of which are unknown.

25. Any lien, or right to a lien, for services, labor, or material arising from any on-going or recently completed works of improvement), heretofore or hereafter furnished, imposed by law and not shown by the Public Records

26. EASEMENTS: Any easements not disclosed by those public records which impart constructive notice and which are not visible and apparent from an inspection of the surface of said land.

27. Any facts, rights, interests or claims which are not disclosed by the public records but which could be ascertained by making inquiry of the parties in possession of the herein described land.

28. 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

THE FOLLOWING ITEMS PERTAIN TO PARCEL 2 (181 N Gibson Rd, Henderson, NV):

29. DELINQUENT TAXES: State, County and City Taxes for the fiscal year 2012 to 2013 delinquent in the amount of $3,776.09, plus penalties of $566.55, Interest of $613.68, Adv. Fee of $6.00 and Recording Fee of $2.00.

    Assessors parcel number 178-15-511-042

    DELINQUENT TAXES: State, County and City Taxes for the fiscal year 2013 to 2014 delinquent in the amount of $3,430.33, plus penalties of $514.17, Interest of $214.47, Adv. Fee of $6.00 and Recording Fee of $2.00.

    Assessors parcel number 178-15-511-042

30. The lien of supplemental taxes, if any, assessed pursuant to the provisions of Chapter 361.260 of the NEVADA REVISED STATUTES.

31. The herein described property lies within the boundaries of the * and is subject to any and all fees that may be due said District.

32. Any Special Assessments which may be due and payable that are not assessed through the * County Treasurers Office and are being billed by the entity where the parcel is located.

33. PATENT: Mineral rights, reservations, easements and exclusions in the patent from the United States of America recorded October 23, 1941, in Book 29 of Deeds, Pages 129-130 of Official Records.

34. EASEMENT: An easement affecting the portion of said land, and for the purposes stated herein, and incidental purposes.
    In Favor Of : COUNTY OF CLARK
    For : PERPETUAL AVIGATION
    Recorded : May 6, 1986
    Book No. : 860506
    Document No. : 00597, of Official Records.

    Re-recorded March 11, 1987, in Book 870311, as Document No. 00812, Official Records.

35. EASEMENT: An easement affecting the portion of said land, and for the purposes stated herein, and incidental purposes.
    In Favor Of : COUNTY OF CLARK
    For : PERPETUAL AVIGATION
    Recorded : June 11, 1986
    Book No. : 860611
    Document No. : 00494, of Official Records.

36. DECLARATION OF RESTRICTIONS: Covenants, Conditions and Restrictions (but deleting restrictions, if any, based upon race, color, religion, sex, handicap, familial status, or national origin) unless and only to the extent that said covenant (a) is exempt under Chapter 42, Section 3607 of the United States Code or (b) relates to handicap but does not discriminate against handicapped persons as contained in a Declaration of Restrictions recorded September 11, 1989, in Book 890911, as Document No. 00173, of Official Records.

    RIGHT TO LEVY ASSESSMENTS: The right to levy certain charges or assessment against said land which shall become a lien if not paid as set forth in the above Declaration of Restrictions is conferred upon **Gibson Business Park Association.**

    MODIFICATION: Said covenants, conditions and restrictions were modified by an instrument recorded October 24, 1994, in Book 941024, as Document No. 00285, of Official Records.

37. EASEMENTS AND DEDICATIONS as indicated or delineated on the plat of said subdivision on file in Book 56 of Plats, Page 36, Official Records. (See map for full particulars.)

38. EASEMENT: An easement affecting the portion of said land, and for the purposes stated herein, and incidental purposes.
    In Favor Of : Las Vegas Valley Water District
    For : Water lines
    Recorded : May 7, 1997
    Book No. : 970507
    Document No. : 00612, of Official Records.

39. EASEMENT: An easement affecting the portion of said land, and for the purposes stated herein, and incidental purposes.
    In Favor Of : Las Vegas Valley Water District
    For : Water lines
    Recorded : June 30, 1997
    Book No. : 970630
    Document No. : 00801, of Official Records.

40. EASEMENT: An easement affecting the portion of said land, and for the purposes stated herein, and incidental purposes.
    In Favor Of : Nevada Power Company
    For : Power lines
    Recorded : July 9, 1997
    Book No. : 970709
    Document No. : 01116, of Official Records.

41. GRANT OF EASEMENT – MEMORANDUM OF AGREEMENT affecting the portion of said land, and for the purposes stated herein, and incidental purposes.
    In Favor Of : Cox Communications Las Vegas
    For : Communication lines
    Recorded : March 4, 2004
    Book No. : 20040304
    Document No. : 00473, of Official Records.

42. EASEMENT: An easement affecting the portion of said land, and for the purposes stated herein, and incidental purposes.
    In Favor Of : Nevada Power Company
    For : Power lines
    Recorded : March 15, 2004
    Book No. : 20040315
    Document No. : 01107, of Official Records.

43. DECLARATION OF RESTRICTIONS: Covenants, Conditions and Restrictions (but deleting restrictions, if any, based upon race, color, religion, sex, handicap, familial status, or national

origin) unless and only to the extent that said covenant (a) is exempt under Chapter 42, Section 3607 of the United States Code or (b) relates to handicap but does not discriminate against handicapped persons as contained in a Declaration of Restrictions recorded March 18, 2004, in Book 20040318, as Document No. 03472, of Official Records.

RIGHT TO LEVY ASSESSMENTS: The right to levy certain charges or assessment against said land which shall become a lien if not paid as set forth in the above Declaration of Restrictions is conferred upon Gibson Business Center Property Owners' Association

MODIFICATION: Said covenants, conditions and restrictions were modified by an instrument recorded May 14, 2004, in Book 20040514, as Document No. 005758, of Official Records.

MODIFICATION: Said covenants, conditions and restrictions were modified by an instrument recorded May 26, 2004, in Book 20040526, as Document No. 004268, of Official Records.

MODIFICATION: Said covenants, conditions and restrictions were modified by an instrument recorded July 14, 2004, in Book 20040714, as Document No. 004161, of Official Records.

44. SURVEY: The effect of the following Record of Survey
File : 118, of surveys
Page No. : 93
Recorded : November 1, 2001
Book No. : 20011101
Document No. : 01789, of Official Records

45. SURVEY: The effect of the following Record of Survey
File :137, of surveys
Page No. : 93
Recorded : May 20, 2004
Book No. : 20040520
Document No. : 00679, of Official Records

46. EASEMENT: An easement affecting the portion of said land, and for the purposes stated herein, and incidental purposes.
In Favor Of : Nevada Power Company
For : Utilities
Recorded : May 2, 2005
Book No. : 20050502
Document No. : 002096, of Official Records.

47. SURVEY: The effect of the following Record of Survey
File : 151, of surveys
Page No. : 20
Recorded : September 20, 2005
Book No. : 20050920
Document No. : 02872, of Official Records

Certificate of Amendment, recorded June 12, 2006, in Book 20060612, Page 0004746, in the Office of the County Recorder, Clark County, Nevada

48. FINANCING STATEMENT: The effect of a Financing Statement to secure an indebtedness of the amount stated herein and any other amounts as may become due under the terms and subject to the terms, covenants, conditions and requirements as contained and imposed therein.
Debtor : Gibson Road LLC
Secured Party : Silver State Bank
Recorded : December 16, 2005
Book No. : 20051216
Document No. : 000573, of Official Records

ASSIGNMENT TO THE FINANCING STATEMENT: The effect of an Assignment to the Financing Statement to secure an indebtedness of the amount stated herein and any other amounts as may become due under the terms and subject to the terms, covenants, conditions and requirements as contained and imposed therein.
Secured Party : Silver State Bank
Assignee of Secured
Party : Celtic Bank Corporation
Recorded : December 17, 2009
Document No. : 200912170001573, of Official Records

A Change to the above Financing Statement was filed
Recorded : September 7, 2010
Document No. : 201009070003318, of Official Records
Nature of Change: Continuation

49. DEED OF TRUST: A Deed of Trust to secure an indebtedness of the amount stated herein, and any other amounts payable under the terms thereof.
Dated : December 9, 2005
Amount : $748,000.00
Trustor : Gibson Road LLC, a Nevada limited liability company
Trustee : LandAmerica Lawyers Title
Beneficiary : Silver State Bank
Recorded : December 30, 2005
Book : 20051230
Document No. : 0002937, of Official Records.

Re-recorded January 23, 2006, in Book 20060123, as Document No. 000482, Official Records.

ASSIGNMENT: The Beneficial interest of record under said Deed of Trust was assigned
To : Celtic Bank Corporation
Recorded : November 9, 2009
Document No. : 200911090001572, of Official Records.

50. ASSIGNMENT OF RENT: Assignment of rents, as additional security for the payment of the indebtedness secured by said Deed of Trust, which assignment was executed by Gibson Road LLC, a Nevada limited liability company to Silver State Bank, dated December 9, 2005 and recorded December 30, 2005, in Book 20051230 as Document No. 0002938 of Official Records.

Re-recorded January 23, 2006, in Book 20060123, as Document No. 00483, Official Records.

ASSIGNMENT: The Beneficial interest under said Assignment of Rents was assigned
To : Celtic Bank Corporation
Recorded : November 9, 2009
Document No. : 200911090001573, of Official Records.

51. Terms, Covenants, Conditions and Provisions in that certain instrument entitled "Hazardous Substances Certificate and Indemnity Agreement", recorded December 30, 2005 in Book 20051230 as Document No. 0002939 of Official Records.

Re-recorded January 23, 2006, in Book 20060123, as Document No. 000484, Official Records.

An Assignment of Hazardous Substances Certificate and Indemnity Agreement by and between Federal Deposit Insurance Corporation ("FDIC") as Receiver of Silver State Bank and Celtic Bank Corporation and recorded September 15, 2011 as Document No. 201109150002865, of Official Records.

52. LEASE: An unrecorded lease affecting the premises therein stated, executed by and between the parties named herein, for the terms and upon and subject to all of the terms, covenants, and provisions contained therein;

Dated : November 9, 2005
Lessor : Gibson Road LLC
Lessee : Not Disclosed
Term : 25 years
Disclosed By : Subordination Agreement - Lease
Recorded : December 30, 2005
Book : 20051230
Document No. : 0002940, of Official Records.

Re-recorded January 23, 2006, in Book 20060123, as Document No. 000485, Official Records.

An Assignment of Subordination Agreement – Lease, recorded November 9, 2009 as Document No. 200911090001574, of Official Records, executed by Federal Deposit Insurance Corporation ("FDIC") as Receiver of Silver State Bank, as Assignor to Celtic Bank Corporation, as Assignee

53. LIEN: A claim of lien
By : Red Rock Financial Services, a division of RMI Management LLC as agent for Gibson Business Center Property Owners Association
Amount Claimed : $6,413.36
Recorded : August 23, 2011
Document No. : 201108230001011, of Official Records.

NOTICE OF DEFAULT under the terms of above Lien as follows:
Recorded : October 14, 2011
Document No. : 201110140001581, of Official Records.

54. A Treasurer's Certificate for Holding Delinquent Real Property Parcel, recorded December 26, 2013 as Instrument No. 201312260000891 of Official Records.

55. The effect of that certain Foreclosure Deed, executed by Red Rock Financial Services, as grantor to Vegas United Investment Series 105, as grantee, which purports to transfer the fee interest in said land and terminate the interest of the vestee shown in Schedule A in completion of the foreclosure of an assessment lien shown as item no. 53 above, recorded April 17, 2014 as Document No. 20140417-0003282 of Official Records.

56. The rights and interest of parties in possession of the premises described herein under any unrecorded leases and/or agreements, the terms and conditions of which are unknown.

57. Any lien, or right to a lien, for services, labor, or material arising from any on-going or recently completed works of improvement), heretofore or hereafter furnished, imposed by law and not shown by the Public Records

58. EASEMENTS: Any easements not disclosed by those public records which impart constructive notice and which are not visible and apparent from an inspection of the surface of said land.

59. Any facts, rights, interests or claims which are not disclosed by the public records but which could be ascertained by making inquiry of the parties in possession of the herein described land.

60. 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

THE FOLLOWING ITEMS AFFECT PARCEL 3 (155 N Gibson Rd, Henderson, NV).

61. State, County and City Taxes for the fiscal period 2013 to 2014, a lien now due and payable in the total amount of $3,293.98 are Paid in Full
PARCEL NO.: 178-15-511-050 TAX DISTRICT: 505 LOCATION: Henderson

62. The lien of supplemental taxes, if any, assessed pursuant to the provisions of Chapter 361.260 of the NEVADA REVISED STATUTES.

63. The herein described property lies within the boundaries of the City of Henderson and is subject to any and all fees that may be due said District.

64. Any Special Assessments which may be due and payable that are not assessed through the Clark County Treasurers Office and are being billed by the entity where the parcel is located.

65. PATENT: Mineral rights, reservations, easements and exclusions in the patent from the United States of America recorded October 23, 1941, in Book 29 of Deeds, Pages 129-130 of Official Records.

66. EASEMENT: An easement affecting the portion of said land, and for the purposes stated herein, and incidental purposes.
In Favor Of : COUNTY OF CLARK
For : PERPETUAL AVIGATION
Recorded : May 6, 1986
Book No. : 860506
Document No. : 00597, of Official Records.

Re-recorded March 11, 1987, in Book 870311, as Document No. 00812, Official Records.

67. EASEMENT: An easement affecting the portion of said land, and for the purposes stated herein, and incidental purposes.
In Favor Of : COUNTY OF CLARK
For : PERPETUAL AVIGATION
Recorded : June 11, 1986
Book No. : 860611
Document No. : 00494, of Official Records.

68. DECLARATION OF RESTRICTIONS: Covenants, Conditions and Restrictions (but deleting restrictions, if any, based upon race, color, religion, sex, handicap, familial status, or national origin) unless and only to the extent that said covenant (a) is exempt under Chapter 42, Section 3607 of the United States Code or (b) relates to handicap but does not discriminate against handicapped persons as contained in a Declaration of Restrictions recorded September 11, 1989, in Book 890911, as Document No. 00173, of Official Records.

RIGHT TO LEVY ASSESSMENTS: The right to levy certain charges or assessment against said land which shall become a lien if not paid as set forth in the above Declaration of Restrictions is conferred upon **Gibson Business Park Property Owners' Association.**

MODIFICATION: Said covenants, conditions and restrictions were modified by an instrument recorded October 24, 1994, in Book 941024, as Document No. 00285, of Official Records.

69. EASEMENTS AND DEDICATIONS as indicated or delineated on the plat of said subdivision on file in Book 56 of Plats, Page 36, Official Records. (See map for full particulars.)

70. EASEMENT: An easement affecting the portion of said land, and for the purposes stated herein, and incidental purposes.
In Favor Of : Las Vegas Valley Water District
For : Water lines
Recorded : May 7, 1997
Book No. : 970507
Document No. : 00612, of Official Records.

71. EASEMENT: An easement affecting the portion of said land, and for the purposes stated herein, and incidental purposes.
In Favor Of : Las Vegas Valley Water District
For : Water lines
Recorded : June 30, 1997

Book No. : 970630
Document No. : 00801, of Official Records.

72. EASEMENT: An easement affecting the portion of said land, and for the purposes stated herein, and incidental purposes.
In Favor Of : Nevada Power Company
For : Power lines
Recorded : July 9, 1997
Book No. : 970709
Document No. : 01116, of Official Records.

73. SURVEY: The effect of the following Record of Survey
File : 118, of surveys
Page No. : 93
Recorded : November 1, 2001
Book No. : 20011101
Document No. : 01789, of Official Records

74. EASEMENT: An easement affecting the portion of said land, and for the purposes stated herein, and incidental purposes.
In Favor Of : Central Telephone Company (Nevada Division), a Delaware corporation d/b/a Sprint
For : Communication lines
Recorded : August 11, 2003
Book No. : 20030811
Document No. : 02685, of Official Records.

75. GRANT OF EASEMENT – MEMORANDUM OF AGREEMENT affecting the portion of said land, and for the purposes stated herein, and incidental purposes.
In Favor Of : Cox Communications Las Vegas
For : Communication lines
Recorded : March 4, 2004
Book No. : 20040304
Document No. : 00473, of Official Records.

76. EASEMENT: An easement affecting the portion of said land, and for the purposes stated herein, and incidental purposes.
In Favor Of : Nevada Power Company
For : Power lines
Recorded : March 15, 2004
Book No. : 20040315
Document No. : 01107, of Official Records.

77. DECLARATION OF RESTRICTIONS: Covenants, Conditions and Restrictions (but deleting restrictions, if any, based upon race, color, religion, sex, handicap, familial status, or national origin) unless and only to the extent that said covenant (a) is exempt under Chapter 42, Section 3607 of the United States Code or (b) relates to handicap but does not discriminate against handicapped persons as contained in a Declaration of Restrictions recorded March 18, 2004, in Book 20040318, as Document No. 03472, of Official Records.

RIGHT TO LEVY ASSESSMENTS: The right to levy certain charges or assessment against said land which shall become a lien if not paid as set forth in the above Declaration of Restrictions is conferred upon Gibson Business Center Property Owners' Association

MODIFICATION: Said covenants, conditions and restrictions were modified by an instrument recorded May 14, 2004, in Book 20040514, as Document No. 0005758, of Official Records.

MODIFICATION: Said covenants, conditions and restrictions were modified by an instrument recorded May 26, 2004, in Book 20040526, as Document No. 04268, of Official Records.

MODIFICATION: Said covenants, conditions and restrictions were modified by an instrument recorded July 14, 2004, in Book 20040714, as Document No. 004161, of Official Records.

78. SURVEY: The effect of the following Record of Survey
File :137, of surveys
Page No. : 93
Recorded : May 20, 2004
Book No. : 20040520
Document No. : 00679, of Official Records

79. EASEMENT: An easement affecting the portion of said land, and for the purposes stated herein, and incidental purposes.
In Favor Of : Nevada Power Company
For : Utilities
Recorded : May 2, 2005
Book No. : 20050502
Document No. : 0002096, of Official Records.

80. SURVEY: The effect of the following Record of Survey
File : 151, of surveys
Page No. : 20
Recorded : September 20, 2005
Book No. : 20050920
Document No. : 02872, of Official Records

Certificate of Amendment, recorded June 12, 2006, in Book 20060612, Page 0004746, in the Office of the County Recorder, Clark County, Nevada

81. The rights and interest of parties in possession of the premises described herein under any unrecorded leases and/or agreements, the terms and conditions of which are unknown.

82. Any lien, or right to a lien, for services, labor, or material arising from any on-going or recently completed works of improvement), heretofore or hereafter furnished, imposed by law and not shown by the Public Records

83. EASEMENTS: Any easements not disclosed by those public records which impart constructive notice and which are not visible and apparent from an inspection of the surface of said land.

84. Any facts, rights, interests or claims which are not disclosed by the public records but which could be ascertained by making inquiry of the parties in possession of the herein described land.

85. 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

THE FOLLOWING ITEMS AFFECT PARCEL 4 (161 N Gibson Rd, Henderson, NV):

86. DELINQUENT TAXES: State, County and City Taxes for the fiscal year 2011 to 2012 delinquent in the amount of $2,144.86 plus penalties of $150.14, Interest of $518.34, Adv. Fee of $4.00 and Recording Fee of $2.00.

Assessors parcel number 178-15-511-051

DELINQUENT TAXES: State, County and City Taxes for the fiscal year 2012 to 2013 delinquent in the amount of $3,927.25, plus penalties of $589.25, Interest of $638.23, Adv. Fee of $4.00 and Recording Fee of $2.00.

Assessors parcel number 178-15-511-051

DELINQUENT TAXES: State, County and City Taxes for the fiscal year 2013 to 2014 delinquent in the amount of $3,414.32, plus penalties of $512.31, Interest of $213.46, Adv. Fee of $4.00 and Recording Fee of $2.00.

Assessors parcel number 178-15-511-051

87. The lien of supplemental taxes, if any, assessed pursuant to the provisions of Chapter 361.260 of the NEVADA REVISED STATUTES.

88. The herein described property lies within the boundaries of the City of Henderson and is subject to any and all fees that may be due said District.

89. Any Special Assessments which may be due and payable that are not assessed through the Clark County Treasurers Office and are being billed by the entity where the parcel is located.

90. PATENT: Mineral rights, reservations, easements and exclusions in the patent from the United States of America recorded October 23, 1941, in Book 29 of Deeds, Pages 129-130 of Official Records.

91. EASEMENT: An easement affecting the portion of said land, and for the purposes stated herein, and incidental purposes.
    In Favor Of : COUNTY OF CLARK
    For : PERPETUAL AVIGATION
    Recorded : May 6, 1986
    Book No. : 860506
    Document No. : 00597, of Official Records.

    Re-recorded March 11, 1987, in Book 870311, as Document No. 00812, Official Records.

92. EASEMENT: An easement affecting the portion of said land, and for the purposes stated herein, and incidental purposes.
    In Favor Of : COUNTY OF CLARK
    For : PERPETUAL AVIGATION
    Recorded : June 11, 1986
    Book No. : 860611
    Document No. : 00494, of Official Records.

93. DECLARATION OF RESTRICTIONS: Covenants, Conditions and Restrictions (but deleting restrictions, if any, based upon race, color, religion, sex, handicap, familial status, or national origin) unless and only to the extent that said covenant (a) is exempt under Chapter 42, Section 3607 of the United States Code or (b) relates to handicap but does not discriminate against handicapped persons as contained in a Declaration of Restrictions recorded September 11, 1989, in Book 890911, as Document No. 00173, of Official Records.

    RIGHT TO LEVY ASSESSMENTS: The right to levy certain charges or assessment against said land which shall become a lien if not paid as set forth in the above Declaration of Restrictions is conferred upon **Gibson Business Park Association**.

    MODIFICATION: Said covenants, conditions and restrictions were modified by an instrument recorded October 24, 1994, in Book 941024, as Document No. 00285, of Official Records.

94. EASEMENTS AND DEDICATIONS as indicated or delineated on the plat of said subdivision on file in Book 56 of Plats, Page 36, Official Records. (See map for full particulars.)

95. EASEMENT: An easement affecting the portion of said land, and for the purposes stated herein, and incidental purposes.
    In Favor Of : Las Vegas Valley Water District
    For : Water lines
    Recorded : May 7, 1997

Book No. : 970507
Document No. : 00612, of Official Records.

96. EASEMENT: An easement affecting the portion of said land, and for the purposes stated herein, and incidental purposes.
In Favor Of : Las Vegas Valley Water District
For : Water lines
Recorded : June 30, 1997
Book No. : 970630
Document No. : 00801, of Official Records.

97. EASEMENT: An easement affecting the portion of said land, and for the purposes stated herein, and incidental purposes.
In Favor Of : Nevada Power Company
For : Power lines
Recorded : July 9, 1997
Book No. : 970709
Document No. : 01116, of Official Records.

98. SURVEY: The effect of the following Record of Survey
File : 118, of surveys
Page No. : 93
Recorded : November 1, 2001
Book No. : 20011101
Document No. : 01789, of Official Records

99. GRANT OF EASEMENT – MEMORANDUM OF AGREEMENT affecting the portion of said land, and for the purposes stated herein, and incidental purposes.
In Favor Of : Cox Communications Las Vegas
For : Communication lines
Recorded : March 4, 2004
Book No. : 20040304
Document No. : 00473, of Official Records.

100. EASEMENT: An easement affecting the portion of said land, and for the purposes stated herein, and incidental purposes.
In Favor Of : Nevada Power Company
For : Power lines
Recorded : March 15, 2004
Book No. : 20040315
Document No. : 01107, of Official Records.

101. DECLARATION OF RESTRICTIONS: Covenants, Conditions and Restrictions (but deleting restrictions, if any, based upon race, color, religion, sex, handicap, familial status, or national origin) unless and only to the extent that said covenant (a) is exempt under Chapter 42, Section 3607 of the United States Code or (b) relates to handicap but does not discriminate against handicapped persons as contained in a Declaration of Restrictions recorded March 18, 2004, in Book 20040318, as Document No. 03472, of Official Records.

RIGHT TO LEVY ASSESSMENTS: The right to levy certain charges or assessment against said land which shall become a lien if not paid as set forth in the above Declaration of Restrictions is conferred upon Gibson Business Center Property Owners' Association

MODIFICATION: Said covenants, conditions and restrictions were modified by an instrument recorded May 14, 2004, in Book 20040514, as Document No. 005758, of Official Records.

MODIFICATION: Said covenants, conditions and restrictions were modified by an instrument recorded May 26, 2004, in Book 20040526, as Document No. 04268, of Official Records.

MODIFICATION: Said covenants, conditions and restrictions were modified by an instrument recorded July 14, 2004, in Book 20040714, as Document No. 04161, of Official Records.

102. SURVEY: The effect of the following Record of Survey
File :137, of surveys
Page No. : 93
Recorded : May 20, 2004
Book No. : 20040520
Document No. : 00679, of Official Records

103. EASEMENT: An easement affecting the portion of said land, and for the purposes stated herein, and incidental purposes.
In Favor Of : Nevada Power Company
For : Utilities
Recorded : May 2, 2005
Book No. : 20050502
Document No. : 02096, of Official Records.

104. SURVEY: The effect of the following Record of Survey
File : 151, of surveys
Page No. : 20
Recorded : September 20, 2005
Book No. : 20050920
Document No. : 02872, of Official Records

Certificate of Amendment, recorded June 12, 2006, in Book 20060612, Page 0004746, in the Office of the County Recorder, Clark County, Nevada

105. A Treasurer's Certificate for Holding Delinquent Real Property Parcel, recorded May 23, 2013 as Instrument No. 201305230001876 of Official Records

106. The rights and interest of parties in possession of the premises described herein under any unrecorded leases and/or agreements, the terms and conditions of which are unknown.

107. Any lien, or right to a lien, for services, labor, or material arising from any on-going or recently completed works of improvement), heretofore or hereafter furnished, imposed by law and not shown by the Public Records

108. EASEMENTS: Any easements not disclosed by those public records which impart constructive notice and which are not visible and apparent from an inspection of the surface of said land.

109. Any facts, rights, interests or claims which are not disclosed by the public records but which could be ascertained by making inquiry of the parties in possession of the herein described land.

110. 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

Note: This report is being issued at the request of the client and is not in response to a request for title insurance. Therefore, all references to title insurance in the printed matter of this report or attached hereto are hereby cancelled. All liability assumed hereby is strictly limited to the amount of the fee paid by the client named herein. Any other parties using the information contained herein do so at their own risk

END OF EXCEPTIONS

REQUIREMENTS AND NOTES

1. Show that restrictions or restrictive covenants have not been violated.

2. Payment to or for the account of the grantors or mortgagors of the full consideration for the estate or interest, mortgage or lien to be issued.

3. Furnish proof of payment of all bills for labor and material furnished or to be furnished in connection with improvements erected or to be erected.

4. Pay the premiums, fees and charges for the policy.

5. Pay all taxes, charges, and assessments affecting the land that are due and payable.

6. Documents satisfactory to us creating the interest in the land and the mortgage to be insured must be signed delivered and recorded.

7. Tell us in writing the name of any one not referred to in this Prelim 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.

8. Record instrument(s) conveying or encumbering the estate or interest to be insured, briefly described:

   Documents necessary to close the within transaction

9. After the review of all the required documents, the Company reserves the right to add additional items and/or make additional requirements prior to the issuances of any policy of title insurance.

10. We find no open Deeds of Trust of record pertaining to Parcel 1

11. We find no open Deeds of Trust of record pertaining to Parcel 3

12. We find no open Deeds of Trust of record pertaining to Parcel 4

13. We communicated with the Nevada Secretary of States Office and ascertained that the Limited Liability Company known as Baltic Avenue, LLC is current as of June 15, 2014 and that the Manager(s) thereof are as follows:

    Resident Agent : Kristi Reilly
    Manager or Member : Danielle Riiber
    Manager or Member : Mathis Riiber

14. We communicated with the Nevada Secretary of States Office and ascertained that the Limited Liability Company known as Gibson Road LLC is Revoked and that the Manager(s) thereof are as follows:

    Resident Agent : Mark L. Blackwell
    Manager or Member : Mark L. Blackwell

15. We communicated with the Nevada Secretary of States Office and ascertained that the Limited Liability Company known as Miller Ranch Land Company is NOT currently filed

END OF REQUIREMENTS AND NOTES

CALIFORNIA LAND TITLE ASSOCIATION

STANDARD COVERAGE POLICY – 1990
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 or zoning laws, ordinances, or regulations) restricting, regulating, prohibiting or relating (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 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 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 claim, which arises out of the transaction vesting in the insured the estate of interest insured by this 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.

EXCEPTIONS FROM COVERAGE - SCHEDULE B, PART I

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 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 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.

CLTA/ALTA HOMEOWNER'S POLICY OF TITLE INSURANCE (02-03-10)
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 those portions of any law or government regulation concerning:
   a. building;
   b. zoning;
   c. land use;
   d. improvements on the Land;
   e. land division;
   f. environmental protection.

This Exclusion does not limit the coverage described in Covered Risk 8.a., 14, 15, 16, 18, 19, 20, 23 or 27.

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 limit the coverage described in Covered Risk 14 or 15.
3. The right to take the Land by condemning it. This Exclusion does not limit the coverage described in Covered Risk 17.

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 are recorded 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.e., 25, 26, 27 or 28.

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 21.

7. The transfer of the Title to You is invalid as a preferential transfer or as a fraudulent transfer or conveyance under federal bankruptcy.

LIMITATIONS ON COVERED RISKS

Your insurance for the following Covered Risks is limited on the Owner's Coverage Statement as follows:
* For Covered Risk 16, 18, 19, and 21 Your Deductible Amount and Our Maximum Dollar Limit of Liability shown in Schedule A.

The deductible amounts and maximum dollar limits shown on Schedule A are as follows:

	Your Deductible Amount	Our Maximum Dollar Limit of Liability
Covered Risk 16:	1% of Policy Amount or $2,500.00 (whichever is less)	$10,000.00
Covered Risk 18:	1% of Policy Amount or $5,000.00 (whichever is less)	$25,000.00
Covered Risk 19:	1% of Policy Amount or $5,000.00 (whichever is less)	$25,000.00
Covered Risk 21:	1% of Policy Amount or $2,500.00 (whichever is less)	$5,000.00

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:

    - land use
    - improvements on the land
    - land division
    - 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 notice of exercising the right appears in the public records
    - on the Policy Date
    - 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:

    - that are created, allowed, or agreed to by you
    - that are known to you, but not to us, on the Policy Date -- unless they appeared in the public records
    - that result in no loss to you
    - 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:
    - to any land outside the area specifically described and referred to in Item 3 of Schedule A

    OR
    - in streets, alleys, or waterways that touch you land

This exclusion does not limit the access coverage in Item 5 of Covered Title Risks.

2006 ALTA LOAN POLICY (06-17-06)
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).

The above policy form may be issued to afford either Standard Coverage or Extended Coverage. In addition to the above Exclusions from Coverage, the Exceptions from Coverage in a Standard Coverage policy will also include the following Exceptions from Coverage:

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. (a) 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.
   (b) Proceedings by a public agency which 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, which are 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.

2006 ALTA OWNER'S POLICY (06-17-06)
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 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.

The above policy form may be issued to afford either Standard Coverage or Extended Coverage. In addition to the above Exclusions from Coverage, the Exceptions from Coverage in a Standard Coverage policy will also include the following Exceptions from Coverage:

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 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 which are not shown by the public records but which could be ascertained by an inspection of the land or by making inquiry of persons in possession thereof.

3. Easements, liens or encumbrances, or claims thereof, which are 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 that 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.

ALTA EXPANDED COVERAGE RESIDENTIAL LOAN POLICY (07-26-10)
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) 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.

9. 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 27(b) of this policy.

STG Privacy Notice
Stewart Title Companies

WHAT DO THE STEWART TITLE COMPANIES DO WITH YOUR PERSONAL INFORMATION?

Federal and applicable state law and regulations give consumers the right to limit some but not all sharing. Federal and applicable state law regulations also require us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand how we use your personal information. This privacy notice is distributed on behalf of the Stewart Title Guaranty Company and its title affiliates (the Stewart Title Companies), pursuant to Title V of the Gramm-Leach-Bliley Act (GLBA).

The types of personal information we collect and share depend on the product or service that you have sought through us. This information can include social security numbers and driver's license number.

All financial companies, such as the Stewart Title Companies, need to share customers' personal information to run their everyday business—to process transactions and maintain customer accounts. In the section below, we list the reasons that we can share customers' personal information; the reasons that we choose to share; and whether you can limit this sharing.

Reasons we can share your personal information.	Do we share	Can you limit this sharing?
For our everyday business purposes— to process your transactions and maintain your account. This may include running the business and managing customer accounts, such as processing transactions, mailing, and auditing services, and responding to court orders and legal investigations.	Yes	No
For our marketing purposes— to offer our products and services to you.	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences. Affiliates are companies related by common ownership or control. They can be financial and non-financial companies. *Our affiliates may include companies with a Stewart name; financial companies, such as Stewart Title Company*	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness.	No	We don't share
For our affiliates to market to you — For your convenience, Stewart has developed a means for you to opt out from its affiliates marketing even though such mechanism is not legally required.	Yes	Yes, send your first and last name, the email address used in your transaction, your Stewart file number and the Stewart office location that is handling your transaction by email to optout@stewart.com or fax to 1-800-335-9591.
For non-affiliates to market to you. Non-affiliates are companies not related by common ownership or control. They can be financial and non-financial companies.	No	We don't share

We may disclose your personal information to our affiliates or to non-affiliates as permitted by law. If you request a transaction with a non-affiliate, such as a third party insurance company, we will disclose your personal information to that non-affiliate. [We do not control their subsequent use of information, and suggest you refer to their privacy notices.]

SHARING PRACTICES

How often do the Stewart Title Companies notify me about their practices?	We must notify you about our sharing practices when you request a transaction.
How do the Stewart Title Companies protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer, file, and building safeguards.
How do the Stewart Title Companies collect my personal information?	We collect your personal information, for example, when you ▪ request insurance-related services ▪ provide such information to us We also collect your personal information from others, such as the real estate agent or lender involved in your transaction, credit reporting agencies, affiliates or other companies.
What sharing can I limit?	Although federal and state law give you the right to limit sharing (e.g., opt out) in certain instances, we do not share your personal information in those instances.

Contact us: ***If you have any questions about this privacy notice, please contact us at:*** **Stewart Title Guaranty Company, 1980 Post Oak Blvd., Privacy Officer, Houston, Texas 77056**

OFFICE OF THE COUNTY TREASURER

LAURA B. FITZPATRICK, CPA
TREASURER

REBECCA L. COATES
ASSISTANT TREASURER

TAX PAYMENT
WIRE INFORMATION

BANK NAME:	**BANK OF AMERICA**
BANK ADDRESS:	**300 SOUTH 4TH STREET**
	LAS VEGAS, NEVADA 89101
ABA NUMBER:	**0260-0959-3**
ACCOUNT TITLE:	**CLARK COUNTY TAX RECEIVER ACCOUNT**
BANK ACCOUNT NUMBER:	**01423-2144**
ADDITIONAL INFORMATION:	**LIST PARCEL NUMBER INSIDE THE BOX**
APN NUMBER:	- - -
PROPERTY OWNER:	

CONTACT FOR WIRE PAYMENTS

CONTACT NAME:	Maricela Carrera
PHONE NUMBER:	(702) 455-2514
E-MAIL ADDRESS:	mlc@clarkcountynv.gov
FAX NUMBER:	(702) 455-5969

ADDITIONAL CONTACT FOR WIRE PAYMENTS

CONTACT NAME:	Cathie Baker
PHONE NUMBER:	(702) 455-0169
E-MAIL ADDRESS:	ctb@clarkcountynv.gov
FAX NUMBER:	(702) 455-5969

From: James Shapiro [mailto:JShapiro@Gerrard-Cox.com]
Sent: Friday, August 01, 2014 11:39 AM
To: Jeffery I. Orgill <JOrgill@celticbank.com>
Subject: RE: Mark Blackwell - Gibson Road LLC

Jeff,

I contacted Red Rock Financial Services, 4775 W. Teco Avenue, Suite 140, Las Vegas, NV 89118, as they are the ones who conducted the sale. I have not had any communications with the HOA.

Attached are some documents that I received from them.

I hope that helps.

Sincerely,

James E. Shapiro, Esq.
Gerrard, Cox & Larsen
2450 St. Rose Pkwy., Suite 200
Henderson, NV 89074
O:(702)796-4000
F:(702)796-4848

From: Jeffery I. Orgill [mailto:JOrgill@celticbank.com]
Sent: Tuesday, July 01, 2014 2:09 PM
To: James Shapiro
Subject: Mark Blackwell - Gibson Road LLC

Hi James,

We spoke about two weeks ago concerning our mutual client Mark Blackwell and his HOA attempting to foreclose on the property located at 181 N. Gibson Road; I'm wondering if you happen to have the contact information of the HOA? Celtic Bank is a lienholder on that property and we were not notified of the foreclosure attempt, if I remember correctly, Mark had never received notice as well.

If you could share this with me that would be great.

Thank you,

Jeff Orgill
Loan Portfolio Specialist

268 S. State St., Suite 300
Salt Lake City, UT 84111
801-320-6534 office
801-303-1934 fax
jorgill@celticbank.com

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

CELTICBANK

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

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

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

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.

ROGER P. CROTEAU & ASSOCIATES, LTD.

A PROFESSIONAL CORPORATION
9120 West Post Road, Suite 100
Las Vegas, Nevada 89148

Telephone: (702) 254-7775
Facsimile: (702) 228-7719

croteaulaw@croteaulaw.com

Roger P. Croteau, Esq.*
Timothy E. Rhoda, Esq.**
Robert W. Linder, Esq.

*Also Licensed in Massachusetts
**Also Licensed in Illinois

Paralegals
Brian Braud
Mindy Keck

Legal Assistants
Shirin Weisman

December 3, 2015

VIA REGULAR MAIL AND EMAIL
ALLYSON@SYLVESTERPOLEDNAK.COM
KELLY@SYLVESTERPOLEDNAK.COM

Allyson R. Noto, Esq.
Kelly A. Schmitt, Esq.
SYLVESTER & POLEDNAK, LTD.
1731 Village Center Circle
Las Vegas, Nevada 89134

Re: Celtic Bank Corporation v. Vegas United Investment Series 105, Inc., et al.
Case No. A-15-728233-C

Dear Counsel:

Please be advised that this office represents Vegas United Investment Series 105, Inc. (*"Vegas United"*) with respect to various legal matters. I am in receipt of the above-referenced Summons and Complaint, which purport to relate to real property commonly known as 181 North Gibson Road, Henderson, Nevada 89014, Assessor Parcel No. 178-15-511-042 (*the "Property"*). Vegas United is the title owner of the Property, having purchased it 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 to the Complaint as Exhibit 7.

The Complaint seeks to judicially foreclose upon a Deed of Trust purportedly held by your client, Celtic Bank Corporation. However, a review of the Deed of Trust, which is attached to the Complaint as Exhibit 2, reveals that the Deed of Trust does not relate to my client's Property. Specifically, 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 address and parcel number which identify my client's Property. Because the Property does not secure the Deed of Trust, the Complaint is without basis.

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.*, 334 P.3d 408 (Nev. 2014), that the non-judicial foreclosure of a homeowners association's super-priority lien extinguishes a first deed of trust. My client purchased the Property at an association lien foreclosure sale on March 21, 2014. 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.

Please accept this letter as my client's demand that the Complaint be immediately dismissed. In addition, I demand that the Notice of Lis Pendens that has been filed against the Property be immediately released. This Notice of Lis Pendens is slandering my client's title. In the event that I am forced to respond to the Complaint and move to expunge the Lis Pendens, my client will seek to recover all of its associated costs and attorneys' fees.

Please contact me at your convenience upon receipt of this letter with any questions or concerns. If you have information which indicates that the Deed of Trust was, in fact, secured by the Property, please feel free to forward the same. In the absence of any such information, it is my belief that the Complaint has been erroneously filed. In such event, my client prefers to not incur costs and expenses associated with a responsive pleading.

Very truly yours,

ROGER P. CROTEAU
& ASSOCIATES, LTD.

TIMOTHY E. RHODA, ESQ.

EXHIBIT 43

EXHIBIT 43

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 89034
B92471 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? ☐ Yes
If YES, enter delivery address below: ☐ No

PS Form 3811, January 2005 Domestic Return Receipt

UNITED STATES POSTAL SERVICE®

PRINT YOUR NAME, ADDRESS AND ZIP CODE™ BELOW

First Class Mail®
US Postage Paid
Permit No. 410

RED ROCK FINANCIAL SERVICES
7251 AMIGO ST SUITE 100
LAS VEGAS NV 89119-4375

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) 300 SOUTH 3RD LAS VEGAS, NV 89155

B. Date of Delivery 10/7/11

C. Signature X ☐ Agent ☐ Addressee

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

PS Form 3811, January 2006 Domestic Return Receipt

UNITED STATES POSTAL SERVICE®

PRINT YOUR NAME, ADDRESS AND ZIP CODE™ BELOW

First Class Mail®
US Postage Paid
Permit No. G - 10

RED ROCK FINANCIAL SERVICES
7251 AMIGO ST SUITE 100
LAS VEGAS NV 89119-4375

2. Article Number

7196 9008 9111 3542 3759

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly) Roberta Merryman

B. Date of Delivery 10/12/2011

C. Signature X Roberta Merryman ☐ Agent ☐ Addressee

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

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

PS Form 3811, January 2005 Domestic Return Receipt

UNITED STATES POSTAL SERVICE®

PRINT YOUR NAME, ADDRESS AND ZIP CODE™ BELOW

First Class Mail®
US Postage Paid
Permit No. G - 10

RED ROCK FINANCIAL SERVICES
7251 AMIGO ST SUITE 100
LAS VEGAS NV 89119-4375

CERTIFIED MAIL

Red Rock Financial Services
7251 Amigo Street, Suite 100
Las Vegas, Nevada 89119

7196 9008 9111 3542 3728

LAS VEGAS NV 890
OCT 2011 PM

12 oz $05.50
00880463 10/20/2011
MAILED FROM ZIP CODE 89119

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

MIXIE 891 RE 1 00 10/22/11
RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD
BC: 89119407886 *0679-15330-20-47

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

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

CERTIFIED MAIL

Red Rock Financial Services
7251 Amigo Street, Suite 100
Las Vegas, Nevada 89119

7196 9008 9111 2775 7527

$05.59

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

NIXIE 891 RC 1 DC 08/25/11
RETURN TO SENDER
UNCLAIMED
UNABLE TO FORWARD

BC: 89119407588 *0879-18807-25-05

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

2. Article Number

7196 9008 9111 2775 7527

3. Service Type CERTIFIED MAIL™

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

Clark County Treasurer
c/o Gibson Road LLC
1027 Flentywood Place
Henderson, NV 89015
R92171 Gibson Business Center Property Owners Association

PS Form 3811, January 2005 Domestic Return Receipt

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

Thank you for using Return Receipt Service

CERTIFIED MAIL

Red Rock Financial Services
7251 Amigo Street, Suite 100
Las Vegas, Nevada 89119

7196 9008 9111 2775 7510

$05.59

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

NIXIE 891 DE 1 DC 08/27/11
RETURN TO SENDER
ATTEMPTED - NOT KNOWN
UNABLE TO FORWARD
BC: 89119497505 *0979-19137-25-45

0911009375
89014+2712

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number

7196 9008 9131 8775 7510

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

PS Form 3811, January 2005 Domestic Return Receipt

Thank you for using Return Receipt Service

CERTIFIED MAIL

Red Rock Financial Services
7251 Amigo Street, Suite 100
Las Vegas, Nevada 89119

7196 9008 9111 3542 3742

$06.69

MAILED FROM ZIP CODE 89119

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

NIXIE 891 DE 1 00 10/22/11

RETURN TO SENDER
ATTEMPTED - NOT KNOWN
UNABLE TO FORWARD

BC: 89119807525 *0779-01879-20-42

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

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

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

CERTIFIED MAIL

Red Rock Financial Services
7251 Amigo Street, Suite 100
Las Vegas, Nevada 89119

7196 9008 9133 3592 3773

$ 05.99

Gibson Road LLC
1027 Plentywood Pl
Henderson, NV 89015
R92A7T

MXXXE 891 SE 1 GO 10/23/11

RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD

BC: 89119437525 *0778-14816-20-42

C

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

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

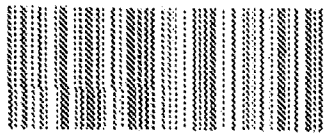
☐ Yes
☐ No

PS Form 3811, January 2005 Domestic Return Receipt

Thank you for using Return Receipt Service

CERTIFIED MAIL

Red Rock Financial Services
7251 Amigo Street, Suite 100
Las Vegas, NV 89119



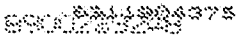
7196 9008 9111 3542 3803

$05.57

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

NIXIE 894 DE 1 DC 10/28/11
RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD

BC: 89119527825 N0879-01010-30-45



C

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number

7196 9008 9333 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

EXHIBIT 44

EXHIBIT 44

Assessor Parcel Number: 178-15-511-042
File Number: R92471
Property Address: 181 N Gibson Rd
Henderson, NV 89014
Title Order Number: 6083493-AJ
First American Title

Inst #: 201110140001581
Fees: $14.00
N/C Fee: $0.00
10/14/2011 01:01:58 PM
Receipt #: 946846
Requestor:
FIRST AMERICAN NATIONAL DEF
Recorded By: MSH 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 Mail To: Red Rock Financial Services
7251 Amigo Street, Suite 100
Las Vegas, Nevada 89119
702-932-6887

ELIZABETH CERNAK
Notary Public State of Nevada
No. 04-91116-1
My appt. exp. Aug. 5, 2012

CERTIFIED MAIL™

RR

Red Rock Financial Services
7251 Amigo Street, Suite 100
Las Vegas, Nevada 89119

7196 9008 9111 3542 3766

UNITED STATES POSTAGE
PITNEY BOWES
02 1R $ 05.59⁰
0006560453 OCT 20 2011
MAILED FROM ZIPCODE 89119

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

89703\$4202 C005

2. Article Number

7196 9008 9111 3542 3766

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

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

PS Form 3811, January 2005 Domestic Return Receipt

UNITED STATES POSTAL SERVICE®

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US Postage Paid
Permit No. G - 10

RED ROCK FINANCIAL SERVICES
7251 AMIGO ST SUITE 100
LAS VEGAS NV 89119-4375

CERTIFIED MAIL

Red Rock Financial Services
7251 Amigo Street, Suite 100
Las Vegas, Nevada 89119

7196 9008 9111 3592 3735

$05.69

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

RETURN TO SENDER
ATTEMPTED - NOT KNOWN
UNABLE TO FORWARD

BC: 89119427499 *0879-01241-20-43

CERTIFIED MAIL

Red Rock Financial Services
7251 Amigo Street, Suite 100
Las Vegas, Nevada 89119

7196 9008 9111 3682 3711

02 1M $ 06.58[9]
0000980495 OCT 30 2011
MAILED FROM ZIP CODE 89119

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

N1X3E 891 EE 1 00 10/22/11

RETURN TO SENDER
ATTEMPTED - NOT KNOWN
UNABLE TO FORWARD

BC: 89119497595 *0879-01820-20-45

EXHIBIT 45

EXHIBIT 45

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: 10/20/11

Signature

See Attached 11 Pages

Revised 4 3 08

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

TEAR ALONG THIS LINE

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 i
Red Rock Financial Service
See Firm Boc

A FOLD AND TEAR THIS WAY ⟶ OPTIONAL

B

Label #4
Certified Article Number
7196 9008 9111 3542 3803
SENDERS RECORD

Label #5
Clark County Treasurer
c/o Gibson Road LLC
1027 Plentywood Place
Henderson, NV 89015
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 3542 3803

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 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? ☐ Yes
If YES, enter delivery address below: ☐ No

PS Form 3811, January 2005 Domestic Return Receipt

Thank you for using Return Receipt Service

THE WALZ CERTIFIED MAILER™

FROM **WALZ** ™

FORM #3003 VERSION: 03/11
U.S. PAT. NO. 5,501,393

7196 9008 9111 3542 3797

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

TEAR ALONG THIS LINE

TO: Clark County Treasurer
c/o 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	

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 #4
Certified Article Number
7196 9008 9111 3542 3797
SENDERS RECORD

Label #5
Clark County Treasurer
c/o Gibson Road LLC
181 North Gibson Road
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 3542 3797

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? ☐ Yes
If YES, enter delivery address below: ☐ No

PS Form 3811, January 2005 Domestic Return Receipt

Thank you for using Return Receipt Service

THE WALZ CERTIFIED MAILER™

FROM **WALZ™**

FORM #35663 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

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

Label #4
Certified Article Number
7196 9008 9111 3542 3780
SENDERS RECORD

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? ☐ Yes
If YES, enter delivery address below: ☐ No

PS Form 3811, January 2005 Domestic Return Receipt

Thank you for using Return Receipt Service

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

Gibson Road LLC
1027 Plentywood Pl
Henderson, NV 89015
R92471

Charge Amount:

Charge To:

Label #4

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

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

PS Form 3811, January 2005 Domestic Return Receipt

Thank you for using Return Receipt Service

THE WALZ CERTIFIED MAILER™

FROM **WALZ™**

FORM #55003 VERSION: 03/11
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

TEAR ALONG THIS LINE

PS Form 3800, January 2005

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

US Postal Service®
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B

Label #4
Certified Article Number
7196 9008 9111 3542 3766
SENDERS 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:

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

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

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ 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 3542 3759

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

SENDER:

REFERENCE: R92471

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

TEAR ALONG THIS LINE

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
See Firm Book

A FOLD AND TEAR THIS WAY ⟶ OPTIONAL

B

Label #4
Certified Article Number
7196 9008 9111 3542 3759
SENDERS 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 3542 3759

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 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? ☐ Yes
If YES, enter delivery address below: ☐ 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 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

TEAR ALONG THIS LINE

PS Form 3800, January 2005

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

US Postal Service®
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Red Rock Financial Services
See Firm Book

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B

Label #4
Certified Article Number
7196 9008 9111 3542 3742
SENDERS RECORD

Label #5
SILVER STATE BANK
C/O VALLE VERDE BRANCH
691 N. VALLE VERDE DRIVE
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 3542 3742

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 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

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

TEAR ALONG THIS LINE

PS Form 3800, January 2005

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

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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 #4
Certified Article Number
7196 9008 9111 3542 3735
SENDERS 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:

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

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

D. Is delivery address different from Item 1? ☐ Yes
If YES, enter delivery address below: ☐ 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 3542 3728

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

SENDER:

REFERENCE: R92471

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

PS Form 3800, January 2005

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

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

A FOLD AND TEAR THIS WAY ⟶ OPTIONAL

B

Label #4
Certified Article Number
7196 9008 9111 3542 3728
SENDERS 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:

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

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 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

D. Is delivery address different from item 1? ☐ Yes ☐ No
If YES, enter delivery address below:

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 3542 3711

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

SENDER:

REFERENCE: R92471

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

TEAR ALONG THIS LINE

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
See Firm Book

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B

Label #4
Certified Article Number
7196 9008 9111 3542 3711
SENDERS 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 3542 3711

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 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? ☐ Yes ☐ No
If YES, enter delivery address below:

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 3542 3704

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

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

SENDER:

REFERENCE: R92471

TEAR ALONG THIS LINE

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
See Firm Book

A FOLD AND TEAR THIS WAY ⟶ OPTIONAL

B

Label #4
Certified Article Number
7196 9008 9111 3542 3704
SENDERS RECORD

Label #5
LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY AS TRUSTEE
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 3542 3704

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 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

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

PS Form 3811, January 2005 Domestic Return Receipt

Thank you for using Return Receipt Service

Inst #: 201110140001581
Fees: $14.00
N/C Fee: $0.00
10/14/2011 01:01:58 PM
Receipt #: 946846
Requestor:
FIRST AMERICAN NATIONAL DEF
Recorded By: MSH Pgs: 1
DEBBIE CONWAY
CLARK COUNTY RECORDER

Assessor Parcel Number: 178-15-511-042
File Number: R92471
Property Address: 181 N Gibson Rd
Henderson, NV 89014
Title Order Number: 608543-AJ
First American Title

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 Mail To: Red Rock Financial Services
7251 Amigo Street, Suite 100
Las Vegas, Nevada 89119
702-932-6887

ELIZABETH CERNAK
Notary Public State of Nevada
No. 04-91116-1
My appt. exp. Aug. 5, 2012

First American Title Insurance Company
Lenders Advantage

3 FIRST AMERICAN WAY, SANTA ANA, CALIFORNIA 92707 (800) 525-3633

OCTOBER 20, 2011

RED ROCK FINANCIAL SERVICES
7251 AMIGO ST., STE 100
LAS VEGAS, NV 89119
ATTN: EUNGEL WATSON

YOUR NO. R92471/
OUR NO. **6085493**

WE WISH TO ADVISE THE FOLLOWING:

THE FOLLOWING DOCUMENTS WERE RECORDED IN THE OFFICIAL RECORDS OF CLARK COUNTY, NV, IN CONNECTION WITH THE FORECLOSURE UNDER THE ABOVE ORDER NUMBER.

NOTICE OF DEFAULT RECORDED OCT 14 2011 AS INSTRUMENT NO. 20111014-1581

REQUESTS OTHER THAN PROVIDED IN THE DEED OF TRUST DESCRIBED ABOVE FOR COPIES OF NOTICE OF DEFAULT AND NOTICE OF SALE UNDER THE DEED OF TRUST FOR WHICH THE ABOVE NOTICE OF DEFAULT WAS FILED, RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF **CLARK** COUNTY, NV, ARE AS FOLLOWS:

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)

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)

NONE

THE TOTAL LIABILITY OF THE COMPANY UNDER SAID GUARANTEE AND UNDER THIS LETTER THERETO SHALL NOT EXCEED, IN THE AGGREGATE, THE AMOUNT STATED IN SAID GUARANTEE.

THIS LETTER IS MADE A PART OF SAID GUARANTEE AND IS SUBJECT TO THE EXCLUSIONS FROM COVERAGE, THE LIMITS OF LIABILITY AND THE OTHER PROVISIONS OF THE CONDITIONS AND STIPULATIONS THEREIN.

AUGIE JIMENEZ
ASSISTANT SECRETARY
TITLE OFFICER
PH: 702-222-4273
FX: 866-515-8363

EXHIBIT 46

EXHIBIT 46

RED ROCK FINANCIAL SERVICES

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: 8/25/11

Signature

See Attached 3 Pages

Revised 4/3/08

THE WALZ CERTIFIED MAILER™ FROM **WALZ** ™ U.S. PAT. NO. 5,501,393

7196 9008 9111 2775 7527

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

TEAR ALONG THIS LINE

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 8/25/11 by
Red Rock Financial Services
See Firm Book

FOLD AND TEAR THIS WAY → OPTIONAL

Label #5

Certified Article Number
7196 9008 9111 2775 7527
SENDERS RECORD

Clark County Treasurer
c/o Gibson Road LLC
1027 Plentywood Place
Henderson, NV 89015
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 2775 7527

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 2775 7527

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? ☐ Yes
If YES, enter delivery address below: ☐ 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 2775 7510

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

TEAR ALONG THIS LINE

TO: Clark County Treasurer
c/o 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	

US Postal Service®
Receipt for Certified Mail™
No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE
Mailed on 8/25/11 by
Red Rock Financial Services
See Firm Book

FOLD AND TEAR THIS WAY → OPTIONAL

Certified Article Number 7196 9008 9111 2775 7510

SENDERS RECORD

Label #5
Clark County Treasurer
c/o 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 2775 7510

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number
7196 9008 9111 2775 7510

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? ☐ Yes
If YES, enter delivery address below: ☐ 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 2775 1938

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

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

SENDER:

REFERENCE: R92471

TEAR ALONG THIS LINE

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 8/25/11 by
Red Rock Financial Services
See Firm Book

A FOLD AND TEAR THIS WAY → OPTIONAL

B

Label #5

Certified Article Number 7196 9008 9111 2775 1938

SENDERS RECORD

Clark County Treasurer
c/o Gibson Road LLC
500 S. Grand Central Parkway
Las Vegas, NV 89106
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 2775 1938

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 2775 1938

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

PS Form 3811, January 2005 Domestic Return Receipt

Thank you for using Return Receipt Service

Red Rock Financial Services

August 25, 2011

VIA CERTIFIED AND FIRST CLASS MAIL

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

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

Dear Clark County Treasurer:

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 initial correspondence to you stated that failure to reinstate the above account would result in the Lien for Delinquent Assessments being prepared and recorded on the above referenced property. Noted in the initial correspondence, additional fees and costs have been added to the account balance. As of the date of this letter, the account balance is $6,413.36.

Enclosed, please find a copy of the Lien for Delinquent Assessments. The amount noted on this letter and the Lien for Delinquent Assessments may differ. The "Amount Due" on the Lien for Delinquent Assessments is accurate as of the date of preparation. These variations may be due to additional assessments, late fees, interest, fines and collection fees and costs being assessed to the account. Please contact Red Rock Financial Services to obtain an "up to date" account balance or to discuss alternative payment arrangements. All Payments must be in the form of a cashier's check or money order. Please ensure the account number is listed on any payments remitted to our office. If we receive partial payments, they will be credited to your account, however, we will continue with the collection process on the balance owed as described above.

As of the date of this letter, the "30 Day Period" is still in effect. In the case that Red Rock Financial Services does not receive in written form a dispute of the debt, Red Rock Financial Services will assume the debt is valid. All disputes of the validity of the debt must be submitted in written form to Red Rock Financial Services. When the dispute is received, Red Rock Financial Services will provide verification of the debt and a copy of such verification will be mailed to you. Upon receipt of a written dispute, collection efforts on the part of Red Rock Financial Services will cease. A written response will be provided detailing the result of our findings regarding said dispute.

Allowed by Nevada Revised Statutes, Red Rock Financial Services may record a Notice of Default and Election to Sell no sooner then the 31st day from the mailing of the Lien for Delinquent Assessments. As a courtesy to you, an Intent to Notice of Default courtesy letter will be sent to you via first class mail at an additional charge.

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
enclosure(s)

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

Red Rock Financial Services

August 25, 2011

VIA CERTIFIED AND FIRST CLASS MAIL

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

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

Dear Clark County Treasurer:

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Regards,

Red Rock Financial Services
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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

Red Rock Financial Services

August 25, 2011

VIA CERTIFIED AND FIRST CLASS MAIL

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

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

Dear Clark County Treasurer:

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 initial correspondence to you stated that failure to reinstate the above account would result in the Lien for Delinquent Assessments being prepared and recorded on the above referenced property. Noted in the initial correspondence, additional fees and costs have been added to the account balance. As of the date of this letter, the account balance is $6,413.36.

Enclosed, please find a copy of the Lien for Delinquent Assessments. The amount noted on this letter and the Lien for Delinquent Assessments may differ. The "Amount Due" on the Lien for Delinquent Assessments is accurate as of the date of preparation. These variations may be due to additional assessments, late fees, interest, fines and collection fees and costs being assessed to the account. Please contact Red Rock Financial Services to obtain an "up to date" account balance or to discuss alternative payment arrangements. All Payments must be in the form of a cashier's check or money order. Please ensure the account number is listed on any payments remitted to our office. If we receive partial payments, they will be credited to your account, however, we will continue with the collection process on the balance owed as described above.

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Regards,

Red Rock Financial Services
enclosure(s)

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

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

Assessor Parcel Number: 178-15-511-042
File Number: R92471

Accommodation

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 Statues 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

Rebecca Tom

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.

Meryl Sibley

MERYL SIBLEY
Notary Public State of Nevada
No. 08-7934-1
My appt. exp. Sept. 4, 2012

When Recorded Mail To: Red Rock Financial Services
7251 Amigo Street, Suite 100
Las Vegas, Nevada 89119
702-932-6887

EXHIBIT 39

EXHIBIT 39

92471
181 N Gibson
178-15-511-042
Mar West Real Estate Mgmt Co.

CHECKLIST FOR SETTING SALE IN NV

- [x] Review signed Permission for Publication
- [ ] Perform Skip Trace
- [x] Order updated date down from Title NORTH (FIRST 10/2011) ✓
- [x] Verify Ownership
- [x] Obtain an accounting ledger and update the account
- [x] Verify if homeowner filed Bankruptcy
- [x] Add Ombudsman contact information into CollectIT
- [x] Complete New Order form for PPP
- [x] Prepare Notice of Sale and Ombudsman's letter (print certified for ALL contacts)
- [x] Complete and Submit check request to Vi payable to: Priority Posting & Publishing
  - Clark - $496.67
  - Washoe - $416.80
  - Carson City - $1150.00
  - Douglas - $700.00
  - Pershing - $750.00
- [x] Print letter to Priority Posting & Publishing (attach check) send via first class mail
- [x] Sign Notice of Sale and get notarized
- [x] Email New Order to PPP (attach NOS) to neworders@priorityposting.com
- [x] Make copies of all documents once signed and completed
- [x] Send a copy of Notice of Sale to ALL contacts (certified & first class mail)

RRFS
RED ROCK FINANCIAL SERVICES

PERMISSION FOR PUBLICATION OF FORECLOSURE SALE
AND
AUTHORITY TO CONDUCT FORECLOSURE SALE

RECEIVED DEC 30 2013 RRFS

October 22, 2013

RE: 181 N Gibson Rd, Henderson, NV 89014
Gibson Business Center Property Owners Association - R92471

The Board of Directors of Gibson Business Center Property Owners Association, hereby give permission to, authorize and direct Red Rock Financial Services, as agent for Gibson Business Center Property Owners Association, to proceed forward with the collection process and set a date of foreclosure, post and publish the foreclosure date, and conduct the foreclosure sale for the property commonly known and described as 181 N Gibson Rd, Henderson, NV 89014. At any time prior to the foreclosure sale, the Association may instruct Red Rock, in writing, to postpone or cancel the foreclosure sale of the above referenced property. In addition, Red Rock Financial Services may postpone the sale if deemed reasonably necessary without specific instruction or authorization from the Board of Directors.

The Board of Directors also expressly understand that if the Association takes title of the property through the foreclosure sale, the Association will be responsible for all collection fees and costs associated to the collection and the sale of the above referenced property. All fees and costs will be paid in accordance with the approved collection contract with Red Rock Financial Services. Red Rock Financial Services will provide the Association with a Trustee's Deed upon Sale (without warranty) for signature and recording after the foreclosure sale.

The Board of Directors acknowledges that the foreclosure sale will result in the transfer of title of the property from the existing homeowner. The Board of Directors agree that in the event that the homeowner makes any claim regarding the loss of its property through this foreclosure action, the Association shall have the exclusive duty to defend and to pay all defense costs of all such claims, provided that in the event that such claims are determined by a Court of law to be the sole error of Red Rock Financial Services, Red Rock Financial Services shall immediately reimburse the Association of all costs and expenses of such claim.

Executed On: 12/27/13

Signed: _____ STEVAN B. DANA
Signature of Board Member — Printed Name of Board Member

RRFS
RED ROCK FINANCIAL SERVICES

RECEIVED DEC 10 2013

Association Foreclosure Sale Approval

Association: GIBSON BUSINESS CENTER PROP OWNERS ASSOC
Property Address: 181 N. GIBSON RD, HENDERSON NV 89014
Homeowner: GIBSON ROAD LLC

Account Approval	Yes	No	Comments
Permission for Publication has been reviewed and signed	☑	☐	
Red Rock is given permission to Postpone Foreclosure Sale w/out approval Allowed up to 3 Postponements	☑	☐	If Yes: Number of Postponements: 3 Length of Time: 6 MONTHS
Red Rock has the authority to enter into Payment Agreement with Homeowner w/out Board Approval	☑	☐	
Down Payment and length of Payment Plan			Down Payment $ — Or % 10% Length of payment plan 1 YEAR
Board approves waiver of late fees/interest/fines upon completion of Payment Agreement or Payment in Full	☐	☑	
Board has approved Settlement offers of no less than 9 months for short sales	☐	☑	

Board Member Signature: [signature] **Date:** 12/27/13
Board Member Printed: STEVAN B. DANA **Date:** 12/27/13
Next Board Meeting Date: NOT FIXED, AS NEEDED

Anna Romero

From: Stephanie Jones <SJones@MarWestCommercial.com>
Sent: Tuesday, February 18, 2014 7:15 AM
To: Anna Romero
Subject: RE: Gibson Business Center - 181 N Gibson Rd - QUESTIONS

Thank you Anna.

From: Anna Romero [mailto:ARomero@rrfs.com]
Sent: Tuesday, February 18, 2014 6:25 AM
To: Stephanie Jones
Subject: RE: Gibson Business Center - 181 N Gibson Rd - QUESTIONS

Good morning Stephanie,

I will notate the account as such and will send an email with the Sale Date once I've prepared it.

Thank you,
Anna Romero
Team Lead
Red Rock Financial Services
4775 W. Teco Avenue, Suite 140
Las Vegas, NV 89118
Red Rock Financial Services
A FirstService Residential Management Company
o. 702.932.6887 | **f.** 702.341.7733 | www.RRFS.com

From: Stephanie Jones [mailto:SJones@MarWestCommercial.com]
Sent: Monday, February 17, 2014 5:08 PM
To: Anna Romero
Subject: RE: Gibson Business Center - 181 N Gibson Rd - QUESTIONS

Anna,

The Board just met and decided unanimously to proceed with the foreclosure process. Let me know if there is anything they need to sign and return to you.

Stephanie

From: Anna Romero [mailto:ARomero@rrfs.com]
Sent: Thursday, February 06, 2014 10:40 AM
To: Stephanie Jones; Bart@ducotech.com; randy@designlv.com; snoinc702@aol.com; stevedana1@gmail.com
Subject: RE: Gibson Business Center - 181 N Gibson Rd - QUESTIONS

EXHIBIT 40

EXHIBIT 40

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 J. Vignale

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

RECEIVED FEB 27 2014 R.R.F.S.

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

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

RECEIVED FEB 27 2014 RRFS

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.

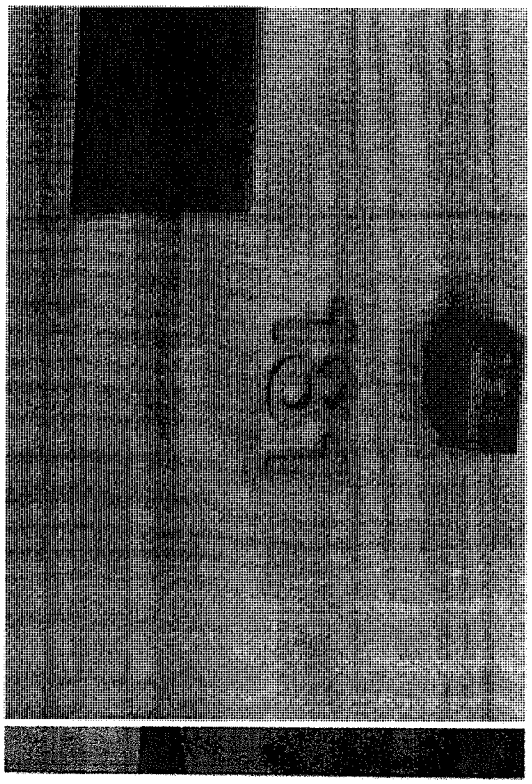
Dated 2/27/2014

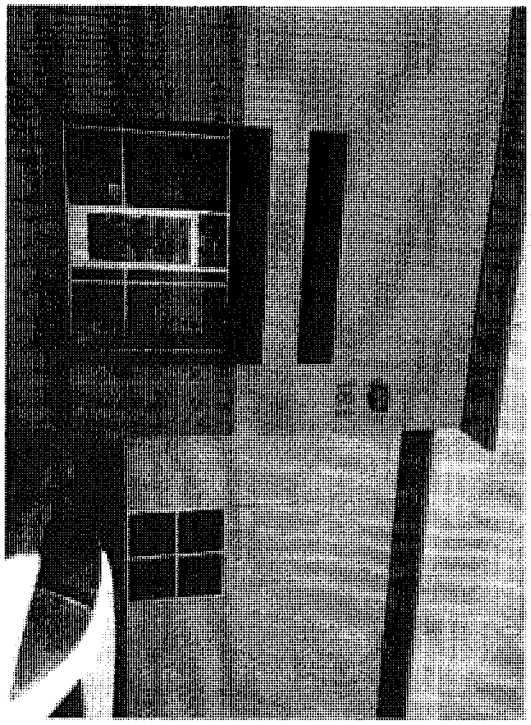
Nevada Legal Support Services LLC

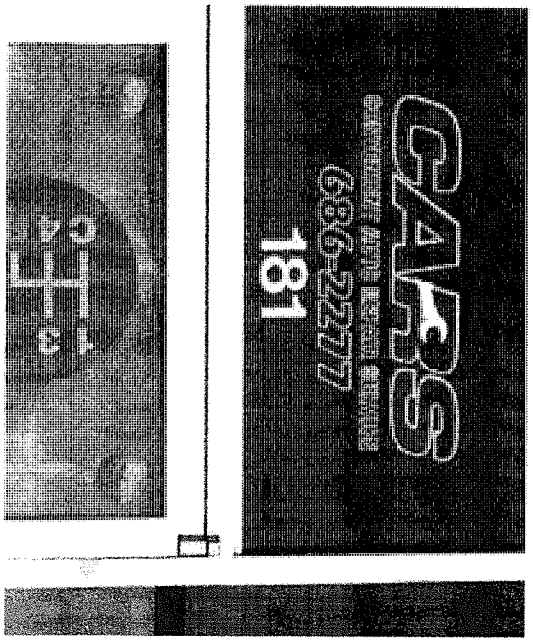
James T. Vignale

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

RFS

RED ROCK FINANCIAL SERVICES

4775 W. Teco Avenue, Suite 140
Las Vegas, NV 89118

FINAL NOTICE

CERTIFIED MAIL

7376 7008 9131 9954 3370

$06.11

Gibson Road LLC

181 North Gibson Road
Henderson, NV 89014
89247I

RETURN TO SENDER
ATTEMPTED - NOT KNOWN
UNABLE TO FORWARD

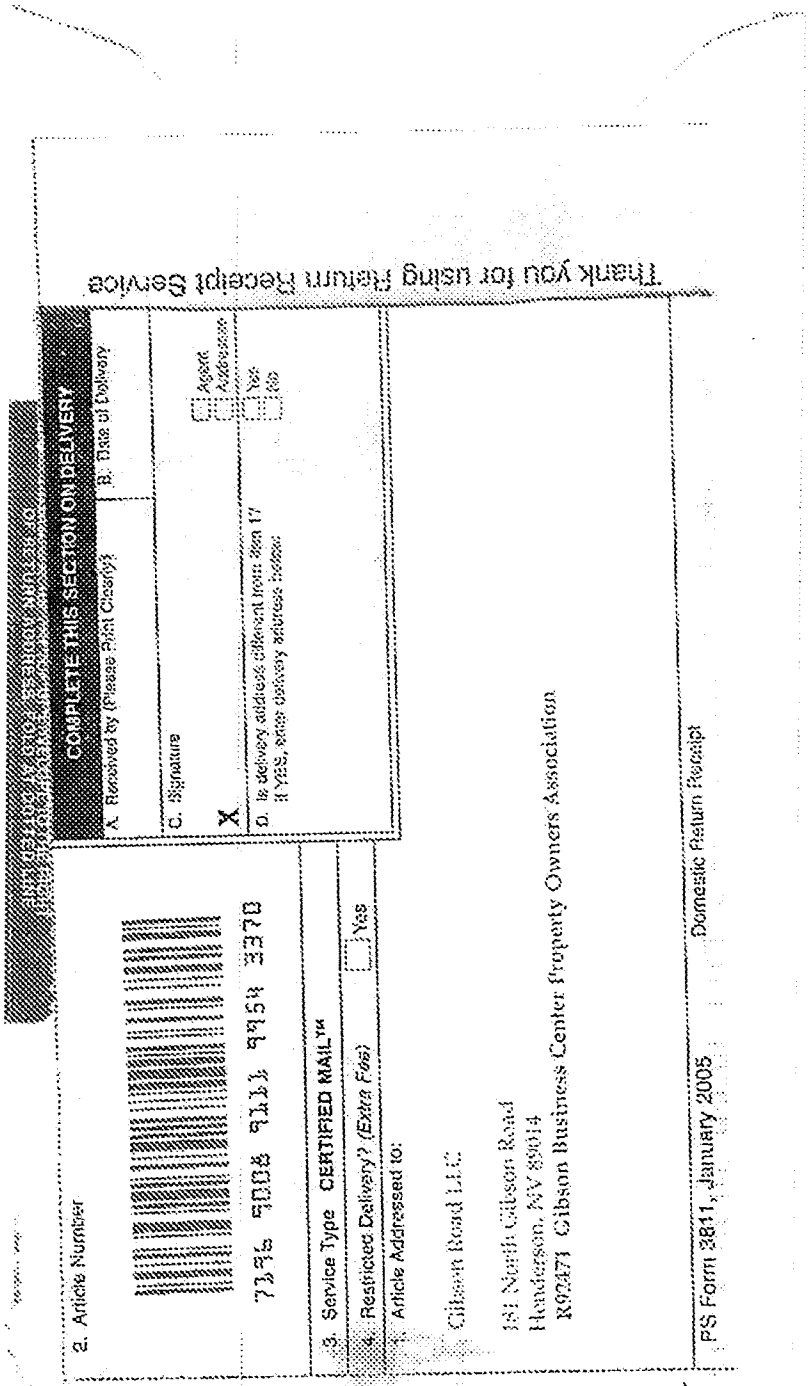

SENDER: COMPLETE THIS SECTION
Complete items 1, 2, and 3. Also complete
item 4 if Restricted Delivery is desired.
Print your name and address on the reverse
so that we can return the card to you.
Attach this card to the back of the mailpiece,
or on the front if space permits.
COMPLETE THIS SECTION ON 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
2. Article Number
7196 9008 9111 9958 3370
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
R97871 Gibson Business Center Property Owners Association
PS Form 3811, January 2005
Domestic Return Receipt
Thank you for using Return Receipt Service
RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION
Thank you for using Return Receipt Service

EXHIBIT 41

EXHIBIT 41

RED ROCK FINANCIAL SERVICES

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: 6/25/12

Signature [illegible]

See Attached 4 Pages

Revised 4/3/08

THE WALZ CERTIFIED MAILER™ FROM **WALZ** ™ U.S. PAT. NO. 5,501,393

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

FOLD AND TEAR THIS WAY ⟶ OPTIONAL

TEAR ALONG THIS LINE

7196 9008 9111 5209 3140

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 6/25/12 by
Red Rock Financial Services
See Firm Book

Certified Article Number

7196 9008 9111 5209 3140

SENDERS RECORD

Label #5

Clark County Treasurer
c/o Gibson Road LLC
1027 Plentywood Place
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 5209 3140

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number

7196 9008 9111 5209 3140

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? ☐ Yes
If YES, enter delivery address below: ☐ 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 5209 3133

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

FOLD AND TEAR THIS WAY ⟶ OPTIONAL

TEAR ALONG THIS LINE

TO:

Clark County Treasurer
c/o 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	

US Postal Service®

Receipt for Certified Mail™

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

Mailed on 6/25/12 by
Red Rock Financial Services
See Firm Book

Certified Article Number

7196 9008 9111 5209 3133

SENDERS RECORD

Label #5

Clark County Treasurer
c/o 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 5209 3133

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number

7196 9008 9111 5209 3133

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

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 5209 3126

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

FOLD AND TEAR THIS WAY → OPTIONAL

TEAR ALONG THIS LINE

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

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 6/25/12 by
Red Rock Financial Services
See Firm Book

Certified Article Number
7196 9008 9111 5209 3126
SENDERS RECORD

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 5209 3126

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number
7196 9008 9111 5209 3126

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? ☐ Yes
If YES, enter delivery address below: ☐ 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 5209 3119

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

FOLD AND TEAR THIS WAY ⟶ OPTIONAL

TEAR ALONG THIS LINE

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	

US Postal Service®
Receipt for Certified Mail™
No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE
Mailed on 6/25/12 by
Red Rock Financial Services
See Firm Book

Certified Article Number
7196 9008 9111 5209 3119
SENDERS 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 5209 3119

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number
7196 9008 9111 5209 3119

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

PS Form 3811, January 2005 Domestic Return Receipt

Thank you for using Return Receipt Service

Red Rock Financial Services

FINAL NOTICE

June 25, 2012

Sent Certified and First Class Mail

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

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

Dear Clark County Treasurer,

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

This letter is being sent as a courtesy as we have attempted several times to contact you. The Association has requested that our office review and prepare the account for foreclosure for unpaid assessments. You must contact our office by July 9, 2012 to discuss arrangements for payment. Failure to contact our office by July 9, 2012 may result in the immediate foreclosure sale of the property.

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

FINAL NOTICE

June 25, 2012

Sent Certified and First Class Mail

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

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

Dear Clark County Treasurer,

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

This letter is being sent as a courtesy as we have attempted several times to contact you. The Association has requested that our office review and prepare the account for foreclosure for unpaid assessments. You must contact our office by July 9, 2012 to discuss arrangements for payment. Failure to contact our office by July 9, 2012 may result in the immediate foreclosure sale of the property.

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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

Red Rock Financial Services

FINAL NOTICE

June 25, 2012

Sent Certified and First Class Mail

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

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

Dear Clark County Treasurer,

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

This letter is being sent as a courtesy as we have attempted several times to contact you. The Association has requested that our office review and prepare the account for foreclosure for unpaid assessments. You must contact our office by July 9, 2012 to discuss arrangements for payment. Failure to contact our office by July 9, 2012 may result in the immediate foreclosure sale of the property.

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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

Red Rock Financial Services

FINAL NOTICE

June 25, 2012

Sent Certified and First Class Mail

Gibson Road LLC
1027 Plentywood Pl
Henderson, NV 89015
R92471

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

Dear Gibson Road LLC,

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

This letter is being sent as a courtesy as we have attempted several times to contact you. The Association has requested that our office review and prepare the account for foreclosure for unpaid assessments. You must contact our office by July 9, 2012 to discuss arrangements for payment. Failure to contact our office by July 9, 2012 may result in the immediate foreclosure sale of the property.

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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

EXHIBIT 42

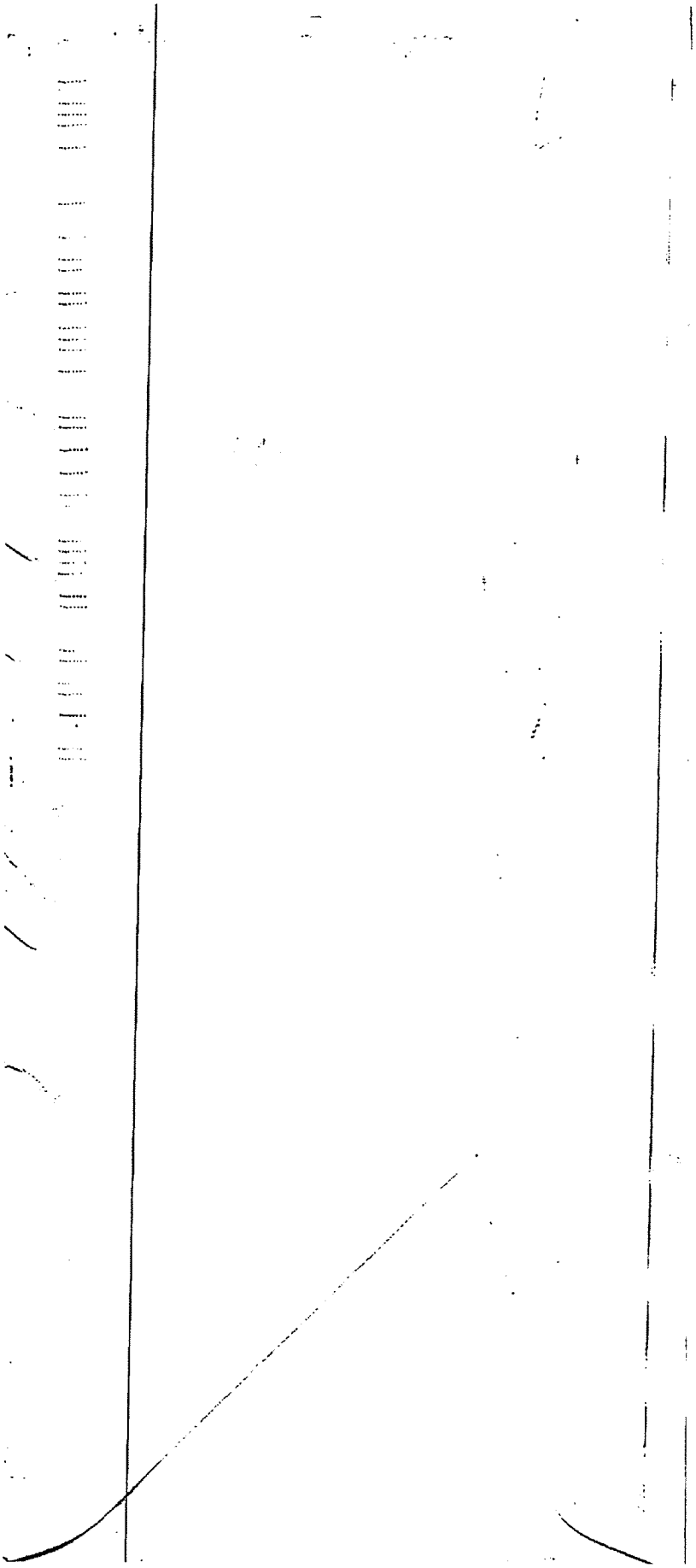
EXHIBIT 42

Red Rock Financial Services
7251 Amigo Street, Suite 100
Las Vegas, Nevada 89119

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

NIXIE 891 SE 1 00 08/30/22
RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD

BC: 89119277805 N2771-10077-05-45



2. Article Number

7196 9008 9133 2775 1798

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

CLARK COUNTY MAIL SERVICES

C. Signature 500 SOUTH 3RD

X LAS VEGAS, NV 89155

☐ Agent
☐ Addressee

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

PS Form 3811, January 2005 Domestic Return Receipt

UNITED STATES POSTAL SERVICE®

LAS VEGAS NV 890

PRINT YOUR NAME, ADDRESS AND ZIP CODE BELOW

27 AUG 2011 PM 3 L

First Class Mail®
US Postage Paid
Permit No. G- 10

RED ROCK FINANCIAL SERVICES
7251 AMIGO ST SUITE 100
LAS VEGAS NV 89119-4375

375 C006

Red Rock Financial Services

December 21, 2011

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

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

Dear Clark County Treasurer:

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

This letter is being sent to you as a courtesy. As previously advised, Nevada Revised Statutes allow Red Rock Financial Services on behalf of the above referenced Association, to record a Notice of Sale Pursuant to the Lien for Delinquent Assessments. **The "Permission for Publication of Non-Judicial Foreclosure Sale" will be mailed to the Gibson Business Center Property Owners Association Board of Directors for signature to publish the above property for sale in 30 DAYS.**

Your choice to not reinstate the above account has resulted in the recordation of the Lien for Delinquent Assessments and the Notice of Default and Election to Sell Pursuant to the Lien for Delinquent Assessments on the above referenced property, which was mailed to you via first class and certified mail.

Please contact Red Rock Financial Services office immediately to pay the account in full or to make alternate payment arrangements. If you choose not to reinstate the account, Red Rock Financial Services may have no other alternative but to mail the "Permission for Publication of Non-Judicial Foreclosure Sale" to the Board in 30 days. If the Board signs the Permission Form, Red Rock Financial Services will proceed with the preparation and recordation of the Notice of Sale Pursuant to the Lien for Delinquent Assessments.

If payment in full is not received or alternate payment arrangements are not made within 30 days from the date of this letter, the above account may have approximately $900.00 in collection fees and costs added to the account balance.

To reinstate your account, **you must contact Red Rock Financial Services to obtain "up to date" payoff figures.** Payment must be in the form of a **cashier's check** or **money order**. **Red Rock Financial Services does not accept personal checks.** Please ensure the account number is listed on any payments remitted to our office.

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

Red Rock Financial Services

December 21, 2011

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

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Gibson Business Center Property Owners Association / R92471

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If payment in full is not received or alternate payment arrangements are not made within 30 days from the date of this letter, the above account may have approximately $900.00 in collection fees and costs added to the account balance.

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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

Red Rock Financial Services

December 21, 2011

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

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Gibson Business Center Property Owners Association / R92471

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This letter is being sent to you as a courtesy. As previously advised, Nevada Revised Statutes allow Red Rock Financial Services on behalf of the above referenced Association, to record a Notice of Sale Pursuant to the Lien for Delinquent Assessments. **The "Permission for Publication of Non-Judicial Foreclosure Sale" will be mailed to the Gibson Business Center Property Owners Association Board of Directors for signature to publish the above property for sale in 30 DAYS.**

Your choice to not reinstate the above account has resulted in the recordation of the Lien for Delinquent Assessments and the Notice of Default and Election to Sell Pursuant to the Lien for Delinquent Assessments on the above referenced property, which was mailed to you via first class and certified mail.

Please contact Red Rock Financial Services office immediately to pay the account in full or to make alternate payment arrangements. If you choose not to reinstate the account, Red Rock Financial Services may have no other alternative but to mail the "Permission for Publication of Non-Judicial Foreclosure Sale" to the Board in 30 days. If the Board signs the Permission Form, Red Rock Financial Services will proceed with the preparation and recordation of the Notice of Sale Pursuant to the Lien for Delinquent Assessments.

If payment in full is not received or alternate payment arrangements are not made within 30 days from the date of this letter, the above account may have approximately $900.00 in collection fees and costs added to the account balance.

To reinstate your account, **you must contact Red Rock Financial Services to obtain "up to date" payoff figures.** Payment must be in the form of a **cashier's check** or **money order. Red Rock Financial Services does not accept personal checks.** Please ensure the account number is listed on any payments remitted to our office.

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

Red Rock Financial Services

December 21, 2011

Gibson Road LLC
1027 Plentywood Pl
Henderson, NV 89015
R92471

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

Dear Gibson Road LLC:

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

This letter is being sent to you as a courtesy. As previously advised, Nevada Revised Statutes allow Red Rock Financial Services on behalf of the above referenced Association, to record a Notice of Sale Pursuant to the Lien for Delinquent Assessments. **The "Permission for Publication of Non-Judicial Foreclosure Sale" will be mailed to the Gibson Business Center Property Owners Association Board of Directors for signature to publish the above property for sale in 30 DAYS.**

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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

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.

The Association's Lien for Delinquent Assessments is Junior only to the Senior Lender/Mortgage Holder. This Lien may affect your position. To reinstate the above account, you must contact Red Rock Financial Services to obtain "up to date" payoff figures. Payment must be made payable to Red Rock Financial Services.

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

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:

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.

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www.rrfs.com **Phone:** 702-932-6887 **Toll Free:** 888-319-9460 **Fax:** 702.341.7733

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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www.rrfs.com **Phone:** 702-932-6887 **Toll Free:** 888-319-9460 **Fax:** 702.341.7733

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

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.

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www.rrfs.com **Phone:** 702-932-6887 **Toll Free:** 888-319-9460 **Fax:** 702.341.7733

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

To Whom It May Concern:

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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

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

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.

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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

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

To Whom It May Concern:

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Regards,
Red Rock Financial Services

Red Rock Financial Services 7251 Amigo Street, Suite 100 Las Vegas, NV 89119

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Red Rock Financial Services
7251 Amigo Street, Suite 100
Las Vegas, Nevada 89119

$ 00.44

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

SENDER 001 OK 1 CO 10/22/11
RETURN TO SENDER
ATTEMPTED - NOT KNOWN
UNABLE TO FORWARD
BC: 89119407888 *0894-00010-20-46

Red Rock Financial Services
7251 Amigo Street, Suite 100
Las Vegas, Nevada 89119

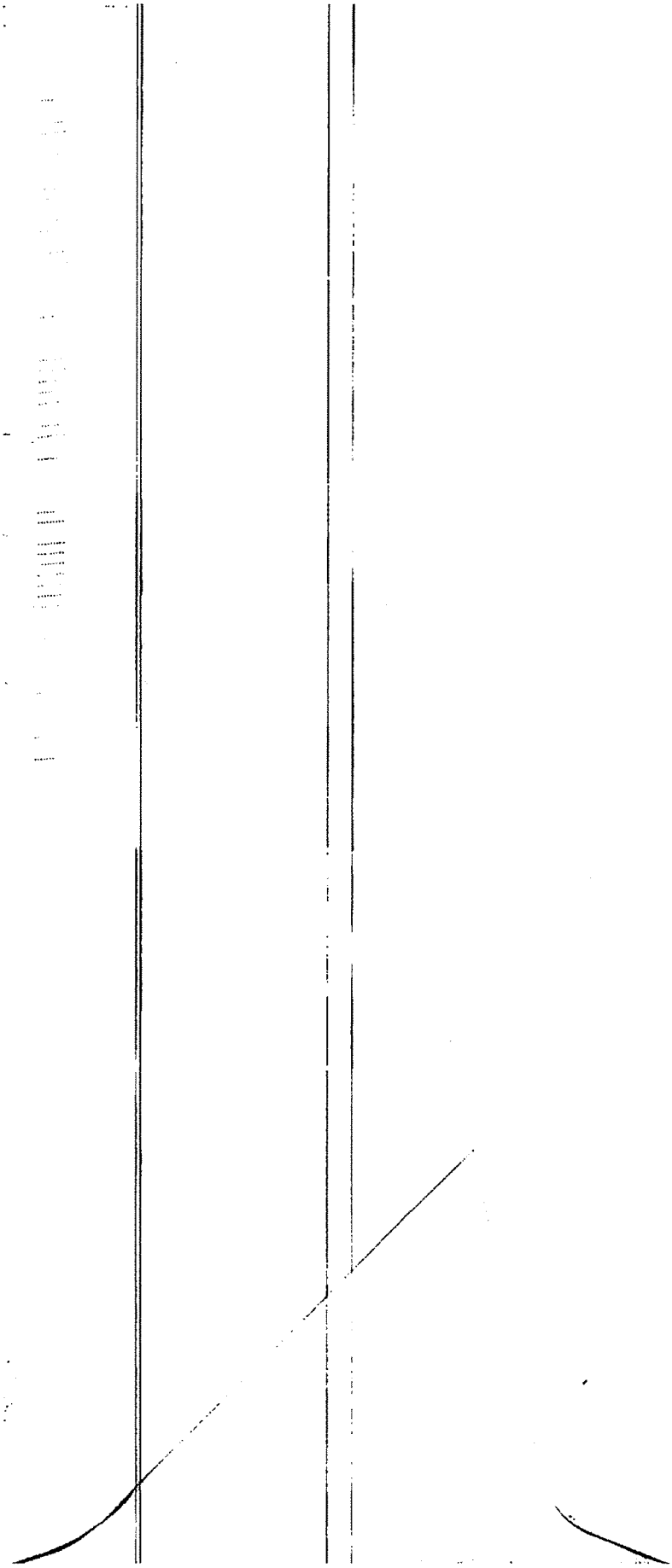
$ 00.44

Gibson Road LLC
1027 Plentywood Pl
Henderson, NV 89015
R92471

NIXIE 891 DE 1 30 10/26/11

RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD

BC: 89119697535 *0894-00504-20-48



Red Rock Financial Services
7251 Amigo Street, Suite 100
Las Vegas, Nevada 89119

$ 00.44

Clark County Treasurer
c/o Gibson Road LLC
3027 Plentywood Place
Henderson, NV 89015
R92471

NIXIE 891 DE 1 09/10/11

RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD

BC: 89119427925 P0894-00901-20-46

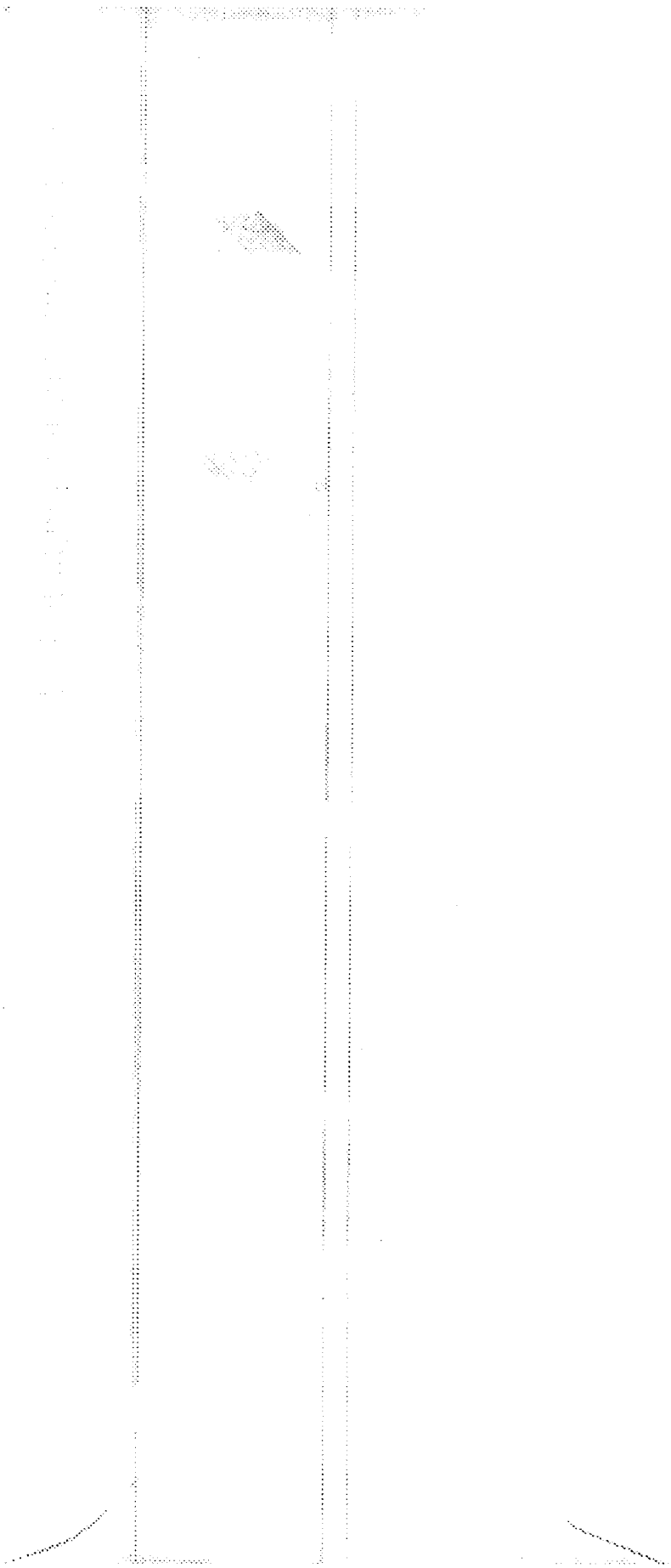
Red Rock Financial Services
7251 Amigo Street, Suite 100
Las Vegas, Nevada 89119

$ 00.44

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

NIXIE 891 DE 1 10/22/11
RETURN TO SENDER
ATTEMPTED - NOT KNOWN
UNABLE TO FORWARD

BC: 89119407325 *0858-00307-20-46



Red Rock Financial Services
7251 Amigo Street, Suite 100
Las Vegas, Nevada 89119

$ 00.44

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

NIXIE 891 DE 1 00/10/22/11

RETURN TO SENDER
ATTEMPTED - NOT KNOWN
UNABLE TO FORWARD

BC: 89119407525 *0884-00808-20-48

Red Rock Financial Services
7251 Amigo Street, Suite 100
Las Vegas, Nevada 89119

$00.44

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

NIXIE 891 DE 1 20 10/22/11
RETURN TO SENDER
ATTEMPTED - NOT KNOWN
UNABLE TO FORWARD

BC: 89119487525 *2898-02808-20-46

Red Rock Financial Services
7251 Amigo Street, Suite 100
Las Vegas, Nevada 89119

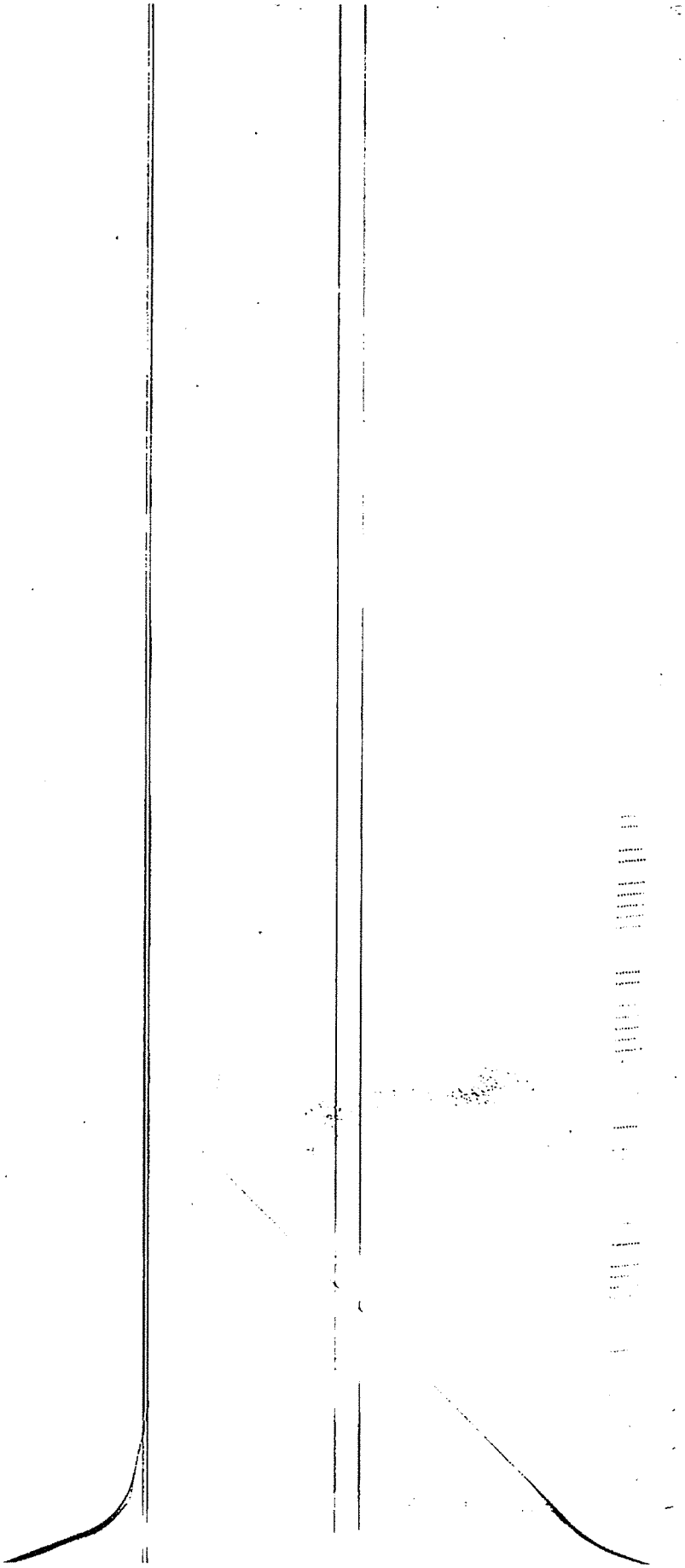
$00.44

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

NIXIE 891 DE 1 00 10/28/11

RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD

BC: 89119427928 *0694-00909-20-48



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.	)	Supreme Court No. 74163

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 XI

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

AMENDED INDEX OF APPENDIX – CHRONOLOGICAL

AMENDED INDEX OF APPENDIX – CHRONOLOGICAL

AMENDED INDEX OF APPENDIX – ALPHABETICAL

AMENDED INDEX OF APPENDIX – ALPHABETICAL

AMENDED INDEX OF APPENDIX – ALPHABETICAL

EXHIBIT 35

EXHIBIT 35

RRFS

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: 3/31/14

Signature _____

See Attached 1 Pages

Revised 4/3/08

THE WALZ CERTIFIED MAILER™ FROM **WALZ™**

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

7196 9008 9111 1346 8390

Label #1

Vegas United Investment Series 105
c/o Charles Schmidt
2676 Ponte Vecchio Terrace
Henderson, NV 89052
R92471

Label #2

Vegas United Investment Series 105
c/o Charles Schmidt
2676 Ponte Vecchio Terrace
Henderson, NV 89052
R92471

Label #3

Vegas United Investment Series 105
c/o Charles Schmidt
2676 Ponte Vecchio Terrace
Henderson, NV 89052
R92471

TO:

Vegas United Investment Series 105
c/o Charles Schmidt
2676 Ponte Vecchio Terrace
Henderson, NV 89052

SENDER:

REFERENCE:

R92471

TEAR ALONG THIS LINE

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 3/31/14 by
Red Rock Financial Services
See Firm Book

FOLD AND TEAR THIS WAY ⟶ OPTIONAL

Label #4

Certified Article Number

7196 9008 9111 1346 8390

SENDERS RECORD

Label #5

Vegas United Investment Series 105
c/o Charles Schmidt
2676 Ponte Vecchio Terrace
Henderson, NV 89052
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 8390

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 8390

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
Henderson, NV 89052
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

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

APN # 178-15-511-042

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 116.31162, 116.31163 and 116.31164, 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 **3/21/2014**, 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 March 31, 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 March 31, 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

ANNA ROMERO
Notary Public State of Nevada
No. 12-7487-1
My appt. exp. Apr. 20 2016

STATE OF NEVADA
DECLARATION OF VALUE

1. Assessor Parcel Number (s)
   a) 176-18-611-024
   b) _____
   c) _____
   d) _____

2. Type of Property:
   a) ☐ Vacant Land b) ☐ Single Fam Res
   c) ☐ Condo/Twnhse d) ☐ 2-4 Plex
   e) ☐ Apt. Bldg f) ☑ Comm'l/Ind'l
   g) ☐ Agricultural h) ☐ Mobile Home
   i) ☐ Other

FOR RECORDERS OPTIONAL USE ONLY
Notes _____

3. Total Value/Sales Price of Property: $ _____
   Deed in Lieu of Foreclosure Only (value of property) $ _____
   Transfer Tax Value: $ _____
   Real Property Transfer Tax Due: $ _____

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)		BUYER (GRANTEE) INFORMATION (REQUIRED)	
Print Name:	Red Rock Financial Services	Print Name:	Vegas United Investment Series 105
Address:	4775 West Teco Ave #140	Address:	2676 Ponte Vecchio Terrace
City:	Las Vegas	City:	Henderson
State:	NV Zip: 89118	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)

PRIORITY™
POSTING AND PUBLISHING

TRUSTEE SALE (X)

TRUSTOR PAYMENT ( )

RECEIPT OF FUNDS AND INSTRUCTIONS

T.S. NO. R92471 PRIORITY NO. 1084648 DATE 3/21/14

TRUSTEE RED ROCK FINANCIAL SERVICES

ADDRESS 4775 W. TECO AVE., STE 140

CITY LAS VEGAS STATE NV ZIP 89118

PHONE NO. (702) 215-8130 CONTACT Kimberlee Sibley

CHECK NO.	NAME OF BANK	AMOUNT
733000163	Wells Fargo Bank	$ 25,000.00
73300838	" "	$ 5,000.00
		$
		$
		$
		$

TOTAL OF ANY CASH RECEIVED $ Ø

SUCCESSFUL BID $ 30,000.00 TOTAL RECEIVED $ 30,000.00

TRANSFER TAX $ Ø AMOUNT REQUIRED $ 30,000.00

RECORDING FEES $ Ø REFUND AMOUNT $ Ø

REFUND PAYABLE TO N/A

RECEIVED BY Heather Eloneter BUYERS SIGNATURE

BUYERS NAME Charles Schmidt DRIVERS LICENSE NO. NV DL# 1800699799

TITLE TO PROPERTY TO BE VESTED AS FOLLOWS Vegas United Investment Series 105

ADDRESS 2676 Ponte Vecchio Terr

CITY Henderson STATE NV ZIP 89052

PHONE NO. 702-777-4444

EXHIBIT 36

EXHIBIT 36

PRIORITY

Independent Service with Impeccable Results

AUCTIONS | POSTINGS/SERVINGS | FEES | USER PROFILE | HOLIDAY CALENDAR | AUCTION SCHEDULE | NEWSPAPER SCHEDULE | NEWS | LOG OUT

Quick Search

% = wildcard for TS#

TS#/Client Ref:

PPP Number:

Auction Date:

Search

Options

Advanced Search

View Today's Auctions

Order Details | Auction Instructions | Order Notes | Posting Details | Fee Details

Print

Auction Instructions

Auction Instructions for TS # R92471 with the details below have been saved to the database.

By	Christie Marling
Date/Time	Friday, March 21, 2014 08:44

Details

TS #	R92471
Priority No.	1084648
Instructions	Comments: We have received a clear title report. Please proceed with the Sale. Clear per WEB Entry: Christie Marling WEB Entry by: Christie Marling Date Sent : Friday, March 21, 2014 8:44:03 AM

Total Debt - $14,330.97

RRFS
RED ROCK FINANCIAL SERVICES

Red Rock Financial Services

Account Detail

Information as of: March 21, 2014

$14,330.97
Opening Bal

Gibson Business Center Property Owners Association

Red Rock Financial Service Account Number: 92471

Property Address: 181 N Gibson Rd, Henderson, NV 89014

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 olf Nevada Ombudsman for Common-Interest Communities

Date	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

Red Rock Financial Services

Account Detail

Information as of: March 21, 2014

Gibson Business Center Property Owners Association

Red Rock Financial Service Account Number: 92471

Property Address: 181 N Gibson Rd, Henderson, NV 89014

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 olf Nevada Ombudsman for Common-Interest Communities

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
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	

RRFS
RED ROCK FINANCIAL SERVICES

Red Rock Financial Services

Account Detail

Information as of: March 21, 2014

Gibson Business Center Property Owners Association

Red Rock Financial Service Account Number: 92471

Property Address: 181 N Gibson Rd, Henderson, NV 89014

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 olf Nevada Ombudsman for Common-Interest Communities

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	
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	

RRFS
RED ROCK FINANCIAL SERVICES

Red Rock Financial Services

Account Detail

Information as of: March 21, 2014

Gibson Business Center Property Owners Association

Red Rock Financial Service Account Number: 92471

Property Address: 181 N Gibson Rd, Henderson, NV 89014

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 olf Nevada Ombudsman for Common-Interest Communities

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
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

RRFS
RED ROCK FINANCIAL SERVICES

Red Rock Financial Services

Account Detail

Information as of: March 21, 2014

Gibson Business Center Property Owners Association

Red Rock Financial Service Account Number: 92471

Property Address: 181 N Gibson Rd, Henderson, NV 89014

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 olf Nevada Ombudsman for Common-Interest Communities

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
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

Red Rock Financial Services

Account Detail

Information as of: March 21, 2014

Gibson Business Center Property Owners Association

Red Rock Financial Service Account Number: 92471

Property Address: 181 N Gibson Rd, Henderson, NV 89014

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 olf Nevada Ombudsman for Common-Interest Communities

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	
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	

RRFS
RED ROCK FINANCIAL SERVICES

Red Rock Financial Services

Account Detail

Information as of: March 21, 2014

Gibson Business Center Property Owners Association

Red Rock Financial Service Account Number: 92471

Property Address: 181 N Gibson Rd, Henderson, NV 89014

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 olf Nevada Ombudsman for Common-Interest Communities

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	
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	

RRFS
RED ROCK FINANCIAL SERVICES

Red Rock Financial Services

Account Detail

Information as of: March 21, 2014

Gibson Business Center Property Owners Association

Red Rock Financial Service Account Number: 92471

Property Address: 181 N Gibson Rd, Henderson, NV 89014

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 olf Nevada Ombudsman for Common-Interest Communities

Balance Summary

Association

Charges

Assessment	MA 10,842.64	$290.00 ✓
Association Interest	LF 774.70	~~$149.16~~
Late Fee	11,617.34	$124.70
Late Fees		$650.00
Monthly Assessment		$10,152.68 ✓
Special Assessment		$548.08 ✓

Credits

Assessment	$0.00
Association Interest	~~$149.16~~
Late Fee	$0.00
Late Fees	$0.00
Monthly Assessment	$148.12 ✓
Special Assessment	$0.00 ✓

Balance: **$11,617.34** ✓

RRFS

Charges

Conduct Foreclosure Sale	$125.00
Intent to Conduct Foreclosure	$75.00
Intent to Lien Letter	$125.00

RRFS
RED ROCK FINANCIAL SERVICES

Red Rock Financial Services

Account Detail

Information as of: March 21, 2014

Gibson Business Center Property Owners Association

Red Rock Financial Service Account Number: 92471

Property Address: 181 N Gibson Rd, Henderson, NV 89014

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 olf Nevada Ombudsman for Common-Interest Communities

Intent to NOD	$90.00
Intent to NOS	$90.00
Lien for Delinquent Assessment	$275.00
Lien Recording Costs	$28.00 ✓
Lien Release	$30.00
Mailing Costs	$44.80 ✓
NOD Mailing Costs	$98.56 ✓
NOD Release	$30.00
NOD Release Recording Costs	$14.00 ✓
NOS Mailing Costs	$89.60 ✓
NOS Recording Costs	$23.00 ✓
Notice of Default	$375.00
Notice of Sale	$275.00
Prepare and Record Trustee Deed	$125.00
Publishing and Posting Costs	$496.67 ✓

Credits

Conduct Foreclosure Sale	$0.00
Intent to Conduct Foreclosure	$0.00
Intent to Lien Letter	$0.00
Intent to NOD	$0.00
Intent to NOS	$0.00
Lien for Delinquent Assessment	$0.00
Lien Recording Costs	$0.00
Lien Release	$0.00

RRFS
RED ROCK FINANCIAL SERVICES

Red Rock Financial Services

Account Detail

Information as of: March 21, 2014

Gibson Business Center Property Owners Association

Red Rock Financial Service Account Number: 92471

Property Address: 181 N Gibson Rd, Henderson, NV 89014

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 olf Nevada Ombudsman for Common-Interest Communities

Mailing Costs	$0.00
NOD Mailing Costs	$0.00
NOD Release	$0.00
NOD Release Recording Costs	$0.00
NOS Mailing Costs	$0.00
NOS Recording Costs	$0.00
Notice of Default	$0.00
Notice of Sale	$0.00
Prepare and Record Trustee Deed	$0.00
Publishing and Posting Costs	$0.00
Balance:	**$2,409.63**

COSTS: 1098.63
FEES: 1615.00
2713.63

Title

Charges

NOD Recording Costs	$14.00
Trustee Sale Guarantee	$290.00

Credits

NOD Recording Costs	$0.00
Trustee Sale Guarantee	$0.00
Balance:	**$304.00** ✓

Publishing

Charges

RRFS
RED ROCK FINANCIAL SERVICES

Red Rock Financial Services

Account Detail

Information as of: March 21, 2014

Gibson Business Center Property Owners Association

Red Rock Financial Service Account Number: 92471

Property Address: 181 N Gibson Rd, Henderson, NV 89014

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 olf Nevada Ombudsman for Common-Interest Communities

Credits

Balance: **$0.00**

Miscellaneous Charges

Charges

Credits

Balance: **$0.00**

Open Credits

$0.00

Balance: **$0.00**

Total: **$14,330.97**

EXHIBIT 37

EXHIBIT 37

Christie Marling

From: Joyce Salomone <jsalomone@nat.com>
Sent: Friday, March 21, 2014 7:40 AM
To: Christie Marling
Cc: Anna Romero
Subject: Sale Date Down

R92471 (FATCO)
APN: 178-15-511-042

AS OF PLANT DATE: 03/14/2014

NONE

NORTH AMERICAN TITLE COMPANY
The Closing Work

Joyce Salomone
TSG Dept.

jsalomone@nat.com
Toll Free: (877) 430-NATC(6282)
Office: (702) 726-8000
Direct: (702) 726-8027
Fax: (702) 823-0413

North American Title Company
8485 W. Sunset Suite 111
Las Vegas, NV 89113
http://www.nat.com

1000733 | 51-24
OPEN AUTO | 925081

Customer ID: reps2054

CASHIER'S CHECK

0073300663

March 20, 2014

PAY TO THE ORDER OF ***CHARLES SCHMIDT OR LVDG LLC***

Twenty-five thousand dollars and no cents

$25,000.00

WELLS FARGO BANK, N.A.
[illegible]
[illegible]
FOR INQUIRIES CALL (800) 394-[illegible]

VOID IF OVER US$ 25,000.00

AUTHORIZED SIGNATURE

⑈0073300663⑈ ⑆121000248⑆4861 51988⑈

20847112

0113916410

PAY TO THE ORDER OF
RED ROCK FINANCIAL SERVICES

0000733 11-24
Check A/R 121(02)

Operator I.D. reno2004

CASHIER'S CHECK

0073300838

March 20, 2014

PAY TO THE ORDER OF ***CHARLES SCHMIDT OR LVDG LLC***

Five thousand dollars and no cents

$5,000.00

WELLS FARGO BANK, N.A.
3531 ATHENS ROLLAGE DR
HENDERSONNV 89052
FOR INQUIRIES CALL (800) 869-3122

VOID IF OVER US $ 5,000.00

Richard Lewis
CONTROLLER

⑈0073300838⑈ ⑆121000248⑆4851 51 51970⑈

20471 NV

0113916400

PAY TO THE ORDER OF
RED ROCK FINANCIAL SERVICES

EXHIBIT 38

EXHIBIT 38

RRFS

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: 2/26/14

Signature

See Attached 10 Pages

Revised 4.3.08

THE WALZ CERTIFIED MAILER™

FROM **WALZ™**

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

7196 9008 9111 1346 0547

Label #1

State olf Nevada Ombudsman for Common-Interest Communities

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

Label #2

State olf Nevada Ombudsman for Common-Interest Communities

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

Label #3

State olf Nevada Ombudsman for Common-Interest Communities

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

TO:

State olf Nevada Ombudsman for Common-Interest Communities

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

SENDER:

REFERENCE:

R92471

TEAR ALONG THIS LINE

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

SENDERS RECORD

Label #5

State olf 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:

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

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 0547

3. Service Type **CERTIFIED MAIL™**

4. Restricted Delivery? *(Extra Fee)* ☐ Yes

1. Article Addressed to:

State olf 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

PS Form 3811, January 2005 Domestic Return Receipt

Thank you for using Return Receipt Service

RRFS
RED ROCK FINANCIAL SERVICES

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

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

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 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

ANNA ROMERO
Notary Public State of Nevada
No. 12-7487-1
My appt. exp. Apr. 20 2016

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

TEAR ALONG THIS LINE

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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Do Not Use for International Mail

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Red Rock Financial Services
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Certified Article Number

7196 9008 9111 1346 0639

SENDERS 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

☐ 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 0622

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

TEAR ALONG THIS LINE

TO:

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

500 S. GRAND CENTRAL PARKWAY
LAS VEGAS, 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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Do Not Use for International Mail

POSTMARK OR DATE

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Certified Article Number

7196 9008 9111 1346 0622

SENDERS RECORD

Label #5

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

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

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 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 ☐ Agent ☐ Addressee

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

TEAR ALONG THIS LINE

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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Red Rock Financial Services
See Firm Book

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Certified Article Number
7196 9008 9111 1346 0615
SENDERS 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

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

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

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 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

TEAR ALONG THIS LINE

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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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 0608

SENDERS RECORD

Label #5

Gibson Road LLC

181 North Gibson Road
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 0608

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 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

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 0592

TO:

SILVER STATE BANK

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

SENDER:

REFERENCE:

R92471

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

TEAR ALONG THIS LINE

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

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Certified Article Number
7196 9008 9111 1346 0592
SENDERS RECORD

Label #5

SILVER STATE BANK

C/O VALLE VERDE BRANCH
691 N. VALLE VERDE DRIVE
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 0592

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 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

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 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

TEAR ALONG THIS LINE

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 0585
SENDERS 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

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

TEAR ALONG THIS LINE

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 0578
SENDERS 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:

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

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 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

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 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

TO:

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

1027 PLENTYWOOD PL
HENDERSON, NV 89002-9248

SENDER:

REFERENCE:

R92471

TEAR ALONG THIS LINE

PS Form 3800, January 2005

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	Return Receipt Fee	
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	Total Postage & Fees	

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Certified Article Number

7196 9008 9111 1346 0561

SENDERS 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:

Label #6

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

CERTIFIED MAIL™

7196 9008 9111 1346 0561

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 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

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

TEAR ALONG THIS LINE

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		
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	Return Receipt Fee	
	Restricted Delivery	
	Total Postage & Fees	

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POSTMARK OR DATE

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

Certified Article Number
7196 9008 9111 1346 0554
SENDERS 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:

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

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 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

PS Form 3811, January 2005 Domestic Return Receipt

Thank you for using Return Receipt Service

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

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 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

ANNA ROMERO
Notary Public State of Nevada
No. 12-7487-1
My appt. exp. Apr. 20 2016