## EXHIBIT 59

# EXHIBIT 59

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Assessor Parcel Number: 178-15-511-042 File Number: R92471 Property Address: 181 N Gibson Rd Henderson, NV 89014 Title Order Number: 6085473-A-5

First American Title

Inst #: 201110140001581 Fees: \$14.00 N/G 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 GOUNTY 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 us 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 he 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.

but 11 1200

#### 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

Cz olu I L CITACK When Recorded Red Rock Financial Services Mail To: (7251 Amigo Street, Suite 100 Las Vegas, Nevada 89119 702-932-6887



### 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 54

# EXHIBIT 54

<b>RED</b> ROCK FINANCIAL SERVICES					
File Number: <u>R</u> 994	]]		MAILING AFFIDAVIT		·
STATE OF NEVADA COUNTY OF CLARK	) ) )	Ss.			

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: <u>X</u> Signature

See Attached \_\_\_\_\_ Pages

Revised 4/3/08

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Label #1	State olf Nevada Ombudsman for Common-Interest Communities	State o Comm	lf Nevada Ombudsm unities	an for Common-	Interest
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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): <u>Homeowner(s): Gibson Road LLC</u>	
1) 181 N. Gibson Road, Henderson, NV 89014	
2) 1027 Plentywood Pl., Henderson, NV 89015	

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

Sincerely,

Christie Marling

Red Rock Financial Services

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

By and appended, place he ever despense calculars field RAL Handle Services on the fairmaine appended. In section of the service despenses (Marcel and Control and Anness Revised of Anness Revised (Services and Marcel and Anness Revised of Annes

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

#### NOTICE OF FORECLOSURE SALE UNDER THE LIEN FOR DELINQUENT ASSESSMENTS

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

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

Red Rock Financial Services officially assigned as agent by the Gibson Business Center Property Owners Association under the Lien for Delinquent Assessments. YOU **ARE IN DEFAULT UNDER THE LIEN FOR DELINQUENT ASSESSMENTS**, recorded on 08/23/2011 in Book Number 20110823 as Instrument Number 0001011 reflecting GIBSON ROAD LLC as the owner(s) of record on said lien. <u>UNLESS YOU TAKE</u> <u>ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT PUBLIC SALE.</u> 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 <u>03/21/2014</u>, at <u>10:00 a.m.</u> 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

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 arsessments, 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

N

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.

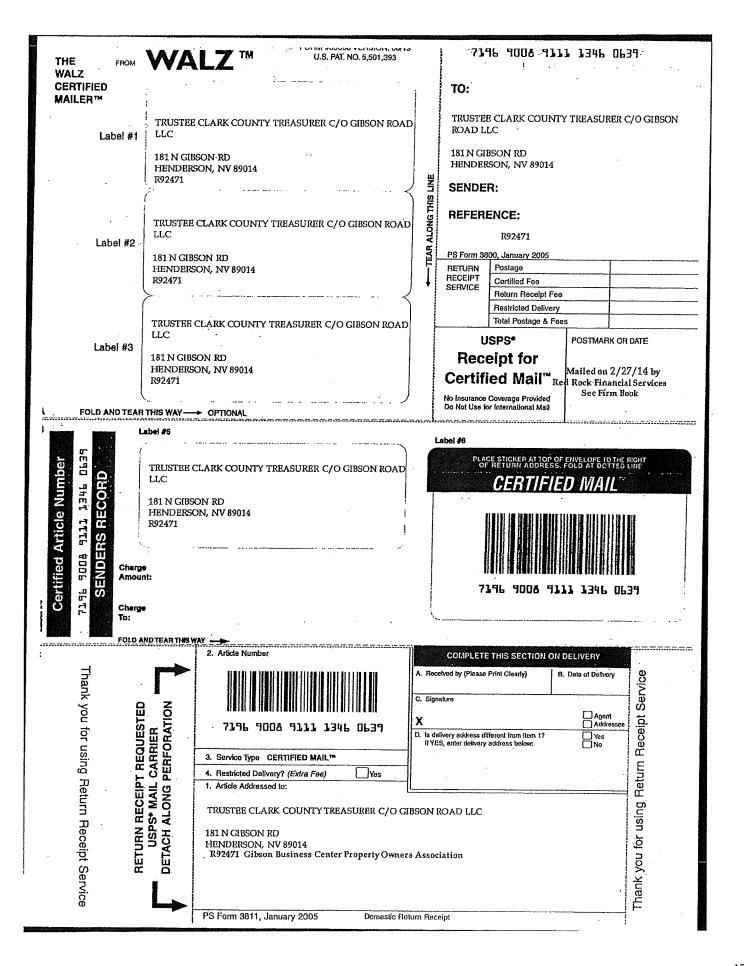
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Reinstatement Information: (702) 483-2996 or Sale Information: (714) 573-7777

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 otary Public State of Novada No. 12-7487-1 Му аррі. ехр. Арг. 20–2016

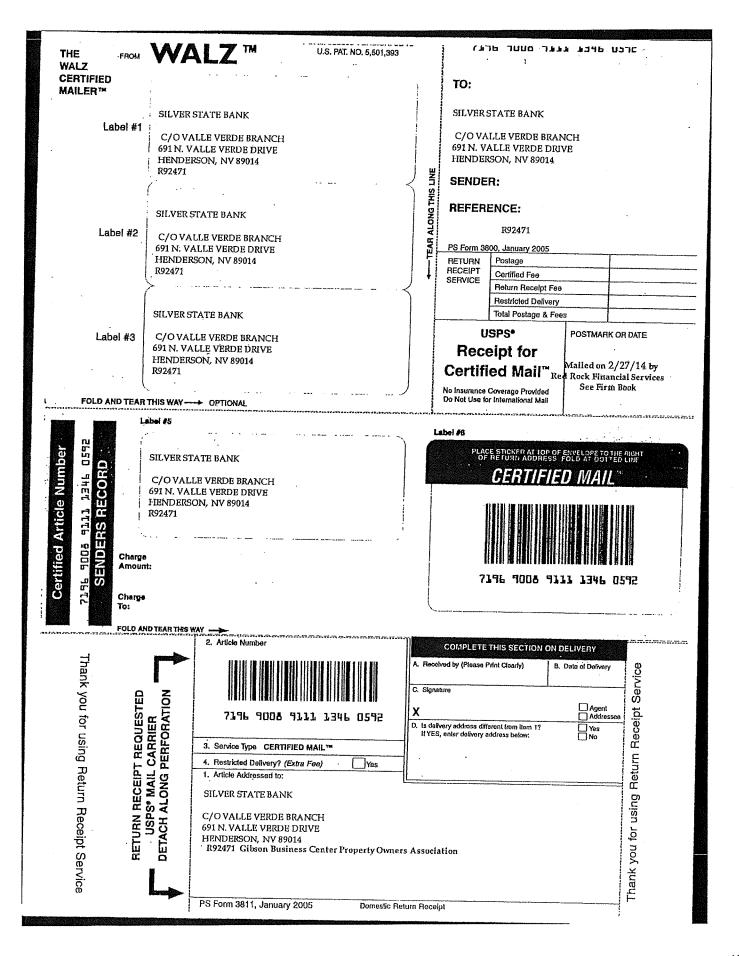


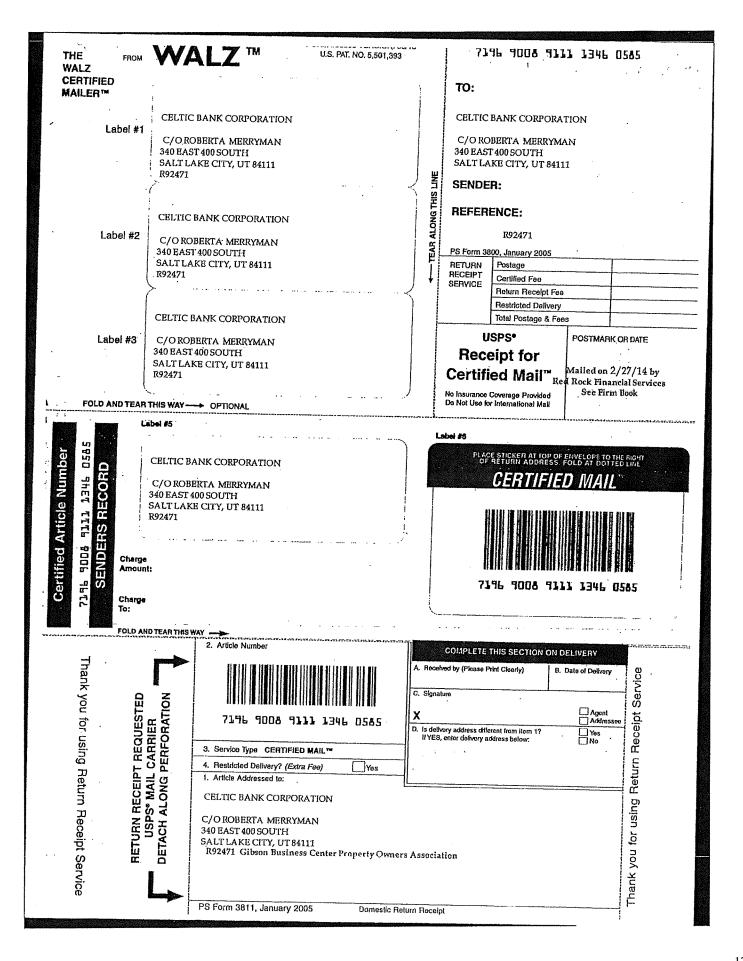
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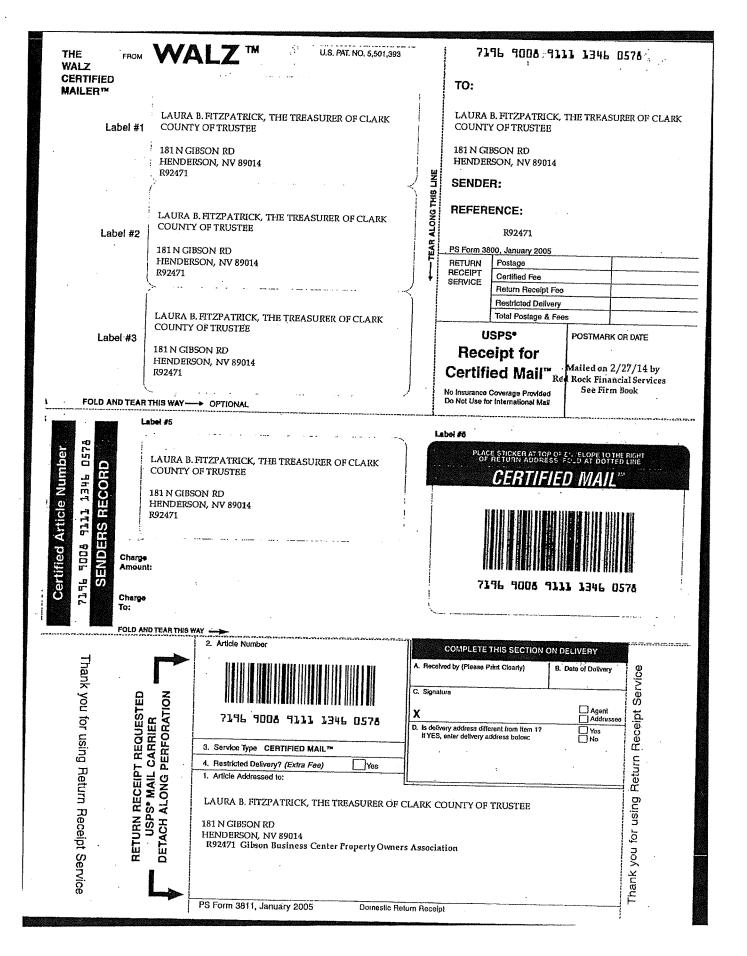
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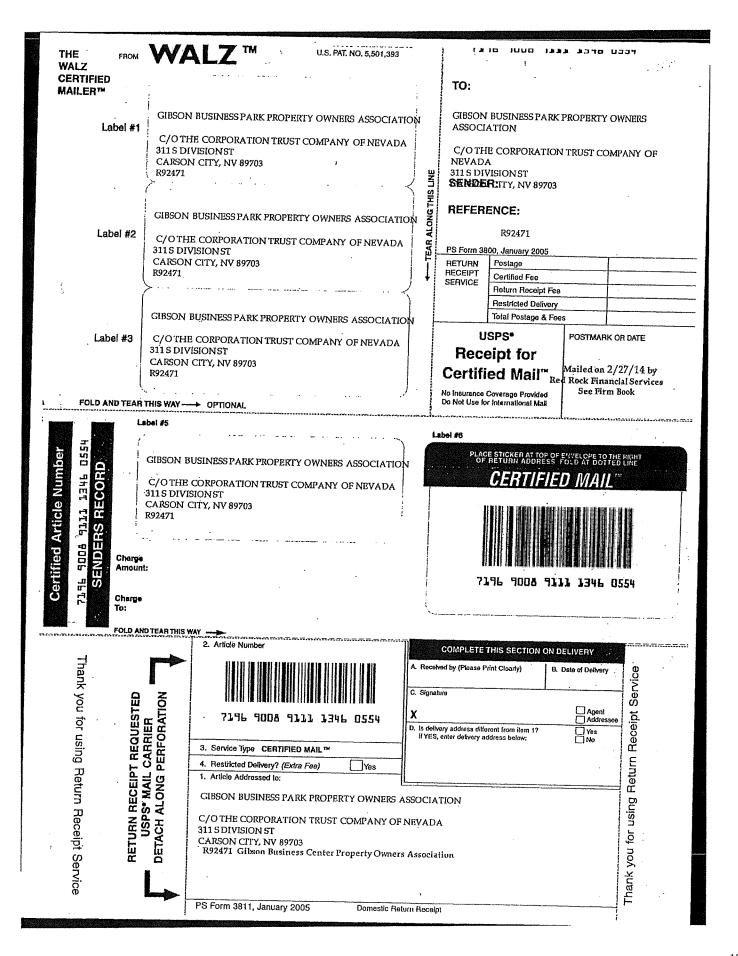
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Inst #: 201402260001981 Fees: \$18.00 N/G Fee: \$0.00 02/26/2014 01:29:03 PM Receipt #: 1944432 Requestor: RED ROGK FINANCIAL SERVICES Recorded By: RNS Pgs: 2 DEBBIE CONWAY CLARK COUNTY RECORDER

### NOTICE OF FORECLOSURE SALE

UNDER THE LIEN FOR DELINQUENT ASSESSMENTS

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

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

Red Rock Financial Services officially assigned as agent by the Gibson Business Center Property Owners Association under the Lien for Delinquent Assessments. **YOU ARE IN DEFAULT UNDER THE LIEN FOR DELINQUENT ASSESSMENTS**, recorded on 08/23/2011 in Book Number 20110823 as Instrument Number 0001011 reflecting GIBSON ROAD LLC as the owner(s) of record on said lien. <u>UNLESS YOU TAKE</u> <u>ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT PUBLIC SALE.</u> 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 <u>03/21/2014</u>, at <u>10:00 a.m.</u> 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

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

in

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.

ann)

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 appl. exp. Apr. 20 2016

	) — III
	181 NGIbson
	CHECKLIST FOR SETTING SALE IN NV 178-15-511-042
$\square$	Review signed Permission for Publication Mar Wist Real State Mgm+ Co.
	Perform Skip Trace
$\Box$	Order updated date down from Title NORTH (FIRST 10/2011)
$\square$	Verify Ownership
I	Obtain an accounting ledger and update the account
ব	Verify if homeowner filed Bankruptcy
ব	Add Ombudsman contact information into CollectIT
Ø	Complete New Order form for PPP
Ø	Prepare Notice of Sale and Ombudsman's letter (print certified for ALL contacts)
র্ত	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
র্থ	Print letter to Priority Posting & Publishing (attach check) send via first class mail
Ø	Sign Notice of Sale and get notarized
$\square$	Email New Order to PPP (attach NOS) to neworders@priorityposting.com
Ø	Make copies of all documents once signed and completed
$\checkmark$	Send a copy of Notice of Sale to ALL contacts (certified & first class mail)

92471

Send a copy of Notice of Sale to ALL contacts (certified & first class mail)



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

October 22, 2013

RT2 181 N Gibson Rd, Honderson, NV 89014 Gibson Business Center Property Otchers, Association - R92471.

The Board of Diffeitors of Lübson flusiness Center Property Owners' Association, hereby give permission to, authorize and fliber Red Rock Financial Services, as agent for Clibson 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 its [8] N Gibson Rd, Henderson, NV 89014. At any time prior to the foreclosure sale, the Association may instruct Real Rock, in writing, to poslpone of catted the foreclosure sale of the above referenced propertyin addition. Red Rock Financial Services may postpone the Sale if deemed reasonably necessary without specific instruction or addition from the Board of Directors.

The Board of Directors also expressly understand that if the Association takes fille of the property through the forcetosure sale, the Association will be responsible for all collection they 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 Trustoc's Deed upon Sale (without warranty) for signature and recording after the forcelasure sale.

The Board of Directors addingulations that the forcelosure safe 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 bomcowner makes any claim regarding the loss of its property through this forcelosure action, the Association shall have the exclusive duty to defend and to pay all detense costs of all such claims, provided that in the event that such claims are determined by a Court of law to be the sole effort of Red Rock Financial Services shall immediately reimburse the Association of all costs and expenses of such claim.

Executed On

OQ) Signed: QSignature of Board Member

STEVAN & DANA

ENED

Printed Name of Board Member

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



### Association Foreclosure Sale Approval

77¢;

ASSOCIATION: G. (BSON) BUSINESS CENTER AZOP OWNERS ASSOC Properly Address: 181 N. GIBSON RD, HENDERSON NV 89014 Homeowner: BIBSON ROAD CLC

Account Approval	Yes	No	Comments
Permission for Publication has been reviewed and signed	ভ		
Red Rock is given permission to Posipone Foreclosure Sale woul approval Allowed up to 3 Posiponements	8		If Yes: Number of Postponements: <u>S</u> Length of Time: <u>6 MONTHS</u>
Red Rock has the authority to enter into Rayment Agreement with Homeowner w/out Board Approval	B.		
Down Payment and length of Payment Plan			Down Payment \$ Or %0.10
· · ·			Length of payment plan <u>1.4EAR</u>
Board approves waiver of late fees/interest/fines upon <u>completion</u> of Payment Agreement of Payment in Full		Ø	
Board has approved Settlement offers of no less than 9 months for short sales		Ø	

	Ses & Jouro	Date: 1212713
Board Member Signature:		
Board Member Printed:	STEVAN B. DANA	Date: <u>12/27/13</u>
Next Board Meeting Date:	-+- NOT FIXED, AS 1	veeded —

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## EXHIBIT 55

# EXHIBIT 55

RED ROCK FINANCIAL SERVICES			
4775 West Teco Avenue, Suite 140, Las Vegas, NV 89118			
702-932-6887 ♦ Fax: 702-341-7733			
HOA Notice of Sale: Pre-Audit Checklist			
Property Address: 181 North Gibson Boad, Henderson NV 89014 Association: Cibson Business Center Property Owners Association			
This form is being used to inform you of the steps Red Rock Financial Services has taken on your behalf prior to requesting your permission to publish the sale of subject property.			
Verified ownership, utilizing the county assessor's website.			
An audit of the accounting was performed to ensure the amounts being foreclosed upon are			
Courtesy call made to Homeowner.			
All mail returned to Red Rock Financial Services has been reviewed.			
A complete review of all of the systems utilized by Red Rock Financial Services has been			
Notices required by law, such as the Lien and Notice of Default have been mailed in accordance			
The Mortgage Company(s) have been notified of the Association's foreclosure.			
Addresses other than the subject property are available.			
Red Rock Financial Services has had contact with the homeowner. No //Yes Type:			
Red Rock Financial Services has had contract with the last of the services had contract with the last of			
Red Rock Financial Services has had contact with an undetermined party. No Yes Type: Verbal / Written			
HOA Assessments: \$ 9,732.56 Late Fee & Interest: \$ 753 16			
Red Rock Financial Services Fees: \$_1,554,36			
Total current balance that can be taken to foreclosure: $\frac{12,140.08}{2}$			
Auditor: <u>Name</u> <u>ID 22/13</u> Name <u>Date</u>			

Red Rock Financial Services is a debt collector and is attempting to collect a debt. Any information obtained will be used for that purpose. Revised Date 4/3/13

# EXHIBIT 56

# EXHIBIT 56

DIT	Red Rock Financial Services			
Kit	Homeowner Progress Report			
RED ROCK FINANCIA	L SERVICES Gibson Business Center Property Owners Association			
	Information as of: October 22, 2013			
Red Rock Fi Account Nu	inancial Service mber: 92471			
Property Ad	dress: 181 N Gibson Rd, Henderson, NV 89014			
Homeowner Balance Due	(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 e to the Association: \$10,585.72			
Collection B				
Total Balanc	e: \$12,112.08			
Progress No	tes			
8/2/2011	Account sent to Red Rock Financial Services to start the collection process.			
8/3/2011	Intent to Lien Letter sent via first class and certified mail. Homeowner has 10 days to reinstate			
8/17/2011	the account before the Lien is prepared and recorded. Lien prepared for recording.			
8/23/2011	Lien Recorded.			
8/25/2011	Lien Letter sent via first class and certified mail. Recorded Lien enclosed. Homeowner has 30 days to reinstate the account before Red Rock will proceed with collection efforts.			
9/26/2011	Intent to Notice of Default sent via first class mail. Homeowner has 10 days to contact our			
10/10/2011	office before the Notice of Default is prepared and recorded. Notice of Default prepared for recording.			
10/14/2011	Notice of Default Recorded.			
10/20/2011	Certifieds printed for Notice of Default. The Notice of Default must mature for a minimum of 90 days before the Board may enforce the Notice of Default by setting a Sale.			
10/26/2011	Received correspondence via email for 10/25/11.			
11/18/2011	Sent letter to Homeowner to advise as Red Rock has not received payment in full, our office may be proceeding with the collection process. Homeowner to remit payment in full or request payment plan by 11/30/11 or Red Rock may proceed witth the collection process.			
12/21/2011	Intent to Notice of Sale sent via first class mail. The Homeowner has 30 days to reinstate the account before the Board of Directors will have the ability to proceed with the non-judicial foreclosure sale.			
12/21/2011	Mortgage Letter sent via first class mail. Letter sent to Mortgage holder(s) to inform them of the Associations delinquent account status.			
6/25/2012	Intent to Conduct Foreclosure sent via first class and certified mail. Homeowner has until			
9/7/2012	7/9/12 to contact our office. Letter sent to Board of Directors via Community Manager to determine if Association would like to proceed with foreclosure. Red Rock will follow up with the Community Manager in 30 days. Board Meeting scheduled for 10/23/12. Board members will review the Preliminary Permission of Publication at this time.			
9/11/2012				
5/1/2013				
	© RED ROCK FINANCIAL SERVICES 4775 W. Teco Avenue, Suite 140, Las Vegas, NV 89118 Phone (702) 932-6887 Fax (702) 341-7733 Red Rock Financial Services is a debt collector and is attempting to collect a debt. Any information obtained will be used for that purpose.			

Page 1 of 2

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RED ROCK FINANCIAL SERVICES		

## Red Rock Financial Services Homeowner Progress Report Gibson Business Center Property Owners Association Information as of: October 22, 2013

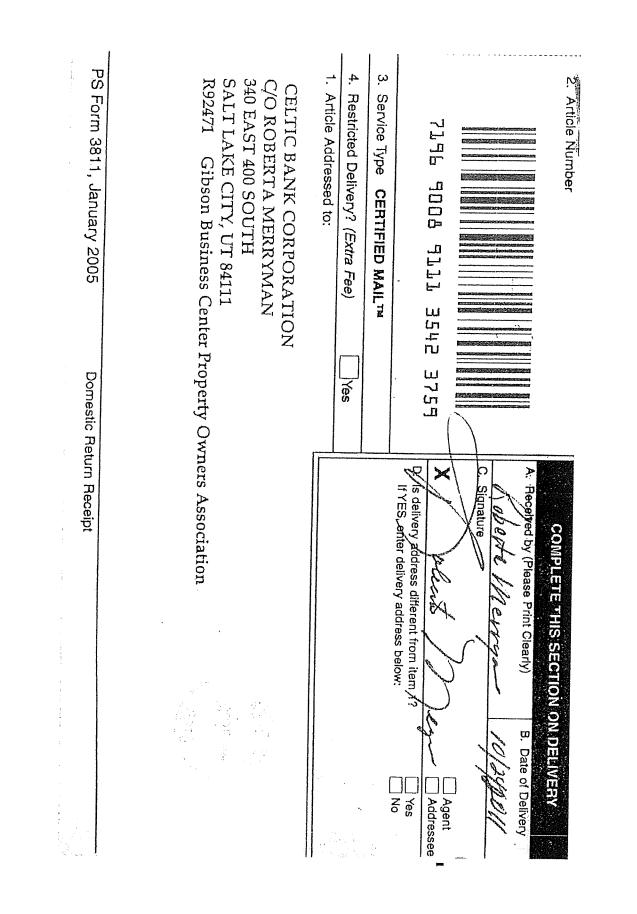
**Red Rock Financial Service** Account Number: 92471 Property Address: 181 N Gibson Rd, Henderson, NV 89014 Homeowner(s): TRUSTEE CLARK COUNTY TREASURER C/O GIBSON ROAD LLC, LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY AS TRUSTEE; Gibson Road LLC, Gibson Road LLC, SILVER STATE BANK, CELTIC BANK 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 Letter sent to Board of Directors via Community Manager to determine if Association would like to proceed with foreclosure. Red Rock will follow up with the Community Manager in 30 days. 5/1/2013 Resent Pre-POP 8/12/2013 Intent to Conduct Foreclosure sent via first class and certified mail. Homeowner has 10 business days to contact our office. Resent an updated Letter to Board of Directors via Community Manager to determine if 8/12/2013 Association would like to proceed with foreclosure. Red Rock will follow up with the Community Manager in 30 days. Memo attached to Permission for Publication Packet. 10/22/2013 Permission for Publication Packet sent to Management Company for Boards approval. Once 10/22/2013 the forms are returned signed, Red Rock will prepare the Notice of Sale and Post the Sale.

> © RED ROCK FINANCIAL SERVICES 4775 W. Teco Avenue, Suite 140, Las Vegas, NV 89118 Phone (702) 932-6687 Fax (702) 341-7733 Red Rock Financial Services is a debt collector and is attempting to collect a debt. Any information obtained will be used for that purpose

> > Page 2 of 2

# EXHIBIT 57

# EXHIBIT 57

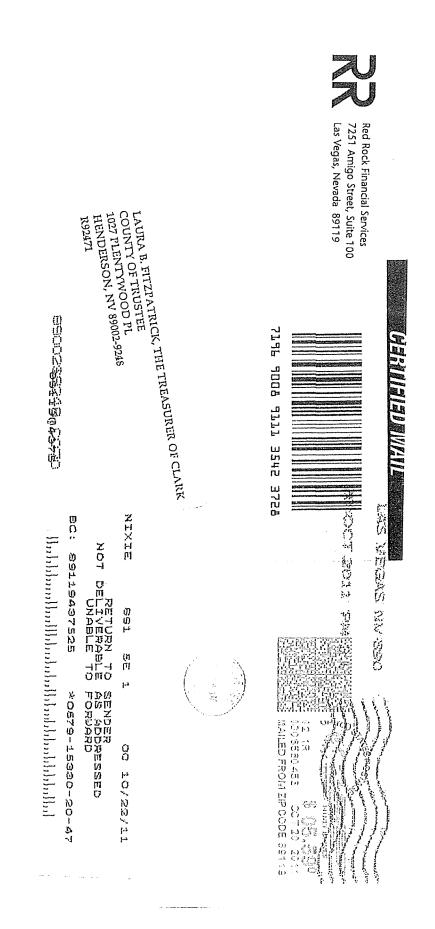


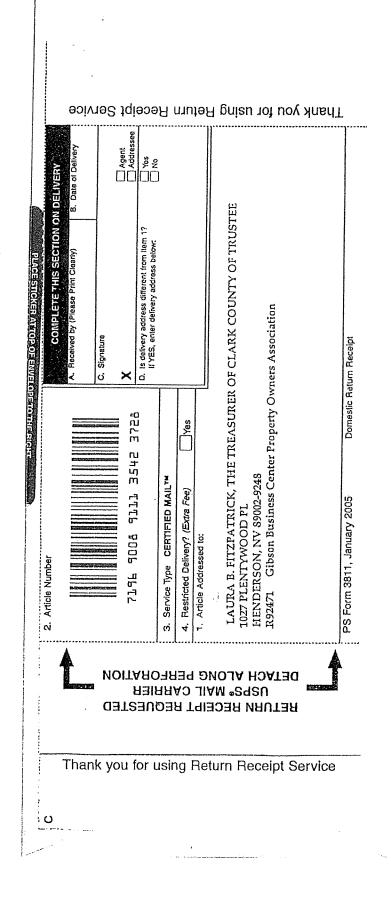
UNITED STATES POSTAL SERVICE®

PRINT YOUR NAME, ADDRESS AND ZIP CODE" BELOW

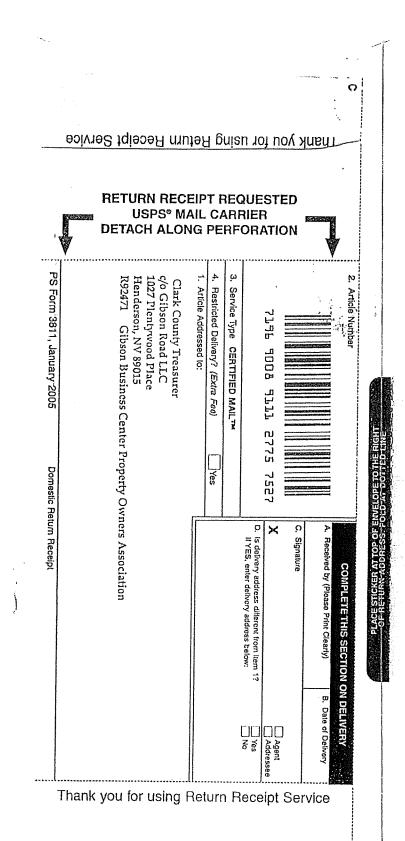
First Class Mail<sup>®</sup> US Postage Paid Permit No. G - 10

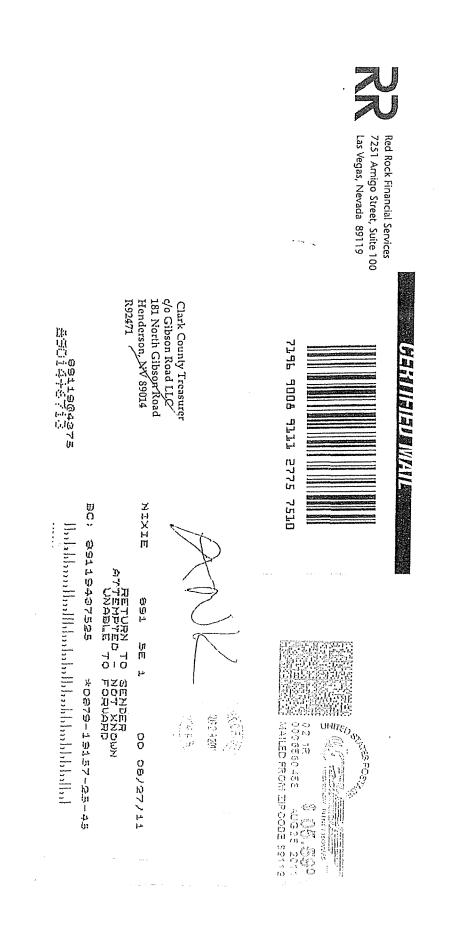
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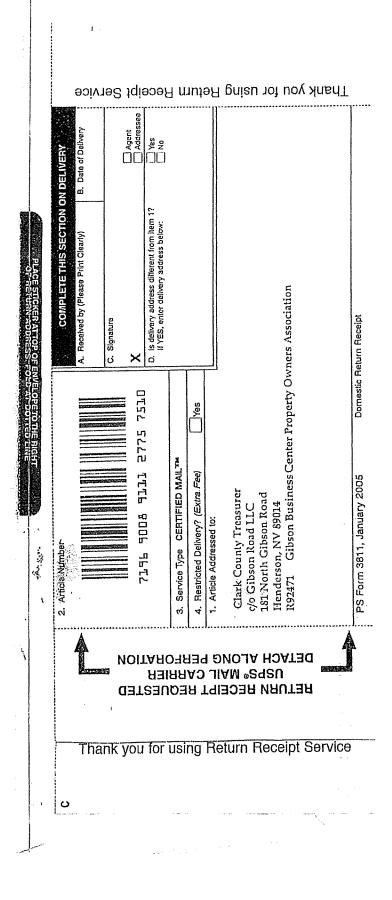


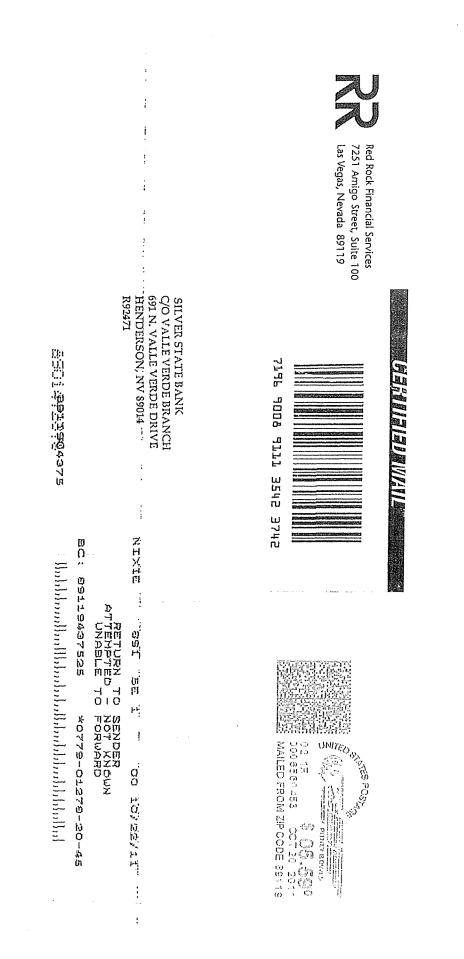


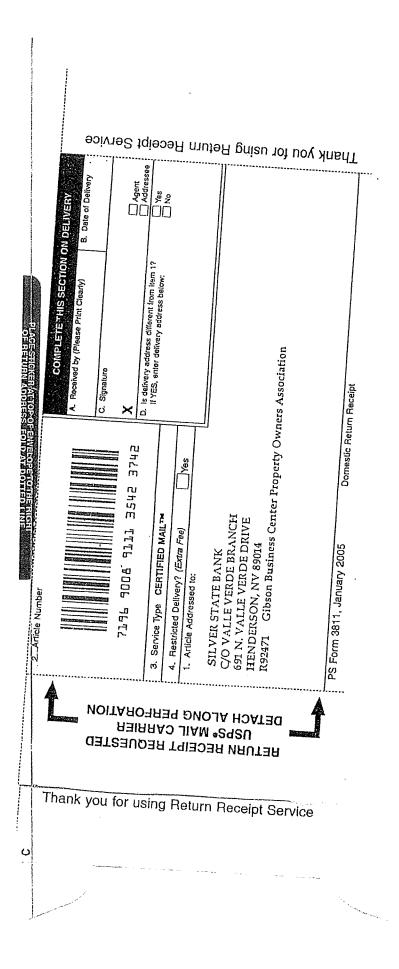


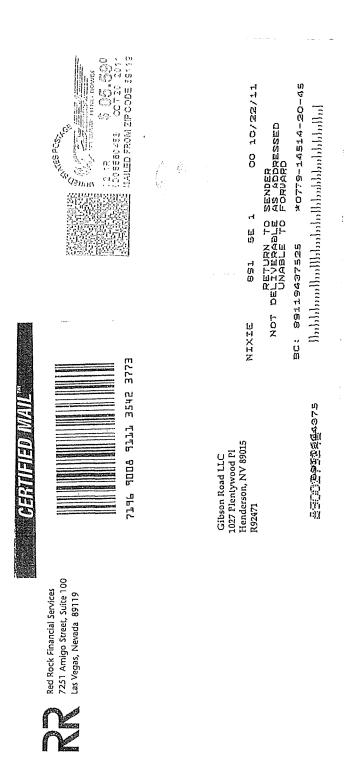


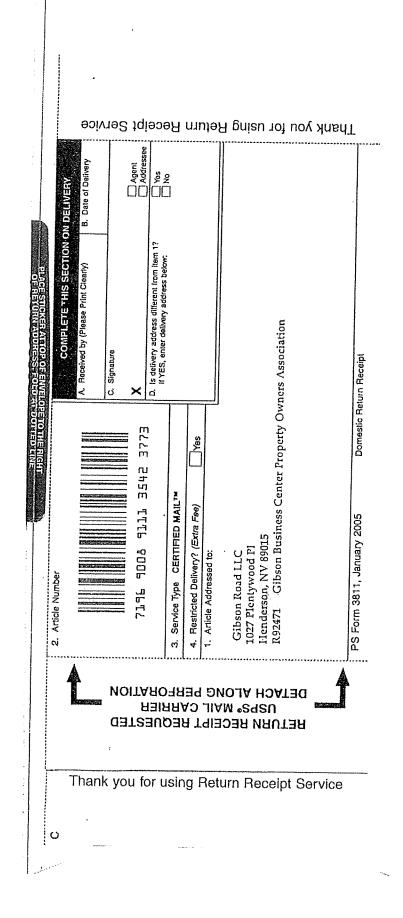


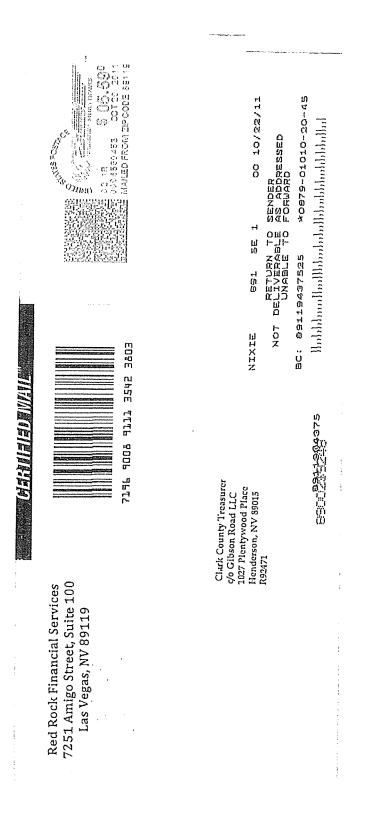


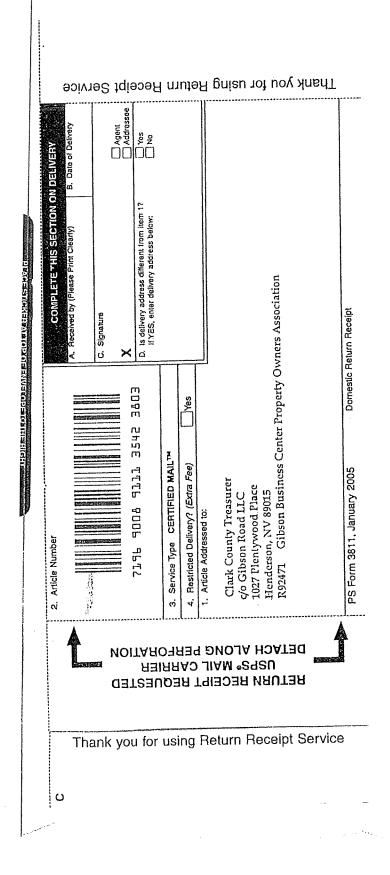












### Alicia Airth

From: Sent: To: Cc: Subject: Attachments: Julia Thompson Tuesday, October 25, 2011 1:22 PM Alicia Airth Sandy Ounjian FW: Gibson Business Center -- Parcel 178-15-511-042 GibsonBusinessCenterNotice10-24-11.pdf; oledata.mso

Julia Thompson Customer Relations Supervisor Red Rock Financial Services

o. 702.932.6887 | d. 702.483.2992 | f. 702.315.1351 | www.RRFS.com

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

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

Click to follow Red Rock on LinkedIn!

n

From: Christina Thompson Sent: Tuesday, October 25, 2011 12:58 PM To: Julia Thompson Subject: FW: Gibson Business Center -- Parcel 178-15-511-042

Don't know if you would consider this correspondence. ③

Christina Thompson Account Coordinator Red Rock Financial Services

d. 702.551.8515 | f. 702.341.7733 | o. 888.319.9460 | www.RRFS.com

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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Click to follow Red Rock on LinkedIn!

From: Lenora Franco Sent: Tuesday, October 25, 2011 12:53 PM To: bbrown@apfc.com

1

Cc: Christina Thompson; Caren Carrero; Bill Van Tichelt, Secretary (robill@embarqmail.com) Subject: FW: Gibson Business Center -- Parcel 178-15-511-042

Good Afternoon Mr. Ben Brown,

The attached letter needs a response from you to Red Rock Financial Services (RRFS) as soon as possible, RRFS will be able to assist you with the correct amount of assessments and collection fees owed.

Please let me know if you have any additional questions.

Lenora Franco Community Manager RMI Management, LLC

o. 702.315.1395 | f. 702.215.8123 | www.rmillc.com

Click to follow RMI!



A FirstService Residential Management Company

From: Ben Brown[SMTP:BBROWN@APFC.COM] Sent: Tuesday, October 25, 2011 10:20:38 AM To: Ashley Hanamann Subject: Gibson Business Center -- Parcel 178-15-511-042 Auto forwarded by a Rule

Ashley,

We received a notice to the Gibson Business Park Property Owners Association regarding the above parcel being delinquent, etc.

I'm simply asking to be updated on the situation and/or forward this to the appropriate association if it was meant to be received by the Gibson Business Center Association.

I've also forwarded a copy to Bill Vandichelt, who I believe is on the board.

Please let me know the status and if we need to respond in any way to this notice.

Thank you.

Ben Brown Gibson Business Park Property Owners Association

WARNING. This e-mail, including attachments, may contain confidential, legally privileged, or trade secret information. The information is intended only for use by the recipient (individual or entity) named above. We do not waive confidentiality by any transmission in error. If you are not the intended addressee (or authorized to receive for the addressee), any disclosure, copying, distribution or use of this information is strictly prohibited. If you have received this electronic transmission in error, please immediately notify the sender by replying to this email or by telephone, and permanently delete this message. This communication may also contain

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technical data subject to the International Traffic in Arms Regulation export restrictions which prohibit dissemination to foreign persons, in the U.S. or abroad.

Assessor Parcel Number: 178-15-511-042 File Number: ··R92471 Property Address: 181 N Gibson Rd Henderson, NV 89014 Tille Order Number: 6085493-A.J

First American Title

Inst #: 201110140001581 Fees: \$14.00 N/G Fee: \$0.00 10/14/2011 01:01:58 PM Receipt #: 946848: Requestor: FIRST AMERICAN NATIONAL DEF Recorded By: MSH Pge: 1 **DEBBIE CONWAY** CLARK GOUNTY RECORDER

NOTICE OF DEFAULT AND ELECTION TO SELL PURSUANT TO THE LIEN FOR DELINQUENT ASSESSMENTS MPORTANT NOTICE +

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

### 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 Oilston Business Cealer Property Owners Association, under the Lien for Delinquent Assossments, recorded on 08/3/2011, 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 Clork County, Nevada, makes known the obligation under the Covenants, Conditions and Restrictions recorded 10/24/1994, in Book Number, as Instrument Number 19940240660285, has been and resultions recorder twent 1774, in poor runner, as mountain runner (774021002.00, inst out, breached. As of 12/31/2008 forward, all assessments, whether monthly or otherwise, fate 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 Novada Rovised 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.

Propaned By Joshua Wood, Red Rock Financial Services, on behalf of Gibson Business Conter Property Owners

#### STATE OF NEVADA

، شنو

(1752) , 145

COUNTY OF CLARK

On October 10, 2017, 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 scal.

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

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

# EXHIBIT 58

# EXHIBIT 58

## First American Title Insurance Company

NATIONAL DEFAULT TITLE SERVICES – TSG DIVISION 2250 CORPORATE CIRCLE, SUITE 350, HENDERSON, NV 89074

**OCTOBER 21, 2011** 

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

REFERENCE: **R92471/** OUR ORDER NUMBER: 6085493

THE ITEMS ENCLOSED WERE PREPARED FOR THE SOLE USE OF THE HEREIN-NAMED TRUSTEE. THESE ITEMS SHOULD NOT BE RELIED UPON BY ANY THIRD PARTY AS A CONDITION OF TITLE.

First American Title Insurance Company National Default Title Services

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

ENCLOSURE

### TRUSTEE'S SALE GUARANTEE HOMEOWNER'S ASSOCIATION ASSESSMENT LIEN

ORDER NO.: 6085493 LIABILITY: \$55,000.00 **REFERENCE NO.:** 

FEE:

\$290.00

R92471

SUBJECT TO THE EXCLUSIONS FROM COVERAGE, THE LIMITS OF LIABILITY AND OTHER PROVISIONS OF THE CONDITIONS AND STIPULATIONS HERETO ANNEXED AND MADE A PART OF THIS GUARANTEE.

#### First American Title Insurance Company a corporation, herein called the Company,

#### GUARANTEES

#### RED ROCK FINANCIAL SERVICES, AS TRUSTEE AND GIBSON BUSINESS CENTER PROPERTY OWNERS ASSOCIATION AS LIEN CLAIMANT

HEREIN CALLED THE ASSURED, AGAINST LOSS NOT EXCEEDING THE LIABILITY AMOUNT STATED ABOVE WHICH THE ASSURED SHALL SUSTAIN BY REASON OF ANY INCORRECTNESS IN THE ASSURANCE WHICH THE COMPANY HEREBY GIVES THAT, ACCORDING TO THE PUBLIC RECORDS, ON THE DATE STATED BELOW,

- 1. THE TITLE TO THE HEREIN DESCRIBED ESTATE OR INTEREST WAS VESTED IN THE VESTEE NAMED, SUBJECT TO THE MATTERS SHOWN AS EXCEPTIONS HEREIN, WHICH EXCEPTIONS ARE NOT NECESSARILY SHOWN IN THE ORDER OF THEIR PRIORITY;
- 2. THE NAMES AND ADDRESSES OF PERSONS WHO HAVE RECORDED REQUESTS, AS PROVIDED BY NRS 107,090, FOR A COPY OF NOTICE OF DEFAULT AND FOR A COPY OF NOTICE OF SALE ARE AS SHOWN HEREIN;
- 3. THE NAMES AND ADDRESSES OF ADDITIONAL PERSONS WHO, AS PROVIDED BY NRS 107,090, ARE ENTITLED TO RECEIVE A COPY OF NOTICE OF DEFAULT AND A COPY OF NOTICE OF SALE ARE AS SHOWN HEREIN;
- 4. THE HEREIN DESCRIBED LAND IS LOCATED IN THE CITY OR JUDICIAL DISTRICT STATED HEREIN AND, IF DESIGNATED, THE NEWSPAPER OR NEWSPAPERS LISTED HEREIN QUALIFY FOR PUBLICATION OF NOTICE PURSUANT TO NRS 107,090.

DATED: OCTOBER 14, 2011 AT 7:30 A.M

### First American Title Insurance Company

- BY DENNIS J. GILMORE PRESIDENT
- BY AUGIE JIMENEZ ASSISTANT SECRETARY TITLE OFFICER PH: 702-222-4273 FX: 866-515-8363

TITLE TO SAID ESTATE OR INTEREST AT THE DATE HEREOF IS VESTED IN:

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

THE ESTATE OR INTEREST IN THE LAND HEREINAFTER DESCRIBED OR REFERRED TO COVERED BY THIS GUARANTEE IS:

A FEE AS TO PARCEL I AN EASEMENT AS TO PARCEL II.

THE LAND REFERRED TO IN THIS GUARANTEE IS SITUATED IN THE STATE OF NEVADA, COUNTY OF CLARK, CITY OF HENDERSON, AND IS DESCRIBED AS FOLLOWS:

(SEE EXHIBIT "A" ATTACHED)

### **EXCEPTIONS:**

ANY FAILURE BY THE FORECLOSING TRUSTEE OR BENEFICIARY TO COMPLY WITH THE REQUIREMENTS OF A COUNTY OR CITY ORDINANCE, IF ANY, AS IT PERTAINS TO THE MAINTENANCE OF THE PROPERTY DESCRIBED HEREIN, PRIOR TO OR DURING THE FORECLOSURE PROCESS.

1. GENERAL AND SPECIAL TAXES FOR THE FISCAL YEAR 2012-2013 A LIEN NOT YET DUE OR PAYABLE.

2. THOSE TAXES FOR THE FISCAL YEAR JULY 01, 2011, THROUGH JUNE 30, 2012, INCLUDING ANY SECURED PERSONAL PROPERTY TAXES COLLECTED BY THE COUNTY TREASURER.

TAX DISTRICT:	505.	
PARCEL NO.:	178-15-511-042.	
IST INSTALLMENT DUE AUG		\$1,189.49, DELINQUENT.
2ND INSTALLMENT DUE OCT		\$1,255.50, DELINQUENT.
3RD INSTALLMENT DUE JANU	JARY 02, 2012:	\$1,141,26, OPEN.
4TH INSTALLMENT DUE MAR	CH 05, 2012:	\$1,141.26, OPEN.

EACH INSTALLMENT WILL BECOME DELINQUENT TEN (10) DAYS AFTER THE DUE DATE.

NOTE : 1ST & 2ND INSTALLMENT AMOUNT INCLUDES PENALTY

3. THE LIEN OF DEFAULTED TAXES FOR THE FISCAL YEAR 2009-2010 AND SUBSEQUENT DELINQUENCIES.

AMOUNT TO REDEEM:	\$8,646.68 PLUS PENALTY, INTEREST, AND FEES.
PARCEL NO.:	178-15-511-042.

4. THE LIEN OF DEFAULTED TAXES FOR THE FISCAL YEAR 2010-2011 AND SUBSEQUENT DELINQUENCIES.

AMOUNT TO REDEEM:	\$7,871.25 PLUS PENALTY, INTEREST, AND FEES.
PARCEL NO.:	178-15-511-042.

5. PROVISIONS OF THE ARTICLES OF INCORPORATION AND BY-LAWS OF THE GIBSON BUSINESS CENTER PROPERTY OWNER'S ASSOCIATION, INC, AND ANY TAX, FEE, ASSESSMENTS OR CHARGES AS MAY BE LEVIED BY SAID ASSOCIATION.

6. PROVISIONS OF THE ARTICLES OF INCORPORATION AND BY-LAWS OF THE GIBSON BUSINESS PARK PROPERTY OWNER'S ASSOCIATION, AND ANY TAX, FEE, ASSESSMENTS OR CHARGES AS MAY BE LEVIED BY SAID ASSOCIATION.

PAGE 2

7. COVENANTS, CONDITIONS, RESTRICTIONS, EASEMENTS, ASSESSMENTS, LIENS, CHARGES, TERMS AND PROVISIONS IN THE DOCUMENT RECORDED SEPTEMBER 11, 1989 IN BOOK 890911 AS INSTRUMENT NO. 00173 OF OFFICIAL RECORDS, WHICH PROVIDE THAT A VIOLATION THEREOF SHALL NOT DEFEAT OR RENDER INVALID THE LIEN OF ANY FIRST MORTGAGE OR DEED OF TRUST MADE IN GOOD FAITH AND FOR VALUE, BUT DELETING ANY COVENANT, CONDITION OR RESTRICTION INDICATING A PREFERENCE, LIMITATION OR DISCRIMINATION BASED ON RACE, COLOR, RELIGION, SEX, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN, TO THE EXTENT SUCH COVENANTS, CONDITIONS OR RESTRICTIONS VIOLATE TITLE 42, SECTION 3604(c), OF THE UNITED STATES CODES.

8. COVENANTS, CONDITIONS, RESTRICTIONS, EASEMENTS, ASSESSMENTS, LIENS, CHARGES, TERMS AND PROVISIONS IN THE DOCUMENT RECORDED MARCH 18, 2004 IN BOOK 20040318 AS INSTRUMENT NO. 03472 OF OFFICIAL RECORDS, WHICH PROVIDE THAT A VIOLATION THEREOF SHALL NOT DEFEAT OR RENDER INVALID THE LIEN OF ANY FIRST MORTGAGE OR DEED OF TRUST MADE IN GOOD FAITH AND FOR VALUE, BUT DELETING ANY COVENANT, CONDITION OR RESTRICTION INDICATING A PREFERENCE, LIMITATION OR DISCRIMINATION BASED ON RACE, COLOR, RELIGION, SEX, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN, TO THE EXTENT SUCH COVENANTS, CONDITIONS OR RESTRICTIONS VIOLATE TITLE 42, SECTION 3604(c), OF THE UNITED STATES CODES.

NOTE 1: DOCUMENTS DECLARING MODIFICATIONS THEREOF RECORDED MAY 14, 2004 IN BOOK 20040514 AS INSTRUMENT NO. 05758 OF OFFICIAL RECORDS AND RECORDED MAY 26, 2004 IN BOOK 20040526 AS INSTRUMENT NO. 04268 OF OFFICIAL RECORDS AND RECORDED JULY 14, 2004 IN BOOK 20040714 AS INSTRUMENT NO. 04161 OF OFFICIAL RECORDS.

9. A DEED OF TRUST TO SECURE AN ORIGINAL INDEBTEDNESS OF \$748,000.00 AND ANY AMOUNTS OR OBLIGATIONS SECURED THEREBY, RECORDED DECEMBER 30, 2005 IN BOOK 20051230 AS INSTRUMENT NO. 0002937 AND RE-RECORDED JANUARY 23, 2006 IN BOOK 20060123 AS INSTRUMENT NO. 0000482, BOTH OF OFFICIAL RECORDS.

 OF FIGURATION RECORDS

 OF FIGURATION RECORDS

 DECEMBER 09, 2005 .

 TRUSTOR:

 TRUSTEE:

 BENEFICIARY:

DECEMBER 09, 2005 .
DECEMBER 09, 20

NOTE 1: AN INSTRUMENT ENTITLED "ASSIGNMENT OF DEED OF TRUST", RELATING TO THE ABOVE MENTIONED DEED OF TRUST, WAS RECORDED NOVEMBER 09, 2009 IN BOOK 20091109 AS INSTRUMENT NO. 0001572 OF OFFICIAL RECORDS, EXECUTED BY FEDERAL DEPOSIT INSURANCE CORPORATION AS RECEIVER FOR SILVER STATE BANK OF HENDERSON, NEVADA TO CELTIC BANK CORPORATION.

10. AN ASSIGNMENT OF ASSIGNMENT OF RENTS RECORDED DECEMBER 30, 2005 IN BOOK 20051230 AS INSTRUMENT NO. 0002938 AND RE-RECORDED JANUARY 23, 2006 IN BOOK 20060123 AS INSTRUMENT NO. 0000483 OF OFFICIAL RECORDS, AS ADDITIONAL SECURITY FOR THE PAYMENT OF THE INDEBTEDNESS SECURED BY THE DEED OF TRUST RECORDED DECEMBER 30, 2005 IN BOOK 20051230 AS INSTRUMENT NO. 0002937 AND RE-RECORDED JANUARY 23, 2006 IN BOOK 20060123 AS INSTRUMENT NO. 0000482 OFFICIAL RECORDS.

NOTE 1: AN INSTRUMENT ENTITLED "ASSIGNMENT OF ASSIGNMENT OF RENTS", RELATING TO THE ABOVE MENTIONED DEED OF TRUST, WAS RECORDED NOVEMBER 09, 2009 IN BOOK 20091109 AS INSTRUMENT NO. 0001573 OF OFFICIAL RECORDS, EXECUTED BY FEDERAL DEPOSIT INSURANCE CORPORATION AS RECEIVER FOR SILVER STATE BANK OF HENDERSON, NEVADA TO CELTIC BANK CORPORATION.

11. A DOCUMENT ENTITLED "HAZARDOUS SUBSTANCES CERTIFICATE AND INDEMNITY AGREEMENT" RECORDED DECEMBER 30, 2005 IN BOOK 20051230 AS INSTRUMENT NO. 0002939 AND RE-RECORDED JANUARY 23, 2006 IN BOOK 20060123 AS INSTRUMENT NO. 0000484 OF OFFICIAL RECORDS.

NOTE 1: THE EFFECT OF A DOCUMENT ENTITLED "ASSIGNMENT OF HAZARDOUS SUBSTANCES CERTIFICATE AND INDEMNITY AGREEMENT" RECORDED SEPTEMBER 15, 2011 IN BOOK 20110915 AS INSTRUMENT NO. 0002865 OF OFFICIAL RECORDS.

12. AN UNRECORDED LEASE DATED DECEMBER 09, 2005, EXECUTED BY GIBSON ROAD LLC AS LESSOR AND SILVER STATE BANK AS LESSEE, AS DISCLOSED BY A LEASE RECORDED DECEMBER 30, 2005 IN BOOK 20051230 AS INSTRUMENT NO. 0002940 AND RE-RECORDED JANUARY 23, 2006 IN BOOK 20060123 AS INSTRUMENT NO. 0000485 OF OFFICIAL RECORDS.

PAGE 3

NOTE I: A DOCUMENT RECORDED DECEMBER 30, 2005 IN BOOK 20051230 AS INSTRUMENT NO. 0002940 AND RE-RECORDED JANUARY 23, 2006 IN BOOK 20060123 AS INSTRUMENT NO. 0000485 OF OFFICIAL RECORDS PROVIDES THAT THE LIEN OR CHARGE OF THE LEASE WAS SUBORDINATED TO THE DEED OF TRUST RECORDED DECEMBER 30, 2005 IN BOOK 20051230 AS INSTRUMENT NO. 0002937 AND RE-RECORDED JANUARY 23, 2006 IN BOOK 20060123 AS INSTRUMENT NO. 0000482 OFFICIAL RECORDS.

 13. A NOTICE OF HOMEOWNERS ASSOCIATION ASSESSMENT LIEN RECORDED AUGUST 23, 2011 IN BOOK

 20110823 AS INSTRUMENT NO. 0001011 OF OFFICIAL RECORDS.

 ASSOCIATION:
 GIBSON BUSINESS CENTER PROPERTY OWNERS ASSOCIATION.

 AMOUNT:
 \$6,413.36 AND ANY OTHER AMOUNTS DUE THEREUNDER.

NOTE 1: NOTICE OF DEFAULT RECORDED OCTOBER 14, 2011 IN BOOK 20111014 AS INSTRUMENT NO. 0001581 OF OFFICIAL RECORDS.

NOTE 2: NO ASSURANCE IS GIVEN HEREBY THAT ANY FORECLOSURE PROCEDURE LEADING UP TO AND INCLUDING A SALE IS VALID UNDER THE LAWS OF THE STATE OF NEVADA; THE COVENANTS, CONDITIONS AND RESTRICTIONS AFFECTING THE LAND; OR THE ARTICLES OF INCORPORATION AND BYLAWS OF THE HOMEOWNERS ASSOCIATION. THE ISSUANCE OF THIS TRUSTEES SALE GUARANTEE DOES NOT IN ANY WAY INFER, IMPLY OR CONSTITUTE A COMMITMENT THAT FIRST AMERICAN TITLE INSURANCE COMPANY WILL INSURE TITLE TO THE ESTATE OR INTEREST IN THE LAND PRIOR TO OR FOLLOWING COMPLETION OF FORECLOSURE.

14. ANY BANKRUPTCY PROCEEDING THAT IS NOT DISCLOSED BY THE ACTS THAT WOULD AFFORD NOTICE AS TO SAID LAND, PURSUANT TO THE TITLE 11 U.S.C. 549(C) OF THE BANKRUPTCY REFORM ACT OF 1978.

### EXHIBIT "A"

THE LAND REFERRED TO IN THIS GUARANTEE IS SITUATED IN THE STATE OF NEVADA, COUNTY OF CLARK, CITY OF HENDERSON, AND IS DESCRIBED AS FOLLOWS:

PARCEL I:

BEING A PORTION OF LOT ONE (1) OF GIBSON BUSINESS PARK 3 ON FILE IN BOOK 56 OF PLATS, PAGE 36, IN THE OFFICE OF THE COUNTY RECORDER OF CLARK COUNTY, NEVADA, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

A PORTION OF THE NORTH HALF (N 1/2) OF THE NORTHEAST QUARTER (NE 1/4) OF THE NORTHEAST QUARTER (NE 1/4) OF SECTION 15, TOWNSHIP 22 SOUTH, RANGE 62 EAST, M.D.B. & M., CLARK COUNTY, NEVADA, ALSO BEING LOT 6-10 AS SHOWN ON MAP IN FILE 151 OF SURVEYS, PAGE 20, CLARK COUNTY, NEVADA RECORDS, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHEAST CORNER (NE COR.) OF SECTION 15, TOWNSHIP 22 SOUTH, RANGE 62 EAST, ALSO BEING THE INTERSECTION OF AMERICAN PACIFIC DRIVE AND GIBSON ROAD; THENCE SOUTH 89°26'15" WEST ALONG THE CENTERLINE OF AMERICAN PACIFIC DRIVE A DISTANCE OF 259.36 FEET; THENCE LEAVING THE CENTERLINE OF AMERICAN PACIFIC DRIVE SOUTH 00°58'42" WEST A DISTANCE OF 598.75 FEET TO THE TRUE POINT OF BEGINNING; THENCE NORTH 89°13'35" WEST A DISTANCE OF 201.18 FEET; THENCE SOUTH 89°13'35" EAST A DISTANCE OF 81.50 FEET; THENCE SOUTH 89°13'35" EAST A DISTANCE OF 165.00 FEET; THENCE SOUTH 89°13'35" EAST A DISTANCE OF 5.00 FEET; THENCE SOUTH 89°13'35" EAST A DISTANCE OF 35.87 FEET; THENCE SOUTH 89°13'35" EAST A DISTANCE OF 35.87 FEET; THENCE SOUTH 89°13'35" EAST A DISTANCE OF 36.50 FEET TO THE TRUE POINT OF BEGINNING.

PARCEL II:

A NON-EXCLUSIVE EASEMENT FOR PEDESTRIAN AND VEHICULAR INGRESS AND EGRESS AS SET FORTH IN THE DECLARATION OF PROTECTIVE COVENANTS, CONDITIONS AND RESTRICTIONS RECORDED SEPTEMBER 11, 1989 IN BOOK 890911 AS DOCUMENT NO. 00173, OFFICIAL RECORDS.

178-15-511-042

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### WARNING

"THE MAP ATTACHED HERETO MAY OR MAY NOT BE A SURVEY OF THE LAND DEPICTED THEREON. YOU SHOULD NOT RELY UPON IT FOR ANY PURPOSE OTHER THAN ORIENTATION TO THE GENERAL LOCATION OF THE PARCEL OR PARCELS DEPICTED, FIRST AMERICAN EXPRESSLY DISCLAIMS ANY LIABILITY FOR ALLEGED LOSS OR DAMAGE WHICH MAY RESULT FROM RELIANCE UPON THIS MAP,"

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#### INFORMATION FOR TRUSTEE

RELATIVE TO THE HOMEOWNERS ASSOCIATION ASSESSMENT LIEN SHOWN AS EXCEPTION 13.

1. CITY IN WHICH SAID LAND IS LOCATED: HENDERSON

IF NOT IN A CITY, JUDICIAL DISTRICT IN WHICH SAID LAND IS LOCATED: EIGHTH

2. LEGAL PUBLICATIONS:

#### NEVADA LEGAL NEWS 516 SO. 4TH STREET LAS VEGAS, NV (702) 382-2747 PUBLISHED: DAILY

LAS VEGAS SUN 800 SO. VALLEY VIEW BLVD. LAS VEGAS, NV (702) 385-3111 PUBLISHED: DAILY

LAS VEGAS REVIEW JOURNAL 111 WEST BONANZA ROAD LAS VEGAS, NV (702) 383-0211 PUBLISHED: DAILY

HENDERSON HOME NEWS 2 COMMERCE CENTER DRIVE HENDERSON, NV (702) 564-1881 PUBLISHED: TUESDAY AND THURSDAY

CLARK COUNTY LEGAL NEWS 3301 S MALIBOU AVE LAS VEGAS, NV (775) 751-0190 (775)751-0191 PUBLISHED: MONDAY

2A. ACCORDING TO THE PUBLIC RECORDS OF THE COUNTY ASSESSOR'S OFFICE, THE PROPERTY ADDRESS IS 181 N GIBSON RD, HENDERSON, NEVADA 89014, A.P. NO. 178-15-511-042.

3. THE NAMES AND ADDRESSES OF PERSONS WHO HAVE RECORDED REQUESTS, AS PROVIDED BY SECTION 107.090 OF THE NEVADA REVISED STATUES, FOR A COPY OF NOTICE OF DEFAULT AND FOR A COPY OF NOTICE OF SALE ARE:

TRUSTEE CLARK COUNTY TREASURER C/O GIBSON ROAD LLC 181 N GIBSON RD HENDERSON NY 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 NY 89106 (VESTEE)

LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY AS TRUSTEE 181 N GIBSON RD HENDERSON NV 89014 (VESTEE)

PAGE 7

ORDER NO: 6085493 REFERENCE NO: 792471 TITLE OFFICE: A JOINT JOI

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SCHEDULE OF EXCLUSIONS FROM COVERAGE OF THIS GUARANTEE 1. Except to the extent that specific assurance are provided in Schedule A of this Guarantee, the Company assumes no liability for loss or damage by reason of the following: (a) Defects, llens, encumbrances, adverse claims or other matters against the title, whether or not shown by the public records.

public records.
(b) (1) Taxes or assessments of any taxing authority that levies taxes or assessments on real property; or, (2) Proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not the matters excluded under (1) or (2) are shown by the records of the taxing authority or by the public records.
(c) (1) Unpatented mining claims; (2) reservations or exceptions in patents or in Acts authoriting the issuance thereof; (3) water rights, claims or the to water, whether or not the matters excluded under (1), (2) or (3) are shown

(c) City of additional registry, claims of title to water, whether or not the matters excluded under (1), (2) or (3) are shown by the public records.
2. Notwithstanding any specific assurances which are provided in Schedule A of this Guarantee, the Company assumes no liability for loss or damage by reason of the following:
(a) Defects, liens, encumbrances, adverse claims or other matters affecting the title to any property beyond the lines of the land expressly described in the description set forth in Schedule (A), (C) or in Part 2 of this Guarantee, or title to streets, roads, avenues, lanes, ways or waterways to which such land abuts, or the right to maintain therein valts, tunnels, ramps, or any structure or improvements; or any rights or easements therein, unless such property, rights or easements are expressly and specifically set forth in said description.
(b) Defects, liens, encumbrances, adverse claims or other matters, whether or not shown by the public records; (1) which are created, suffered, assumed or agreed to by one or more of the Assureds; (2) which result in no loss to the Assured; or (3) which do not result in the invalidity or potential invalidity of any judicial or non-judicial proceeding which is within the scope and purpose of the assurances provided.
(c) The identity of any party shown or referred to in Schedule A.
(d) The validity, legal effect or priority of any matter shown or referred to in this Guarantee.

#### **GUARANTEE CONDITIONS AND STIPULATIONS**

#### 1. Definition of Terms.

The following terms when used in the Guarantee mean: (a) the "Assured": the party or parties named as the Assured in this Guarantee, or on a supplemental writing executed by the Company.

(a) the "Assured": the party of parts in the destruction of store and the part of the part of

"date": the effective date. Notice of Claim to be Given by Assured Claimant.

(e) "date": the effective date.
2. Notice of Claim to be Given by Assured Claimant.
An Assured shall notify the Company promptly in writing in case knowledge shall come to an Assured herein, and which might cause loss or damage for which the Company may be liable by virtue of this Guarantee. If prompt notice shall notice is required; provided, however, that failure to notify the Company, then all liability of the Company shall terminate with regard to the manner or matters for which prompt notice is required; provided, however, that failure to notify the Company shall have prejudice.
3. No Duty to Defend or Prosecute.
The Company shall have no duty to defend or prosecute any action or proceeding to which the Assured is a party, notwithstanding the nature of any allegation in such action or proceeding.
4. Company Shall have no duty to defend or prosecute Actions; Duty of Assured Claimant to Cooperate.
Even though the Company has no duty to defend or prosecute as set forth in Paragraph 3 above:
(a) The Company shall have the right, at its sole option and cost, to institute and prosecute any action or proceeding, interpose a defense, as limited in (b), or to do any other act which in its ophion may be necessary or desirable to a reduce loss or damage to the Assured. The Company may take any appropriate action under the terms of this Guarantee. Whether or not it shall be liable hereunder, and shall not thereby conced liablity or walve any provision of this Guarantee. If the Company shall excites its rights under this paragraph (d) to reale any appropriate action under the terms of this Guarantee. Whether or not it shall be liable hereunder, and shall not thereby conced liablity or walve any provision of this Guarantee. If the Company shall excites its rights under this paragraph, its and loss of illigently.
(b) If the Company elects to exercise its options as stated in Paragraph (d) the Company shall have the right of such Assured on o

(c) Whenever the Company shall have brought an action or interposed a defense as permitted by the provisions of this Guarantee, the Company may pursue any litigation to final determination by a court of competent jurisdiction and expressly reserves the right, in its sole discretion, to appeal from an adverse judgment or order.

(d) In all cases where this Guarantee permits the Company to prosecute or provide for the defense of any action or proceeding, an Assured shall secure to the Company the right to so prosecute or provide for the defense of any action or proceeding, and all appeals therein, and permit the Company to use, at its option, the name of such Assured for this purpose. Whenever requested by the Company, assured, at the Company's expense, shall give the Company all reasonable aid in any action or proceeding, securing evidence, obtaining witnesses, prosecuting or defending the action or lawful act which in the opinion of the Company may be necessary or desirable to establish the title to the estate or interest as stated herein, or to establish the line Assured. If the Company's obligations to the Assured under the Guarantee shall terminate.

5. Proof of Loss Damage

5. Proof of Loss Damage. In addition to and after the notices required under Section 2 of these Conditions and Stipulations have been provided to the Company, a proof of loss or damage signed and sworn to by the Assured shall be furnished to the Company within ninety (90) days after the Assured shall ascertain the facts giving rise to the loss or damage. The proof of loss or damage shall describe the matters covered by this Guarantee which constitute the basis of loss or damage and shall state, to the extent possible, the basis of calculating the amount of the loss or damage. If the Company is prejudiced by the failure of the Assured to provide the required proof of loss or damage, the Company is such Assured under the Guarantee shall terminate. In addition, the Assured may reasonably be required to submit to

examination under oath by any authorized representative of the Company and shall produce for examination, inspection and copying, at such reasonable times and places as may be designated by any authorized representative of the Company, all records, books, ledgers, checks, correspondence and memoranda, whether bearing a date before or after Date of Guarantee, which reasonably pertain to the loss or damage. Further, if requested by any authorized representative of the Company, the Assured shall grant its permission, in writing, for any authorized representative of the Company be examine, inspect and copy all records, books, ledgers, checks, correspondence and memoranda in the custody or control of a third party, which reasonably pertain to the loss damage. All information designated as confidential by the Assured provided to the Company, pursuant to this Section shall not be disclosed to others unless, in the reasonable judgment of the Company, it is necessary in the administration of the claim. Failure of the Assured to submit for examination under oath, produce other reasonably requested information degrant permission to secure reasonably necessary information from third parties as required in the above paragraph, unless prohibited by law or governmental regulation, shall terminate any liability of the Company under this Guarantee to the Assured for that claim. 6. Options to Pav or Otherwise Settle Claims: Termination of the the

6. Options to Pay or Otherwise Settle Claims: Termination of Liability.

6. Options to Pay or Otherwise Settle Claims: Termination of Liability. In case of a claim under this Guarantee, the Company shall have the following additional options: (a) To Pay or Tender Payment of the Amount of Llability or to Purchase the Indebtedness. The Company shall have the option to pay or settle or compromise for or in the name of the Assured any claim which could result in loss to the Assured within the coverage of this Guarantee, or to pay the full amount of this Guarantee or, if this Guarantee is issued for the benefit of a holder of a mortgage or a lienholder, the Company shall have the option to purchase the Indebtedness secured by said mortgage or said lien for the amount owing thereon, together with any costs, reasonable attorneys' fees and expenses incurred by the Assured claimant which were authorized by the Company up to the time of purchase. Such purchase, payment or tender of payment of the full amount of the Guarantee shall terminate all liability of the Company hereunder. In the event after notice of daim has been given to the Company by the Assured the Company offers to purchase said indebtedness, the owner of such indebtedness shall transfer and assign said indebtedness, together with any collateral security, to the Company upon payment of the purchase price. Upon the exercise by the Company of the option provided for In Paragraph (a) the Company's obligation to the Assured under this Guarantee for the claimed loss or damage, other than to make the payment required in that paragraph, shall terminate, including any obligation to continue the defense or prosecution of any fitigadon for which the Company has exercised to soptions under Paragraph 4, and the Guarantee shall be surrendered to the Company for cancelladon.

for cancellation.

the Company has exercised its options under Paragraph 4, and the Guarantee shall be surrendered to the Company for cancellation. (b) To Pay Otherwise Settle with Parties Other Than the Assured or With the Assured Claimant. To pay or otherwise settle with other parties for or in the name of an Assured claimant any claim Assured against under this Guarantee, together with any costs, attorneys' fees and expenses incurred by the Assured claimant which were authorized by the Company of the option provided for in Paragraph (b) the Company so bilgation to the Assured dor for Paragraph (b) the Company's obligation to the Assured under this Guarantee for the claimed loss or damage, other than to make the payment required in that paragraph, shall terminate, including any obligation to continue the defense or prosecution of any litigation for which the Company has exercised its options under Paragraph 4. **7.** Determination and Extent of Llability. This Guarantee is a contract of Indemnity against actual monetary loss or damage sustained or incurred by the Assured loss or damage by reason of reliance upon the assurances set forth in this Guarantee and only to the extent herein described, and subject to the Exclusions From Coverage of This Guarantee. The Liability of the Company under this Guarantee to the Assured shall not exceed the least of: (a) the amount of liability stated in Schedule A or in Part 2; (b) the amount of liability stated in Schedule A or in Part 2; (c) the amount of liability stated in Schedule A or in Part 2; (c) the amount of liability agains actual against by this Guarantee occurs, together with interest thereon; or provided under Section 6 of these Conditions and Schulations or as reduced under Section 9 of these Conditions and Schulations or as reduced under Section 9 of these Conditions and Schulations or as reduced under Section 9 of these Conditions and Schulations or as reduced under backed herein and the unities of the exchulations and Schulations or as reduced under Section 9 of these

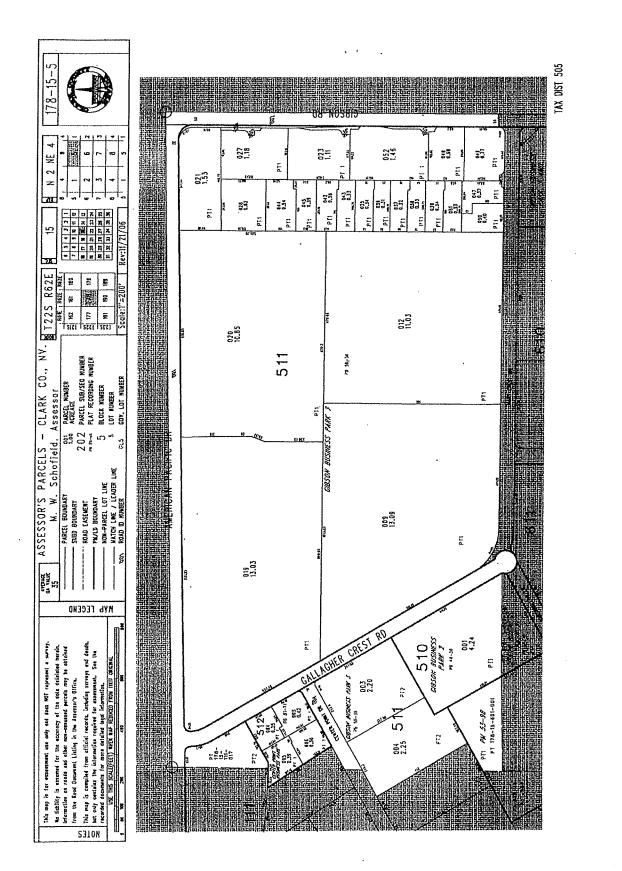
Subjoidons, at the time the loss of bamage Assured against by this Guarantee occurs, together with interest thereon; or
(c) the difference between the value of the estate or interest covered hereby as stated herein and the value of the estate or interest subject to any defect, lien or encumbrance Assured against by this Guarantee. **3.** Limitation of Liability.
(a) If the Company establishes the title, or removes the alleged defect, lien or encumbrance, or cures any other matter Assured against by this Guarantee in a reasonably diligent manner by any method, including litigation and the completion of any appeals therefrom, it shall have fully performed its obligations with respect to that matter and shall not be liable for any loss or damage caused thereby.
(b) In the event of any litigation by the Company or with the Company's consent, the Company shall have no liability for loss or damage until there has been a final determination by a court of competent jurisdiction, and disposition of all appeals therefrom, as stated herein.
(c) The Company shall not be liable for loss or damage to any Assured for liability voluntarily assumed by the Assured in settling any calim or suit without the prior written consent of the Company. **9.** Reduction of Liability or Termination of Liability.
All payments under this Guarantee, except payments made for costs, attorneys' fees and expenses pursuant to Paragraph 4 shall reduce the amount of liability pro tanto. **10.** Payment of Loss.
(a) No payment shall be made without producing this Guarantee for endorsement of the payment unless the Guarantee has been to far on the satisfaction of the satisfaction of the satisfaction of the company.

Guarantee has been lost or destroyed, in which case proof of loss or destruction shall be furinished to the satisfaction of the Company. (b) When ilability and the extent of loss or damage has been definitely fixed in accordance with these Conditions and Stipulations, the loss or damage shall be payable within thirty (30) days thereafter. **11. Subrogation Upon Payment or Settlement.** Whenever the Company shall have settled and paid a claim under this Guarantee, all right of subrogation shall vest in the Company shall be subrogated to and be entitled to all rights and remedies which the Assured would have had against any person or property in respect to the daim had this Guarantee not been issued. If requested by the Company, the Assured shall transfer to the Company all rights and remedies against any person or property necessary in order to perfect this right of subrogation. The Assured shall permit the Company to sue, compromise or settle in the name of the Assured and to use the name of the Assured in any transaction or litigation involving these rights or remedies. remedies.

If a payment on account of a claim does not fully cover the loss of the Assured the Company shall be subrogated to all rights and remedies of the Assured after the Assured shall have recovered its principal, interest, and costs of collection. 12. Arbitration.

PAGE 10

Unless prohibited by applicable law, either the Company or the Assured may demand arbitration pursuant to the Title Insurance Arbitration Rules of the American Arbitration Association. Arbitration matters may include, but are not limited to, any controversy or claim between the Company and the Assured anising out of or relating to this Guarantee, any service of the Company in connection with its issuance or the breach of a Guarantee provision or other obligation. All arbitration matters when the Amount of Liability is \$1,000,000 or less shall be arbitrated at the option of either the Company or the Assured. All arbitrable matters when the amount of liability is in excess of \$1,000,000 shall be arbitrated only when agreed to by both the Company and the Assured. The Rules in effect at Date of Guarantee shall be binding upon the parties. The award may include attorneys fees only if the laws of the state in which the land is located permits a court to award attorneys fees to a prevailing party. Judgment upon the award rendered by the Arbitrator(s) may be entered in any court having jurisdiction thereof. The law of the situs of the land shall apply to an arbitration under the Title Insurance Arbitration Rules. A copy of the Rules may be obtained from the Company upon request. **13. Liability Limited to This Guarantee; Guarantee Entire Contract.** (a) This Guarantee together with all endorsements, if any, attached hereto by the Company is the entire Guarantee shall be construed as a whole. (b) Any claim of loss or damage, whether or not based on negligence, or any action asserting such claim, shall be restricted to this Guarantee. (c) No amendment of or endorsement to this Guarantee can be made except by a writing endorsed hereon or attached hereto signatory of the Company. **14. Notices, Where Sent. 14.** Notices, Where Sent. **14.** Notices, Where Sent.



Description: Clark, NV New Assessor Map 178.15.5 Page 1 of 1 Only Order: cs Comment:

<b>RR</b> red roci	K FINANCIAL SERVICES
File Number: R. R. H.	MAILING AFFIDAVIT
STATE OF NEVADA	)
COUNTY OF CLARK	) Ss. )
The declarant, whose signat	ure appears below, and who is seen to be an an

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: Signature

See Attached Pages

RED ROCK FINANCIAL SERVIC	Y Es
File Number; <u>R</u> 994	11 MAILING AFFIDAVIT
is now and at all times here date as set forth below, he attached hereto, by deposi	) ) Ss. ) ture appears below, and who is an employee of Red Rock Financial Services, states that he/she in mentioned was, a citizen of the United States and over the age of eighteen (18) years; on the /she personally mailed the Notice, of which the annexed is a true copy, upon the addressee ing in the United States Mail in the County set forth above, an envelope, certified and first thereon, containing a copy of such Notice, addressed to the attached named person(s) at the ed
•	of perjury that the foregoing is true and correct.
· .	See Attached Pages

Revised 4/3/08

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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 Walte:

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): <u>Homeowner(s): Gibson Road LLC</u>
<u>1) 181 N. Gibson Road, Henderson, NV 89014</u>
<u>2) 1027 Plentywood Pl., Henderson, NV 89015</u>

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): <u>NONE</u>

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

Sincerely,

Christle Marking) Red Rock Financial Services

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

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

# NOTICE OF FORECLOSURE SALE

R92471

Henderson, NV 89014

Assessor Parcel Number: 178-15-511-042

Property Address: 181 N Gibson Rd

File Number:

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 **OMBUDSMAN'S** OF THE 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. <u>UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT PUBLIC SALE.</u> 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 <u>03/21/2014</u>, at <u>10:00 a.m.</u> 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 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

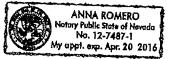
On February 26, 2014, before me, personally appeared Christie Marling, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacity, and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

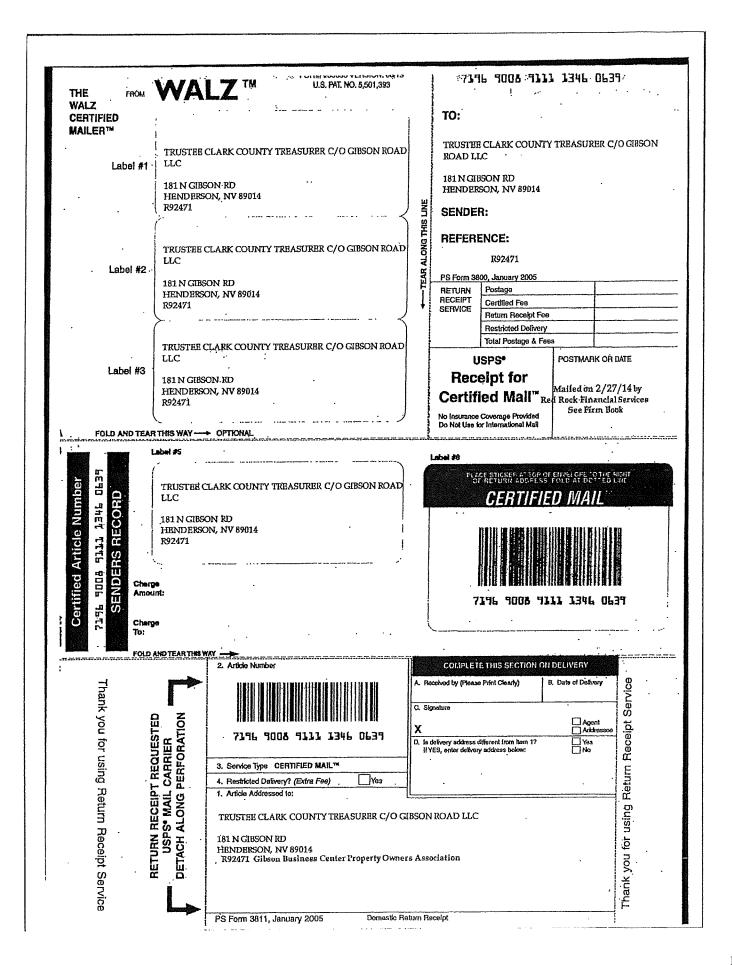
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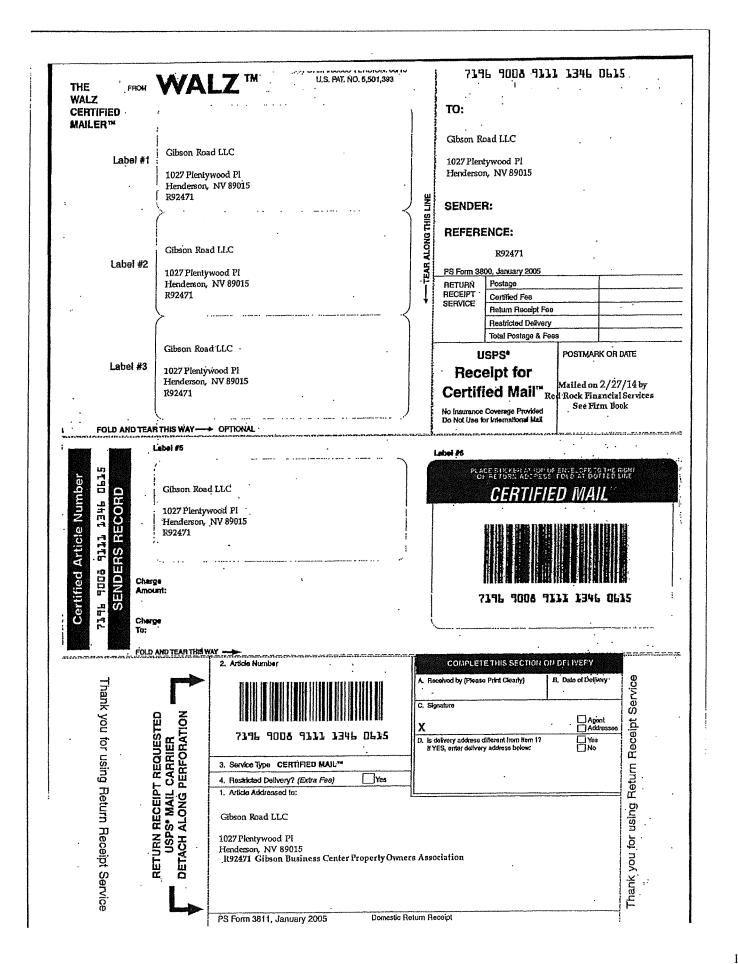
Reinstatement Information: (702) 483-2996 or Sale Information: (714) 573-7777

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



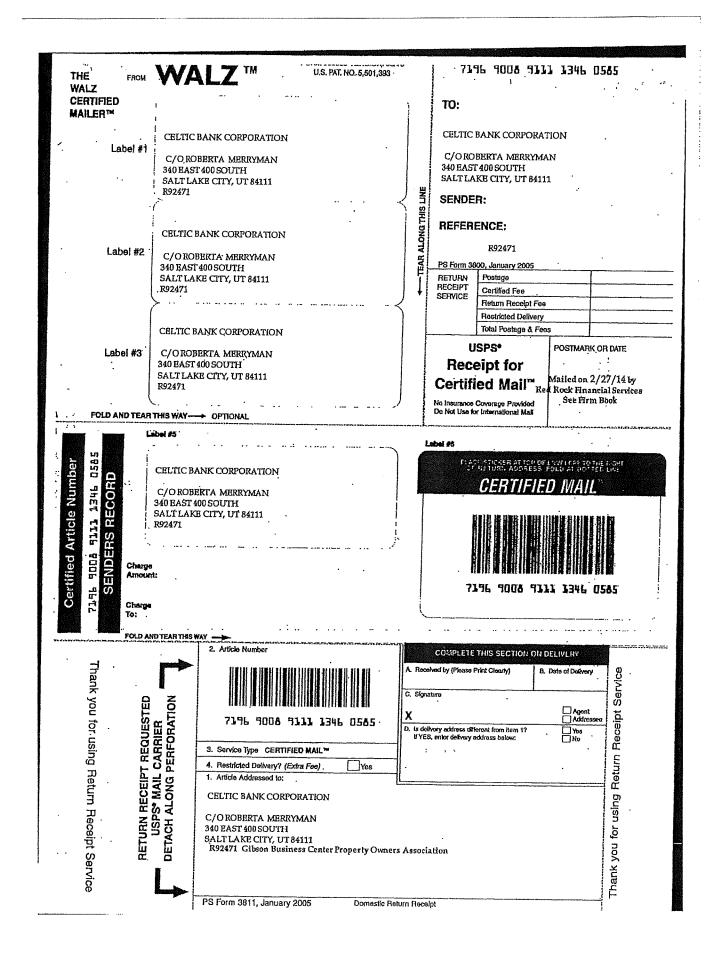


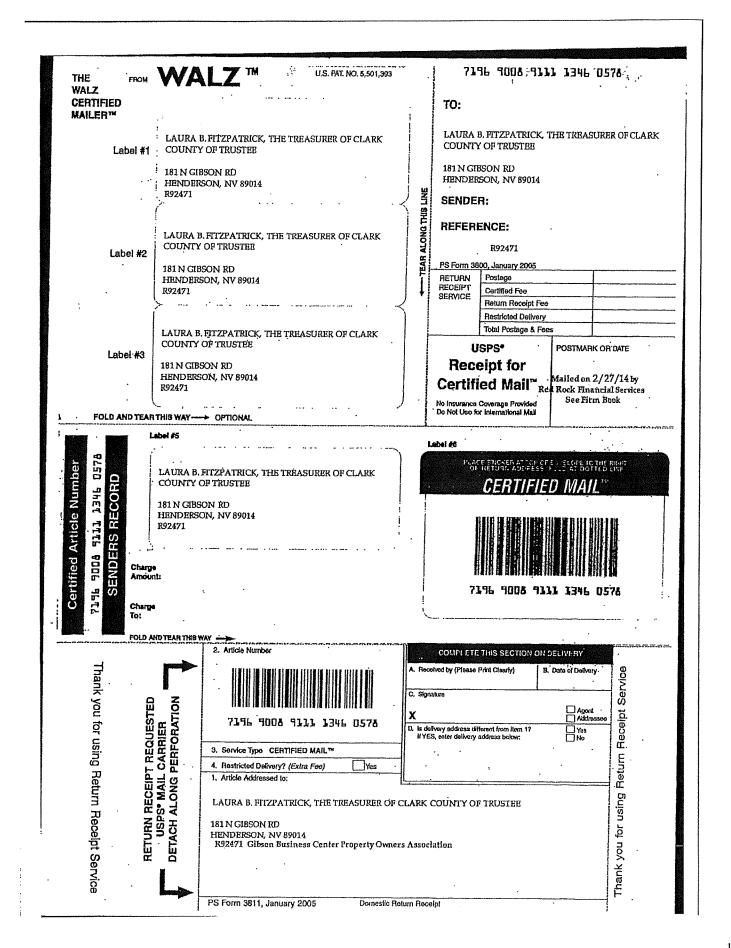
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Assessor Parcel Number: 178-15-511-042 File Number: R92471 Property Address: 181 N Gibson Rd Henderson, NV 89014 Inst #: 201402260001981 Fees: \$18.00 N/G Fee: \$0.00 02/25/2014 01:29:03 PM Receipt #: 1944432 Requestor: RED ROGK FINANCIAL SERVICES Recorded By: RNS Pgs: 2 DEBBIE CONWAY CLARK COUNTY RECORDER

# NOTICE OF FORECLOSURE SALE

UNDER THE LIEN FOR DELINQUENT ASSESSMENTS

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

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

Red Rock Financial Services officially assigned as agent by the Gibson Business Center Property Owners Association under the Lien for Delinquent Assessments. YOU ARE IN DEFAULT UNDER THE LIEN FOR DELINQUENT ASSESSMENTS, recorded on 08/23/2011 in Book Number 20110823 as Instrument Number 0001011 reflecting GIBSON ROAD LLC as the owner(s) of record on said lien. <u>UNLESS YOU TAKE</u> <u>ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT PUBLIC SALE.</u> 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 <u>03/21/2014</u>, at <u>10:00 a.m.</u> 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** 

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STATE OF NEVADA COUNTY OF CLARK

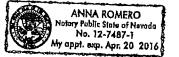
On February 26, 2014, before me, personally appeared Christie Marling, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacity, and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

MANG)

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

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



# AFFP P1084648

# Affidavit of Publication

STATE OF NEVADA } COUNTY OF CLARK )

I, Rosalie Qualis state:

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

SS

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

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

DATED: Mar 14, 2014

in Kelly

Rosalie Qualis

Assessor Parcel Number; 176-15-511-042 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 UNDER THE LIEN FOR DELINQUENT ASSESSMENTS Ked Rock Enancial Services is a debt collector and is attempting to collect a debt. Any information obtained will be used for that purpose. WARNINGI A SALE OF YOUR PROPERTY IS IMMINENTI 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 DEAL ESTATE DIVISION AT (677) 820-8807 IMMEDIATELY. Red Rock Financial REAL ESTATE DIVISION AT (677) 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 08/23/2011 in Book Number 20110823 as Instrument Number 0001011 reflecting GIBSON ROAD LLC as the owner(s) of record on sald tien. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. If you need an explanation of the neture of the proceedings against you, you should contact an atomey. The Notice of Default and Election to Sell Pursuent to the Lien for Definquent 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 optimizing of the Neuroid Lengal Neuron Lengal S South Fourth Stread Lang front entrance of the Nevada Legal News located at 930 South Fourth Street, Las Vegas, NV 69101, 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 each payable at the time of sale in lewful money of the United States, by cash, a cashler's check drawn by a state or national bank, a cashler'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 belance 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 ate terms of the Left to Definite the Second and Contact of a Contact of 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 the provided in the Deptemption of Conditions and Bastificians thereon, as provided in the Declaration of Covenants, Conditions and Restrictions, recorded on 10/24/1994, in Book Number, as Instrument Number 1994024000285 of the Official Records in the Office of the Recorder and any subsequent or the Umpar records in the Unice of the Recorder and any subsequent amendments or updates that may have been recorded. Dated: February 26, 2014 Prepared By Christie Marting, Red Rock Financial Services, on behalf of Gibson Business Center Property Owners Association Reinstatement Information: (702) 483-2996 or Sale Information: (714) 673-7777 When Recorded Mail To: Red Rock Financial Services (715) Without Services (716) 671-777 Financial Services 4775 W. Teco Avenue, Suite 140 Las Vegas, Nevada 69118 (702) 483-2996 or (702) 932-6687 P1084648 2/28, 3/7, 03/14/2014

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

Priority Posting & Publishing Order # P1084648 TS # R92471

### AFFIDAVIT OF SERVICE

State of Nevada ) County of Clark)

I, James Vignale Sr., state:

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

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

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

### 181 North Gibson Road Henderson NV 89014

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

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

Dated 2/27/2014

Nevada Legal Support Services LLC

ames I 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

State of Nevada ) County of Clark)

I, Jessica Pruett, state:

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

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

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

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

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

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

Dated 2/27/2014

Nevada Legal Support Services LLC

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

NVLSS ID# 476361 36 COUNTY OF SERVICE: CLARK SERVER: Jessica Pruett RED ROCK FINANCIAL SERVICES Priority Posting & Publishing Order # P1084648 TS # R92471

### AFFIDAVIT OF POSTING NOTICE OF SALE

State of Nevada ) County of Clark)

I, James Vignale Sr., state:

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

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

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

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

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

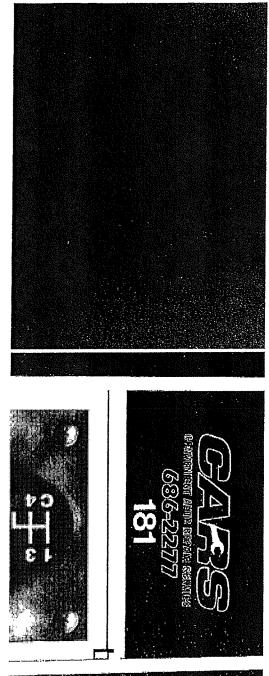
I declare under penalty of perjury under the law of the State of Nevada that the foregoing is true and correct.

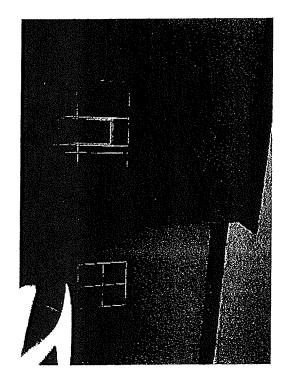
Dated 2/27/2014

Nevada Legal Support Services LLC

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

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





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

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 Priority Posting & Publishing Order # P1084648 TS#R92471



PRIORITY POSTING AND PUBLISHING 17501 Irvine Blvd., Suite 1 Tustin, CA 92780 (714)573-7777 FAX (714)573-9547

TS Number: R92471 Priority Number: 1084648

## CERTIFICATE OF SALE

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

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

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

deather Emote By:-

(Heather Ebneter)

Dated this 21st day of March, 2014

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

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Refurn TD Mail Tax statement to: Vegas United Investment Series 105 2676 Ponte Vecchio Terrace

APN # 178-15-511-042

Henderson, NV 89052

#### 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.

Fees: \$16.00 N/C Fee: \$0.00 RPTT: \$1830.90 Ex: # 04/17/2014 03:48:10 PM Receipt #: 1996917 Requestor: LVDG LLC Recorded By: ANI Pgs: 3 DEBBIE CONWAY GLARK COUNTY RECORDER

Inst#: 20140417-0003282

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.

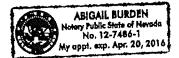
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WITNESS my hand and official seal.

melin ei l

When Recorded Mail To:

Vegas United Investment Series 105 2676 Ponte Vecchio Terrace Henderson, NV 89052



# STATE OF NEVADA DECLARATION OF VALUE

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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

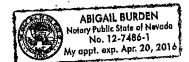
On April 15, 2014, before me, personally appeared Christie Marling, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacity, and that 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.

Ne

When Recorded Mail To:

Vegas United Investment Series 105 2676 Ponte Vecchio Terrace Henderson, NV 89052



# STATE OF NEVADA DECLARATION OF VALUE

b)					
d)					
Type of Pre	norte			FOR RECORDERS	OPTIONAL USE ONLY
	Vacant Land	b)	Single Fam Res.		
i) 🗋	Condo/Twnhse	d) 🗍	2-4 Piex		
e) 🗖	Apt. Bidg. Agricultural	f) 🖸	Comm'l/Ind'l Mobile Home		
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PAYMENT AL	LOCATION REPORT
RRFS Account:	92471
Mgmt Account:	GIBP0001095201
Information as of:	March 28, 2014
Account Infor	nation
Company:	Mar West Real Estate, Inc.
Association:	Gibson Business Center Property Owners Association
	181 N Gibson Rd, Henderson NV 89014
Owners:	TRUSTEE CLARK COUNTY TREASURER C/O GIBSON ROAD LLC;LAUKA B.
o titlator	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
Design of Courses	$(V \alpha I \alpha \alpha \pi \alpha S)$
Payment Sum	
Payment Proces	
Allocation Catego	ies (\$11,617.34)
Association	$5_{1}000^{44} + ($10,669.03) = 15_{1}(d\beta)^{14}$
¥Misc 1	(\$2,409.63)
RRFS	
Title $H/P_{\leq}$	$\int \Pi (\Pi ($
Total Allocation	s (425,656,657)
Payment Deta	il
Date: Des	cription: Code: Amount: Check: Memo;
03/28/2014 Red	Rock Paid in Full PIFRR 25,000.00 CC PIF HOA SALE 0073300663
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3/28/2014 7:17:12 AMProcessed By: Reporting

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

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 RRFS Account:
 92471

 Mgmt Account:
 GIBP0001095201

 Information as of:
 March 28, 2014

**Association Allocation Detail** 

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# PAYMENT ALLOCATION REPORT

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

Assessment			Total: (\$10,842.64)
Date:	Description:	Code:	. Amount:
12/31/2008	Monthly Assessment	MA	-1,453.32
01/01/2009	Monthly Assessment	MA	-132.12
02/01/2009	Monthly Assessment	MA	-132.12
03/01/2009	Monthly Assessment	MA	-132.12
04/01/2009	Monthly Assessment	МА	-132.12
05/01/2009	Monthly Assessment	MA	-132.12
06/01/2009	Monthly Assessment	MA	-132.12
07/01/2009	Monthly Assessment	МА	-132.12
08/01/2009	Monthly Assessment	. <u>MA</u>	-132.12
09/01/2009	Monthly Assessment	MA	-132.12
10/01/2009	Monthly Assessment	MA	-132.12
11/01/2009	Monthly Assessment	MA	-132.12
12/01/2009	Monthly Assessment	MA	-132.12
01/01/2010	Monthly Assessment	MA	-132.12
02/01/2010	Monthly Assessment	MA	-132.12
03/01/2010	Monthly Assessment	MA	-132.12
04/01/2010	Monthly Assessment	MA	-132.12
05/01/2010	Monthly Assessment	MA	-132.12
06/01/2010	Monthly Assessment	MA	-132.12
07/01/2010	Monthly Assessment	MA	-132.12
08/01/2010	Monthly Assessment	MA	-132.12
09/01/2010	Monthly Assessment	MA	-132.12
10/01/2010	Monthly Assessment	MA	-132.12
11/01/2010	Monthly Assessment	MA	-132.12
12/01/2010	Monthly Assessment	MA	-132.12
01/01/2011	Monthly Assessment	MA	-132.12
02/01/2011	Monthly Assessment	MA	-132.12
03/01/2011	Monthly Assessment	MA	-132.12
04/01/2011	Monthly Assessment	MA	-153.00
05/01/2011	Monthly Assessment	MA	-153.00
06/01/2011	Monthly Assessment	MA	-153,00
07/01/2011	Monthly Assessment	MA	-153.00
08/01/2011	Monthly Assessment	MA	-153.00
09/01/2011	Monthly Assessment	MA	-153.00
10/01/2011	Monthly Assessment	MA	-153.00
11/01/2011	Monthly Assessment	MA	-153.00
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RRFS Account:	92471
Mgmt Account:	GIBP0001095201
Information as of:	March 28, 2014

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12/01/2011	Monthly Assessment	MA	-153.00
01/01/2012	Monthly Assessment	MA	-145.00
02/01/2012	Monthly Assessment	MA	-145.00
03/01/2012	Monthly Assessment	MA	-145.00
04/01/2012	Monthly Assessment	MA	-145.00
05/01/2012	Monthly Assessment	MA	-145.00
06/01/2012	Monthly Assessment	MA	-145.00
07/01/2012	Monthly Assessment	MA	-145.00
08/01/2012	Monthly Assessment	MA	-145.00
09/01/2012	Monthly Assessment	MA	-145.00
10/01/2012	Monthly Assessment	MA	-145.00
11/01/2012	Monthly Assessment	MA	-145.00
12/01/2012	Monthly Assessment	МА	-145.00
01/01/2013	Monthly Assessment	MA	-145.00
02/01/2013	Monthly Assessment	MA	-145.00
03/01/2013	Monthly Assessment	MA	-145.00
04/01/2013	Monthly Assessment	МА	-145.00
05/01/2013	Monthly Assessment	MA	-145.00
06/01/2013	Monthly Assessment	МА	-145.00
07/01/2013	Assessment	МАНОА	-14.00
07/01/2013	Assessment	MAHOA	-131.00
08/01/2013	Assessment	МАНОА	-14.00
08/01/2013	Assessment	МАНОА	-131.00
09/01/2013	Monthly Assessment	ASMA	-14.00
09/01/2013	Monthly Assessment	ASMA	-131.00
10/01/2013	Monthly Assessment	ASMA	-14.00
10/01/2013	Monthly Assessment	ASMA	-131.00
11/01/2013	Monthly Assessment	ASMA	-14.00
11/01/2013	Monthly Assessment	ASMA	-131.00
11/15/2013	Special Assessment	ASPA	-548.08
12/01/2013	Monthly Assessment	ASMA	-14.00
12/01/2013	Monthly Assessment	ASMA	-131.00
01/01/2014	Monthly Assessment	ASMA	-19.00
01/01/2014	Monthly Assessment	ASMA	-120.00
02/01/2014	Monthly Assessment	ASMA	-19.00
02/01/2014	Monthly Assessment	ASMA	-120.00
03/01/2014	Monthly Assessment	ASMA	-19.00
03/01/2014	Monthly Assessment	ASMA	-120.00
	n harren hart en anderen andere	nana aning di kanang mangananan aning manganan kana sa sabaran aning kanang kanang kanang kanang kanang kanang	

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



 RRFS Account:
 92471

 Mgmt Account:
 GIBP0001095201

 Information as of:
 March 28, 2014

Late Fee		Tot	al: (\$774.70)
Date:	Description:	Code:	Amount:
	Late Fees	LF	-25.00
	Late Fees	LF	-25.00
	Late Fees	LF	-25.00
06/30/2011	Late Fees	LF	-25.00
07/30/2011	Late Fees	LF	-25.00
08/30/2011	Late Fees	LF	-25.00
09/30/2011	Late Fees	LF	-25.00
And the second s	Late Fees	· LF	-25.00
11/30/2011	Late Fees	LF	-25.00
a	Late Fees	LF	-25.00
01/30/2012	Late Fees	LF	-25.00
03/02/2012	Late Fee	RRLF	-25,00
03/30/2012	Late Fees	LF	-25.00
04/30/2012	Late Fees	LF	-25.00
05/31/2012	Late Fees	LF	-25.00
06/30/2012	Late Fees	LF	-25.00
07/31/2012	Late Fees	LF	-25.00
08/31/2012	Late Fees	LF	-25.00
09/30/2012	Late Fees	LF	-25.00
10/31/2012	Late Fees	LF	-25.00
11/30/2012	Late Fees	LF	-25.00
12/31/2012	Late Fees	LF	-25.00
01/31/2013	Late Fees	LF	-25.00
03/02/2013	Late Fees	LF	-25.00
03/31/2013	Late Fees	LF	-25.00
04/30/2013	Late Fees	LF	-25.00
05/31/2013	Late Fees	LF	-25,00
09/17/2013	Late Fee	RRLF	-14.50
10/16/2013	Late Fee	RRLF	-14.50
11/18/2013	Late Fee	RRLF	-14.50
12/17/2013	Late Fee	RRLF	-14.50
01/24/2014	Late Fee	RRLF	-13.90
02/19/2014	Late Fee	RRLF	-13.90
03/18/2014	Late Fee	RRLF	-13,90

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 RRFS Account:
 92471

 Mgmt Account:
 GIBP0001095201

 Information as of:
 March 28, 2014

### **Misc 1 Allocation Detail**

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

3/28/2014 7:17:13 AMProcessed By: Reporting

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



#### PAYMENT ALLOCATION REPORT

RRFS Account:92471Mgmt Account:GIBP0001095201Information as of:March 28, 2014

#### **RRFS Allocation Detail**

Date: Description: Code:	
Date. Description. Code,	Amount:
08/03/2011 Intent to Lien Letter INLDA	-125.00
08/03/2011 Mailing Costs MAIL1	-8.96
08/03/2011 Mailing Costs MAIL1	-8.96
08/17/2011 Lien for Delinquent Assessment LIEN	-275.00
08/17/2011 Lien Recording Costs RCLDA	-28.00
08/17/2011 Lien Release RLLDA	-30.00
08/17/2011 Mailing Costs MAIL2	-8.96
08/17/2011 Mailing Costs MAIL2	-17.92
09/26/2011 Intent to NOD INNOD	-90.00
10/10/2011 NOD Mailing Costs MAIL3	-8.96
10/10/2011 NOD Mailing Costs MAIL3	-89.60
10/10/2011 NOD Release RLNOD	-30.00
10/10/2011 NOD Release Recording Costs RSNOD	-14.00
10/10/2011 Notice of Default NOD	-375.00
12/21/2011 Intent to NOS INNOS	-90.00
06/25/2012 Intent to Conduct Foreclosure RRICF	-25.00
08/12/2013 Intent to Conduct Foreclosure RRICF	-25.00
11/21/2013 Intent to Conduct Foreclosure RRICF	-25.00
02/26/2014 NOS Mailing Costs MAIL4	-8,96
02/26/2014 NOS Mailing Costs MAIL4	-8.96
02/26/2014 NOS Mailing Costs MAIL4	-8.96
02/26/2014 NOS Mailing Costs MAIL4	-8.96
02/26/2014 NOS Mailing Costs MAIL4	-8.96
02/26/2014 NOS Mailing Costs MAIL4	-8.96
02/26/2014 NOS Mailing Costs MAIL4	-8,96
02/26/2014 NOS Mailing Costs MAIL4	-8.96
02/26/2014 NOS Mailing Costs MAIL4	-8.96
02/26/2014 NOS Mailing Costs MAIL4	-8.96
02/26/2014 NOS Recording Costs RCNOS	-23.00
02/26/2014 Notice of Sale NOS	-275.00
02/26/2014 Publishing and Posting Costs PUBLISHING	-496.67
03/21/2014 Conduct Foreclosure Sale RRCFS	-125.00
03/21/2014 Prepare and Record Trustee Deed RRRTD	-125.00

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#### PAYMENT ALLOCATION REPORT

RRFS Account:92471Mgmt Account:GIBP0001095201Information as of:March 28, 2014

#### **Title Allocation Detail**

Title	the second s	Total:	(\$304.00)
Date:	Description:	Code:	. Amount:
10/10/2011	NOD Recording Costs	RCNOD	-14.00
10/10/2011	Trustee Sale Guarantee	FIRST AMERICAN	-290.00
	ىغا ئىلىۋا ۋالايا ھارلىرىغانىيىتىنى بىلىنىدى بىلىنىدىن بىلىنىي بىلىنى بىلىنى بىلىن بىر ، بىلىنىيىتىنى بورىي	TSG	n a su - Maria Anna Anna Anna Anna Anna Anna Anna An

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



#### PAYMENT ALLOCATION REPORT

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

#### **Account Information**

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

#### Payment Summary

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

#### Payment Detail

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

#### **Misc 1 Allocation Detail**

Misc 1		i otal:	(\$5,000.00)
Date:	Description:	Code:	Amount:
03/28/2014	Misc. Charge	<u>3PRTY</u>	-5,000.00

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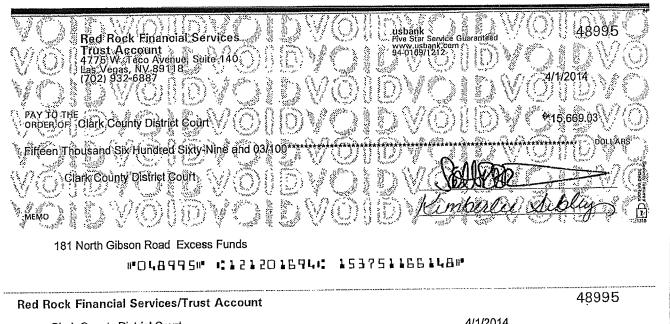
Check Date:	4/1/2014
Check No.:	ACH 45297
Check Amount:	10.218.78

RRFS

Date	Туре	Reference	Original Amt.	Balance	Discount	Payment
4/2/2014	Bill	R821121	97.14	97.14		97.14
4/2/2014	Bill	R819921	354.85	354.85		354,85
4/2/2014	Bill	R62208	28,75	28.75		28.75
4/2/2014	Bill	R59007	182.50	182.50		182.50
4/2/2014	Bill	R78886	20.00	20.00		20.00
4/2/2014	Bill	R86465	587.64	587.64		587.64
4/2/2014	Bill	R813232	107.00	107.00		107.00
4/2/2014	Bill	R821293	167.92	167.92		167.92
4/2/2014	Bill	R86237	185.00	185.00		185.00
4/2/2014	Bill	R821427	152.92	152.92		152.92
4/2/2014	Bill	R72190	40.00	40.00		40.00
4/2/2014	Bill	R811801	200.00	200,00		200.00
4/2/2014	Bill	R28486	36.00	36.00		36.00
4/2/2014	Bill	R72900	34.08	34.08		34.08
4/2/2014	Bill	R807106	40.00	40,00		40.00
4/2/2014	Bill	R819961	600.42	600.42		600.42
4/2/2014	Bill	R795644	120.00	120.00		120.00
4/2/2014	Bill	R820021	1,084.70	1,084.70		1,084.70
4/2/2014	Bill	R808795	75.00	75.00		75.00
4/2/2014	Bill	R77902	408.00	408.00		408.00
4/2/2014	Bill	R92471	2,409.63	2,409.63		2,409.63
4/2/2014	Bill	R810615	2,354.62	2,354.62		2,354.62
4/2/2014	Bill	R80509	932.61	932.61		932.61

Paid To: RRFS

23



	County	District Court	0.1.1	1	Balance Due	4/1/2014 Discount	Payment
Date 1/2/2014	Type Bill	Reference R92471	Origina 15,6	69.03	15,669:03	Check Amount	15,669.03 15,669.03
						· .	
Frust Acco	unt - NV	/ 181 North Gib	son Road Excess I	Funds			15,669.03
ed Rock I	Financi	al Services/Trust	Account				48995
Clark	County	District Court		I Amt.	Balance Due	4/1/2014 Discount	. Payment
Clark Date	County		Origina	I Amt. 69.03	Balance Due 15,669.03		
	County Type	District Court Reference	Origina	I Amt. 669.03		Discount	. Payment 15,669.03
Clark Date	County Type	District Court Reference	Origina	I Amt. 669.03		Discount	. Payment 15,669.03
Clark Date	County Type	District Court Reference	Origina	I Amt. 669.03		Discount	. Payment 15,669.03
Clark Date	County Type	District Court Reference	Origina	I Amt. 669.03		Discount	. Payment 15,669.03
Clark Date	County Type	District Court Reference	Origina	I Amt. 69.03		Discount	. Payment 15,669.03

BIII	Payme	ent Stub			Check Date: Check No.: Check Amount:	4/1/2014 48996 304.00
RRFS			4455	American Title S. Jones BLVD Vegas, NV 8910	3	·
Date	Туре	Reference	Original Amt.	Balance	Discount	Payment
4/2/2014	Bill	6085493/R92471	304.00	304.00		304.00
AY TO THE RDER OF hree Hun	alist Americal died Four And st American 55 S. Jones I Is Vegas, NV	n Tillë ( d0/100*******************			mkerler S	r304.00 Here Douchers Tubliy

Red Rock Elnancial Services. Trust Account
4776 W. Teco Avenue, Suite 140
PAY TO THE order of Gibson Business Center Property OA
Eleven Thousand Six Hundred Seventeen and 34/100***********************************
Gibson Business Center Property OA
MEMO WOULD VOID KIMBERLE SUBLEY
181 North Gibson Road PIF HOA Sale
#APA24# 1.51501661.* 16326116.10

	son Busi	ness Center Property OA			4/1/2014	
Date 4/2/2014		Reference R92471	Original Amt. 11,617.34	Balance Due 11,617.34		Payment 11,617.34 11,617.34
			-			
Trust Acco	ount - NV	181 North Gibson Roa	d PIF HOA Sale			11,617.34
		al Cambiana /Turat A				
led Kock	Financi	al Services/Trust Accourt	nt			4899
Gibso Date	on Busin	ess Center Property OA Reference R92471	original Amt. 11,617.34	Balance Due 11,617.34	4/1/2014 Discount Check Amount	4899 Payment 11,617.34 11,617.34
Gibso Date	on Busin Type	ess Center Property OA Reference	Original Amt.		Discount	Payment 11,617.34
Gibso Date	on Busin Type	ess Center Property OA Reference	Original Amt.		Discount	Payment 11,617.34
	on Busin Type	ess Center Property OA Reference	Original Amt.		Discount	Payment 11,617.34



April 2, 2014

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

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

To Whom It May Concern:

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

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

Regards,

Red Rock Financial Services

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

- -----

By sending your check, places be aware that you are authorizing Red Rock Prancicl Survices to use Like information on your check to make a constitute electronic debit from your account at the Antendal Institution indicated on your check. This electronic debit will be for the amount of your check; no additional amount, and addited to the amount. (If we cannot collect your electronic payment, we will lature a dark against your account.) Please consuct the Accounts Receivable department at (202) 932-6887 to later about other payment options should you prefer to not have your payment processed in this manner.

		Red Rock f	- inancial Servi	ces		
Accounting				r		
LUU'N Information as of:			-			
RED ROCK FINANCIAL SERVICES						
Account Number: 92471						
Association	:	Gibson Business Center Property		ation		
Property Ad		181 N Gibson Rd, Henderson, NV	89014			
Ledger Bala		\$0.00 TRUSTEE CLARK COUNTY TRE	ASURER C/O	SIBSON ROA	D LLC;LAURA	B. FITZPATRICK, THE
Ledger Barance.       \$0.00         Homeowner(s):       TRUSTEE CLARK COUNTY TREASURER C/O GIBSON ROAD LLC;LAU         TREASURER OF CLARK COUNTY AS TRUSTEE;Gibson Road LLC;Gib       State BANK;CELTIC BANK CORPORATION;LAURA B. FITZPATRICK,         CLARK COUNTY OF TRUSTEE;LAURA B. FITZPATRICK, THE TREASU       OF TRUSTEE;GIBSON BUSINESS PARK PROPERTY OWNERS ASSO         Ombudsman for Common-Interest Communities;Vegas United Investmen       Of State State			ZPATRICK, THI IE TREASURE ERS ASSOCIAT	E TREASURER OF R OF CLARK COUNTY FION;State olf Nevada ries 105		
Posting	Description	n	Amount	Balance	Pmt Ref	Memo
12/31/2008	Monthly Asse	ssment	\$1,453.32	\$1,453.32		Monthly Assessment
1/1/2009	Monthly Asse	ssment	\$132,12	\$1,585.44		Monthly Assessment
2/1/2009	Monthly Asse	ssment	\$132.12	\$1,717,56		Monthly Assessment
3/1/2009	Monthly Asse	ssment	\$132.12	\$1,849.68		Monthly Assessment
4/1/2009	Monthly Asse	ssment	\$132.12	\$1,981.80		Monthly Assessment
5/1/2009	Monthly Asse	ssment	\$132,12	\$2,113.92		Monthly Assessment
6/1/2009	Monthly Asse	ssment	<b>\$1</b> 32,12	\$2,246.04		Monthly Assessment
7/1/2009	Monthly Asse	ssment	\$132.12	\$2,378,16		Monthly Assessment
8/1/2009	Monthly Asse	essment	\$132.12	\$2,510,28		Monthly Assessment
9/1/2009	Monthly Asse	essment	\$132.12	\$2,642.40		Monthly Assessment
10/1/2009	Monthly Asse	essment	\$132.12	\$2,774.52		Monthly Assessment
11/1/2009	Monthly Asse	essment	\$132.12	\$2,906.64		Monthly Assessment
12/1/2009	Monthly Asse	essment	\$132.12	\$3,038.76		Monthly Assessment
1/1/2010	Monthly Asse	essment	\$132.12	\$3,170.88		Monthly Assessment
2/1/2010	Monthly Asse	essment	\$132.12	\$3,303.00		Monthly Assessment
3/1/2010	Monthly Asse		\$132,12	\$3,435.12		Monthly Assessment
4/1/2010	Monthly Asse	essmønt	\$132.12	\$3,567.24		Monthly Assessment
5/1/2010	Monthly Asso	essment	<b>\$1</b> 32,12	\$3,699.36		Monthly Assessment
6/1/2010	Monthly Asso		\$132.12	\$3,831.48		Monthly Assessment
7/1/2010	Monthly Asse		\$132.12	\$3,963.60		Monthly Assessment
8/1/2010	Monthly Ass		\$132,12	\$4,095.72		Monthly Assessment
9/1/2010	Monthly Ass		\$132.12	\$4,227.84		Monthly Assessment
10/1/2010	Monthly Ass		\$132.12	\$4,359.96	•	Monthly Assessment
11/1/2010	Monthly Ass		\$132.12	\$4,492.08		Monthly Assessment
	Monthly Ass		\$132,12	\$4,624.20		Monthly Assessment
12/1/2010	Monthly Ass		\$132.12	\$4,756.32		Monthly Assessment
1/1/2011	MOUTHY V28					

© RED ROCK FINANCIAL SERVICES 4775 W. Teco Avenue, Suite 140, Las Vegas, NV 89118 Phone:(702) 932-6897 Fax:(702) 341-7733 Red Rock Financial Services is a debt collector and is attempting to collect a debt. Any information obtained will be used for that purpose. Page 1 of 7

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

Account Number: Association: Property Address: Ledger Balance: Homeowner(s): 92471

Gibson Business Center Property Owners Association 181 N Gibson Rd, Henderson, NV 89014 \$0.00 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

	OF TRUSTEE;GI Ombudsman for (	BSON BUSINESS PARK PRO Common-Interest Communitie	s;Vegas United	Investment Ser	ries 105
Posting	Description	Amount	Balance	Pmt Ref	Memo
2/1/2011	Monthly Assessment	\$132.12	\$4,888.44		Monthly Assessment
3/1/2011	Monthly Assessment	\$132,12	\$5,020.56		Monthly Assessment
3/30/2011	Late Fees	\$25.00	\$5,045.56		Late Fees
4/1/2011	Monthly Assessment	(\$132.12)	\$4,913.44		Monthly Assessment
4/1/2011	Monthly Assessment	\$132.12	\$5,045.56		Monthly Assessment
4/1/2011	Monthly Assessment	\$153.00	\$5,198.56		Monthly Assessment
4/30/2011	Late Fees	\$25.00	\$5,223.56		Late Fees
5/1/2011	Monthly Assessment	\$153.00	\$5,376.56		Monthly Assessment
5/30/2011	Late Fees	\$25.00	\$5,401.56		Late Fees
6/1/2011	Monthly Assessment	\$153.00	\$5,554.56		Monthly Assessment
6/30/2011	Late Fees	\$25.00	\$5,579,56		Late Fees
7/1/2011	Monthly Assessment	\$153.00	\$5,732.56		Monthly Assessment
7/30/2011	Late Fees	\$25.00	\$5,757.56		Late Fees
8/1/2011	Monthly Assessment	\$153.00	\$5,910.56		Monthly Assessment
8/3/2011	Intent to Lien Letter	\$125.00	\$6,035.56		
8/3/2011	Mailing Costs	\$8.96	\$6,044.52		
8/3/2011	Mailing Costs	\$8.96	\$6,053.48		
8/17/2011	Lien for Delinquent Assessment	\$275.00	\$6,328.48		
8/17/2011	Lien Release	\$30.00	\$6,358.48		
8/17/2011	Lien Recording Costs	\$28.00	\$6,386.48		
8/17/2011	Mailing Costs	\$8.96	\$6,395.44		
8/17/2011	Malling Costs	\$17.92	\$6,413.36		
8/30/2011	Late Fees	\$25.00	\$6,438.36		Late Fees
9/1/2011	Monthly Assessment	\$153.00	\$6,591.36		Monthly Assessment
9/26/2011	Intent to NOD	\$90.00	\$6,681,36		
9/29/2011	Association Interest	\$25.46	\$6,706.82		

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

Account Number: Association: Property Address: Ledger Balance: Homeowner(s):

92471

Gibson Business Center Property Owners Association 181 N Gibson Rd, Henderson, NV 89014 \$0,00 TRUSTEE CLARK COUNTY TREASURER C/O GIBSON ROAD LLC;LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY AS TRUSTEE; Gibson Road LLC; Gibson Road LLC; SILVER STATE BANK; CELTIC BANK CORPORATION; LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY OF TRUSTEE; LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY OF TRUSTEE; GIBSON BUSINESS PARK PROPERTY OWNERS ASSOCIATION; State of Nevada Ombudsman for Common-Interest Communities; Vegas United Investment Series 105

Posting	Description	Amount	Balance	Pmt Ref	Memo
9/30/2011	Late Fees	\$25.00	\$6,731.82		Late Fees
10/1/2011	Monthly Assessment	\$153.00	\$6,884.82		Monthly Assessment
10/10/2011	Notice of Default	\$375.00	\$7,259.82		
10/10/2011	Trustee Sale Guarantee	\$290.00	\$7,549.82		
10/10/2011	NOD Mailing Costs	\$89.60	\$7,639.42		
10/10/2011	NOD Release	\$30.00	\$7,669.42		
10/10/2011	NOD Recording Costs	\$14.00	\$7,683.42		
10/10/2011	NOD Release Recording Costs	\$14.00	\$7,697.42		
10/10/2011	NOD Mailing Costs	\$8.96	\$7,706.38		
10/30/2011	Late Fees	\$25.00	\$7,731.38		Late Fees
10/30/2011	Association Interest	\$0.67	\$7,732.05		
11/1/2011	Monthly Assessment	\$153.00	\$7,885.05		Monthly Assessment
11/29/2011	Association Interest	\$1.34	\$7,886.39		
11/30/2011	Late Fees	\$25.00	\$7,911.39		Late Fees
12/1/2011	Monthly Assessment	\$153.00	\$8,064.39		Monthly Assessment
12/21/2011	Intent to NOS	\$90.00	\$8,154.39		
12/30/2011	Late Fees	\$25.00	\$8,179.39		Late Fees
12/30/2011	Association Interest	\$2.01	\$8,181.40		
1/1/2012	Monthly Assessment	\$153.00	\$8,334,40		Monthly Assessment
1/1/2012	Monthly Assessment	(\$8.00)	\$8,326.40		Monthly Assessment
1/29/2012	Association Interest	\$2.68	\$8,329.08		
1/30/2012	Late Fees	\$25.00	\$8,354.08		Late Fees
2/1/2012	Monthly Assessment	\$153.00	\$8,507.08		Monthly Assessment
2/1/2012	Monthly Assessment	(\$8.00)	\$8,499.08		Monthly Assessment
2/29/2012	Association Interest	\$3.32	\$8,502.40		
3/1/2012	Monthly Assessment	\$145.00	\$8,647.40		Monthly Assessment

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Page 3 of 7

# REFS

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

Account Number: Association: Property Address: Ledger Balance: Homeowner(s): 92471

Gibson Business Center Property Owners Association 181 N Gibson Rd, Henderson, NV 89014 \$0.00 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; Vegas United Investment Series 105

Posting	Description	Amount	Balance	Pmt Ref	Memo
3/2/2012	Late Fee	\$25.00	\$8,672.40		
3/30/2012	Late Fees	\$25.00	\$8,697.40		Late Fees
4/1/2012	Monthly Assessment	\$145.00	\$8,842.40		Monthly Assessment
4/1/2012	Association Interest	\$3.96	\$8,846.36		
4/29/2012	Association Interest	\$4.60	\$8,850.96		
4/30/2012	Late Fees	\$25.00	\$8,875.96		Late Fees
5/1/2012	Monthly Assessment	\$145.00	\$9,020.96		Monthly Assessment
5/30/2012	Association Interest	\$5.24	\$9,026.20		
5/31/2012	Late Fees	\$25.00	\$9,051.20		Late Fees
6/1/2012	Monthly Assessment	\$145.00	\$9,196.20		Monthly Assessment
6/25/2012	Intent to Conduct Foreclosure	\$25.00	\$9,221.20		
6/30/2012	Late Fees	\$25.00	\$9,246.20		Late Fees
6/30/2012	Association Interest	\$5.88	\$9,252.08		
7/1/2012	Monthly Assessment	\$145.00	\$9,397.08		Monthly Assessment
7/30/2012	Association Interest	\$6,52	\$9,403.60		
7/31/2012	Late Fees	\$25,00	\$9,428.60		Late Fees
8/1/2012	Monthly Assessment	\$145.00	\$9,573.60		Monthly Assessment
8/29/2012	Association Interest	\$7.16	\$9,580,76		
8/31/2012	Late Fees	\$25.00	\$9,605,76		Late Fees
9/1/2012	Monthly Assessment	\$145.00	\$9,750.76		Monthly Assessment
9/29/2012	Association Interest	\$7.80	\$9,758.56		
9/30/2012	Late Fees	\$25.00	\$9,783.56		Late Fees
10/1/2012	Monthly Assessment	\$145.00	\$9,928.56		Monthly Assessment
10/30/2012	Association Interest	\$8.44	\$9,937.00		
10/31/2012	Late Fees	\$25.00	\$9,962.00		Late Fees
11/1/2012	Monthly Assessment	\$145.00	\$10,107.00		Monthly Assessment

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# REFS

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

Account Number: Association: Property Address: Ledger Balance: Homeowner(s): 92471

Gibson Business Center Property Owners Association 181 N Gibson Rd, Henderson, NV 89014 \$0.00 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; Vegas United Investment Series 105

Posting	Description	Amount	Balance	Pmt Ref	Memo
11/29/2012	Association Interest	\$9.08	\$10,116.08		
11/30/2012	Late Fees	\$25.00	\$10,141.08		Late Fees
12/1/2012	Monthly Assessment	\$145.00	\$10,286.08		Monthly Assessment
12/30/2012	Association Interest	\$9,72	\$10,295.80		
12/31/2012	Late Fees	\$25.00	\$10,320.80		Late Fees
1/1/2013	Monthly Assessment	\$145.00	\$10,465.80		Monthly Assessment
1/29/2013	Association Interest	\$10.36	\$10,476.16		
1/31/2013	Late Fees	\$25.00	\$10,501.16		Late Fees
2/1/2013	Monthly Assessment	\$145.00	\$10,646.16		Monthly Assessment
3/1/2013	Monthly Assessment	\$145.00	\$10,791.16		Monthly Assessment
3/1/2013	Association Interest	\$11.00	\$10,802.16		
3/2/2013	Late Fees	\$25.00	\$10,827.16		Late Fees
3/31/2013	Late Fees	\$25.00	\$10,852.16		Late Fees
4/1/2013	Monthly Assessment	\$145.00	\$10,997.16		Monthly Assessment
4/1/2013	Association Interest	\$11.64	\$11,008.80		
4/29/2013	Association Interest	\$12,28	\$11,021.08		
4/30/2013	Late Fees	\$25.00	\$11,046.08		Late Fees
5/1/2013	Monthly Assessment	\$145.00	\$11,191.08		Monthly Assessment
5/31/2013	Late Fees	\$25.00	\$11,216.08		Late Fees
6/1/2013	Monthly Assessment	\$145.00	\$11,361.08		Monthly Assessment
7/1/2013	Assessment	\$131.00	\$11,492.08		
7/1/2013	Assessment	\$14.00	\$11,506.08		
8/1/2013	Assessment	\$131.00	\$11,637.08		
8/1/2013	Assessment	\$14.00	\$11,651.08		
8/12/2013	Intent to Conduct Foreclosure	\$25.00	\$11,676.08		
9/1/2013	Monthly Assessment	\$131.00	\$11,807.08		

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# REFS

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

Ombudsman for Common-Interest Communities; Vegas United Investment Series 105

Account Number: Association: Property Address: Ledger Balance: Homeowner(s): 92471

Gibson Business Center Property Owners Association 181 N Gibson Rd, Henderson, NV 89014 \$0.00 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

Posting	Description	Amount	Balance	Pmt Ref	Memo
9/1/2013	Monthly Assessment	\$14.00	\$11,821.08		
9/17/2013	Late Fee	\$14.50	\$11,835.58		
10/1/2013	Monthly Assessment	\$131.00	\$11,966.58		
10/1/2013	Monthly Assessment	\$14.00	\$11,980.58		
10/16/2013	Late Fee	\$14.50	\$11,995.08		
11/1/2013	Monthly Assessment	\$131.00	\$12,126.08		
11/1/2013	Monthly Assessment	\$14.00	\$12,140.08		
11/15/2013	Special Assessment	\$548.08	\$12,688,16		Slurry Coat Sp Assmt
11/18/2013	Late Fee	\$14.50	\$12,702.66		
11/21/2013	Intent to Conduct Foreclosure	\$25.00	\$12,727.66		
12/1/2013	Monthly Assessment	\$131,00	\$12,858.66		
12/1/2013	Monthly Assessment	\$14.00	\$12,872.66		
12/17/2013	Late Fee	\$14.50	\$12,887.16		
1/1/2014	Monthly Assessment	\$120.00	\$13,007.16		
1/1/2014	Monthly Assessment	\$19.00	\$13,026.16		
1/24/2014	Late Fee	\$13.90	\$13,040.06		
2/1/2014	Monthly Assessment	\$120.00	\$13,160.06		
2/1/2014	Monthly Assessment	\$19.00	\$13,179.06		
2/19/2014	Late Fee	\$13.90	\$13,192.96		
2/26/2014	NOS Mailing Costs	\$8.96	\$13,201.92		
2/26/2014	NOS Malling 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		

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#### **Red Rock Financial Services** Accounting Ledger Information as of: April 02, 2014 K FINANCIAL SEE Account Number: 92471 Association: Gibson Business Center Property Owners Association Property Address: 181 N Gibson Rd, Henderson, NV 89014 Ledger Balance: \$0.00 Homeowner(s): TRUSTEE CLARK COUNTY TREASURER C/O GIBSON ROAD LLC; LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY AS TRUSTEE; Gibson Road LLC; Gibson Road LLC; SILVER STATE BANK;CELTIC BANK CORPORATION;LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY OF TRUSTEE; LAURA B. FITZPATRICK, THE TREASURER OF CLARK COUNTY OF TRUSTEE; GIBSON BUSINESS PARK PROPERTY OWNERS ASSOCIATION; State of Nevada Ombudsman for Common-Interest Communities; Vegas United Investment Series 105 Posting Description Amount Balance Pmt Ref Memo 2/26/2014 NOS Mailing Costs \$8.96 \$13,264.64 2/26/2014 NOS Mailing Costs \$8.96 \$13,273.60 2/26/2014 **NOS Mailing Costs** \$8.96 \$13,282,56 2/26/2014 Notice of Sale \$275.00 \$13,557.56 2/26/2014 Publishing and Posting Costs \$496.67 \$14,054.23 2/26/2014 NOS Recording Costs \$23.00 \$14,077.23 3/1/2014 Monthly Assessment \$120.00 \$14,197.23 3/1/2014 Monthly Assessment \$19.00 \$14,216,23 3/10/2014 Interest Adjustment (\$149.15) \$14,067.07 Interest not charged by current management 3/18/2014 Late Fee \$13.90 \$14,080.97 3/21/2014 Prepare and Record Trustee Deed \$125.00 \$14,205.97

3/21/2014 Conduct Foreclosure Sale \$125.00 \$14,330.97 3/28/2014 Misc, Charge \$15,669.03 \$30,000.00 Excess Funds - Clark County District Court 3/28/2014 Red Rock Paid in Full (\$25,000.00) \$5,000.00 0073300663 PIF HOA SALE 3/28/2014 Red Rock Paid In Full PIF HOA SALE (\$5,000.00) \$0.00 0073300838

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RFS	
RED ROCK FINANCIAL SERVICES	

File Number: <u>R</u> 4

#### MAILING AFFIDAVIT

STATE OF NEVADA

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.

Ss.

Dated: 了 Signature

See Attached Pages

ТНЕ FROM	WALZ M	U.S. PAT, NO. 5,501,393		574	6 9008 9111	1346 83	90
WALZ CERTIFIED MAILER™	▼ ▼ /~\ L_&_			TO:	·		
	Vegas United Investment Series 10	05		Vegas Un	ited Investment Ser	ies 105	
Label #1	c/o Charles Schmidt 2676 Ponte Vecchio Terrace Henderson, NV 89052 R92471		IIS LINE	2676 Pont	les Schmidt e Vecchio Terrace n, NV 89052 <b>?:</b>		
	Vegas United Investment Series 10	)5	ALONG THIS	REFERE	ENCE:		
Label #2	c/o Charles Schmidt		R AL(		R92471		
	2676 Ponte Vecchio Terrace Henderson, NV 89052 R92471		+TEAR	PS Form 38 RETURN RECEIPT SERVICE	00, January 2005 Postage Certified Fee Return Receipt Fee Restricted Delivery		
	Vegas United Investment Series 10	)5			Total Postage & Fees		
Label #3	c/o Charles Schmidt 2676 Ponte Vecchio Terrace			-	ses• eipt for	POSTMARK O	R DATE
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ĕ	PS Form 3811, Janu	rary 2005 Domestic F	Relurn F	leceipt		*** **** *****************************	_

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 Delault 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

Khlig

By: Christic 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 Christic 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.

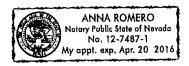
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WITNESS my hand and official seal.

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When Recorded Mail To:

Vegas United Investment Series 105 2676 Ponte Vecchio Terrace Henderson, NV 89052



STATE	OF NEV	ADA	
DECLA	RATION	<b>O</b> F	VALUE

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3. Total Valu	e/Sales Price of F	ropertv	;	
	u of Foreclosure On			
Transfer Tax		, (	- p-p-1,7	
Real Proper	ty Transfer Tax Due		07	)
4. If Exemption	<u>in Claimed:</u> er Tax Exemption, per	NDC 276	000 Section	
	Reason for Exemplic		.090. Section.	
or anpicin	The boot for Example			
5. Partial Inte	rest: Percentage t	peing tra	nsferred:	%
The undersigned and NRS 375.11 belief, and can b provided herein, of additional lax	declares and acknow 0. that the information e supported by docum Furthermore, the disa due, may result in a p	vledges, u provided nentation i allowance enalty of 1	nder penalty of is correct to th f called upon to of any claimed 0% of the tax of	perjury, pursuant to NRS 375.060 e best of their information and o substantiate the information exemption, or other determination fue plus interest at 1% per month.
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(AS A PUBLIC RECORD THIS FORM MAY BE RECORDED)

#### IN THE SUPREME COURT OF THE STATE OF NEVADA

	***	
VEGAS UNITED INVESTMENT SERIES 105, INC., A NEVADA DOMESTIC CORPORATION,	) ) )	Electronically Filed Nov 02 2018 03:26 p.m.
Appellant,	)	Supreme Court No. 袒脑含beth A. Brown Clerk of Supreme Court
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	.)	
	)	

#### 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 XII

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.

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# EXHIBIT 53

# EXHIBIT 53



PRACTICE

Estate Planning Probate Asset Protection Elder Law Estate Litigation Business Organizations

AREAS

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

EAST (Main Office) Reply to Main Office 2450 SL Rose Parkway, Suite 200 Henderson, Nevada 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

May 19, 2014

in Sin

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

#### RE: Property: 181 N. Gibson Rd., Henderson NV 89014 RRFS File No.: R92471

Dear Ma'am / Sir:

My firm represents Gibson Road, LLC ("*Gibson Road*"), the owner of the property located at 181 N. Gibson Rd., Henderson Nevada 89014 (the "*Property*"). It has come to our attention that Red Rock Financial Services ("*RRFS*") purportedly sold the Property on or about March 21, 2014. Given the fact that Gibson Road was not provided with advance notice of this purported sale, this news was quite a shock to Gibson Road.

In order that Gibson Road can determine the best course of action, we are requesting that RRFS provide my office with certain information. Please provide my office with:

- (1) Evidence that the Notice of Delinquent Assessment was mailed in accordance with NRS § 116.31162;
- (2) Evidence that the Notice of Default and Election to Sell was mailed in accordance with NRS § 116.31163;
- (3) The "proof of service" required by NRS § 116.311635;
- (4) The exact date that the sale occurred;
- (5) The name and contact information of the purported buyer of the Property; and
- (6) A copy of the deed allegedly conveying title to the Property to the buyer.

Given the current situation, time is of the essence. As such, your prompt response is requested.

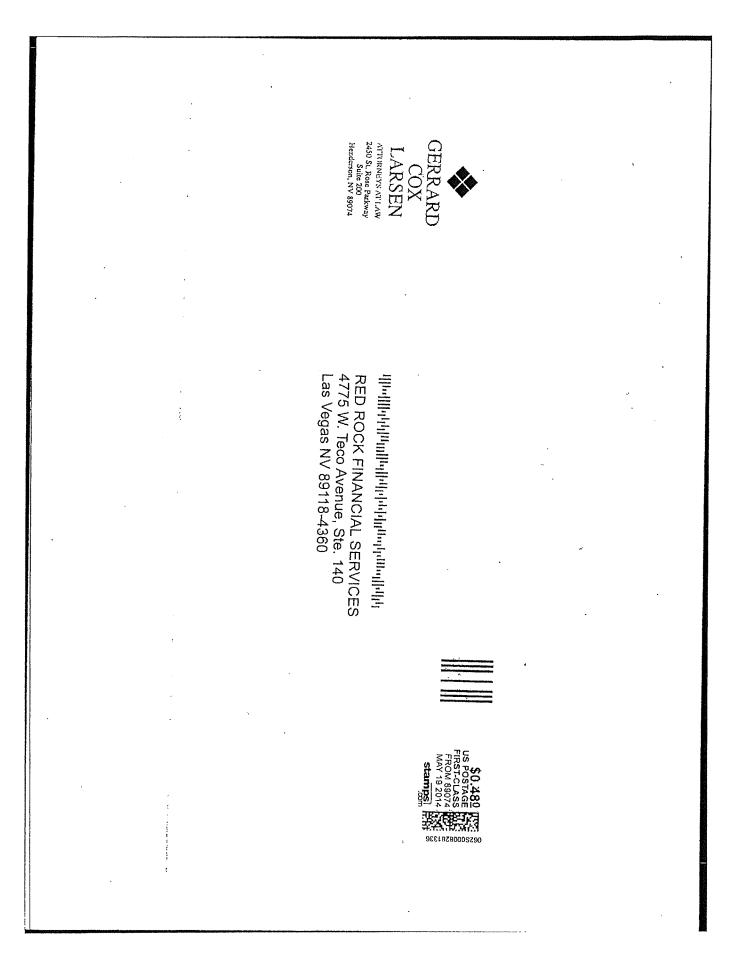
If you have any questions or concerns or would like to discuss this matter further, please do not hesitate to contact me.

#### Sincerely,

GERRARD, COX & LARSEN

James E. Shapiro, Esq.

G:\07250\Gibson Property\ltr.rrfs.052014.wpd





June 4, 2014

Gerrard cox Larsen, Attorneys at Law Attn: James E. Shapiro, Esq. 2450 St. Rose Parkway, Suite 200 Henderson, NV 89074

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

Red Rock Financial Services (Red Rock) and Gibson business Center Property Owners Association (the Association) are in receipt of your request for proof of mailings, proof of service and a copy of the recorded deed conveying a change in ownership. Enclosed you will find the requested documents, which contain the information you have requested. Please note the Association's Foreclosure Sale took place on March 21, 2014.

Additional information regarding this account can be obtained at <u>www.rrfs.com</u>. Please contact the office of Red Rock Financial Services at 702-932-6887 with any questions.

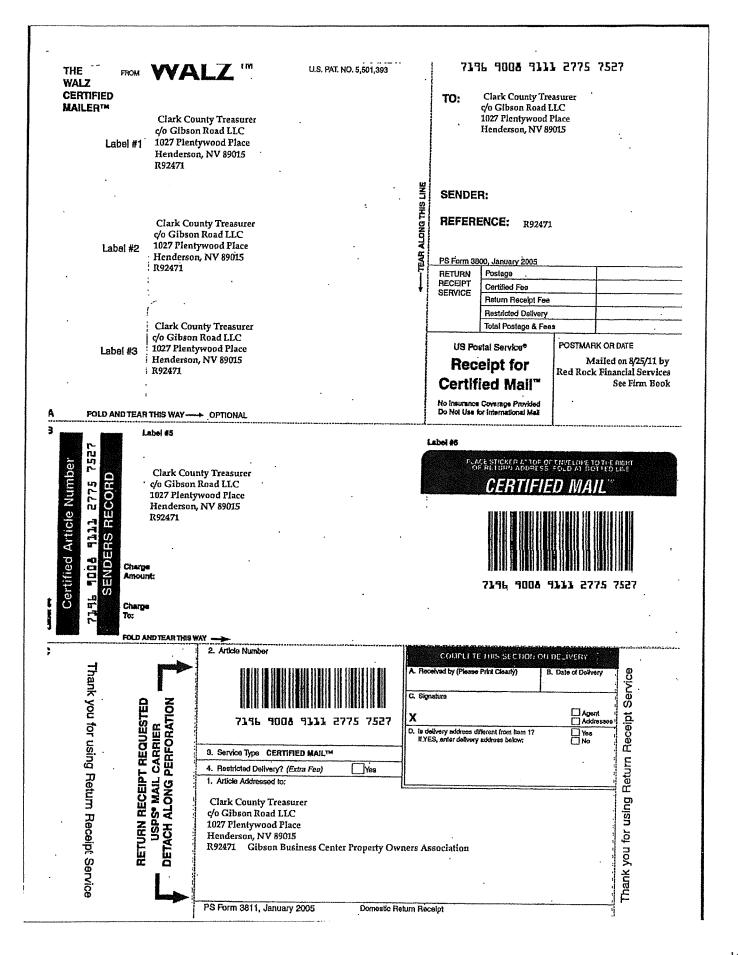
Sincerely,

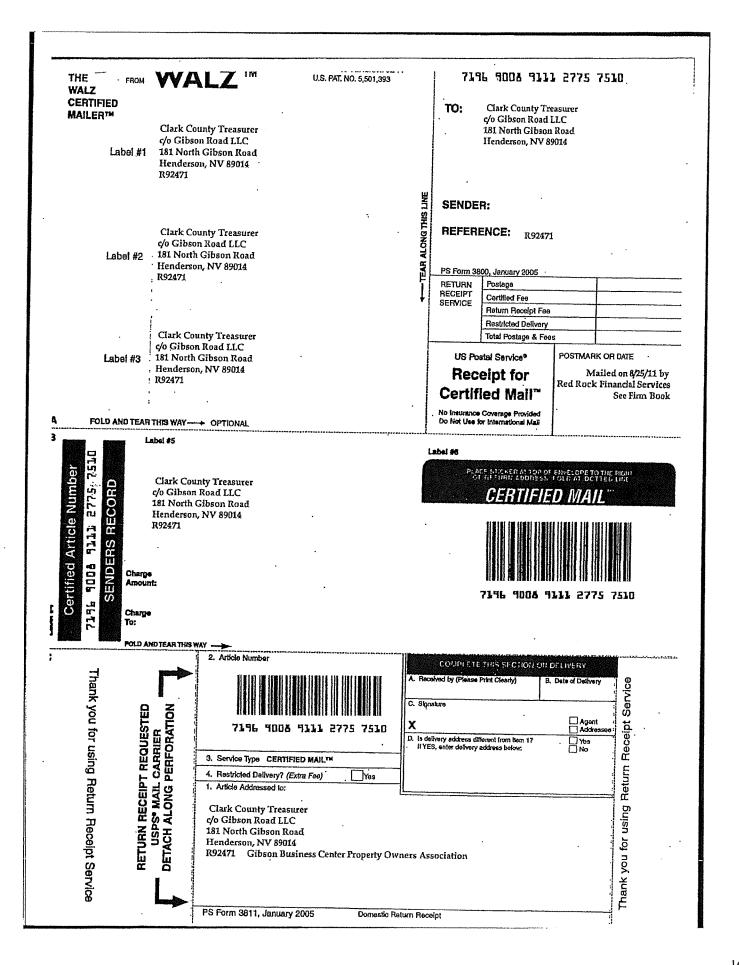
**Red Rock Financial Services** 

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

By sending your check, please be anare that you are authoming Red Rock Prancisl Services to use the information on your check be make a one-time electronic debit from your account at the financial institution indicated on your check. This statronic debit will be far the amount of your check; no accid tonay amount will be addet to the amount. (If we cannot caffert your electronic debit will be addet a your account at the financial mistution indicated on your check. This statronic debit will be far the amount of your check; no accid tonay amount will be addet to the amount. (If we cannot caffert your electronic debit will be addet to the amount.) Flease contact the Accounts Receivable department at (702) 932-6887 to lean about other payment options should you petfer to not have your payment processed to this minner.

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is now and at all tim date as set forth bel attached hereto, by	es herein mentioned ow, he/she personal depositing in the Ur repaid thereon, cont	l was, a citizen of the U Ily mailed the Notice, nited States Mail in th	Inited States and over the a of which the annexed is a le County set forth above,	nncial Services, states that he/sh age of eighteen (18) years; on the a true copy, upon the addresse , an envelope, certified and firs attached named person(s) at the	e e st
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Red Rock Financial Services

#### VIA CERTIFIED AND FIRST CLASS MAIL

August 25, 2011

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 31<sup>st</sup> 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 <u>www.rrfs.com</u>. Please contact the office of Red Rock Financial Services at 702-932-6887 with any questions.

Regards,

Red Rock Financial Services enclosure(s)

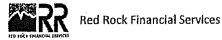
Red Rock Financial Services

7251 Amigo Street, Suite 100 Las Vegas, NV 89119

www.mfs.com

Phone: 702-932-6887 Toll Free: 888-319-9460 Fax: 702.341.7733

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VIA CERTIFIED AND FIRST CLASS MAIL

August 25, 2011

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

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Regards,

Red Rock Financial Services enclosure(s)

Red Rock Financial Services 🛛 🖉 7251

🗰 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

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Red Rock Financial Services

August 25, 2011

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

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

LIEN FOR DELINQUENT ASSESSMENTS

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

Assessor Parcel Number: 178-15-511-042

File Number: R92471

Accommodation

GIBSON BUSINESS PARK 3 PLAT BOOK 56 PAGE 36 PT LOT 1, in the County of Clark Current Owner(s) of Record:

TRUSTEE CLARK COUNTY TREASURER C/O GIBSON ROAD LLC

The amount owing as of the date of preparation of this lien is \*\*\$6,413.36.

This amount includes assessments, late fees, interest, fines/violations and collection fees and costs. \*\* The said amount may increase or decrease as assessments, late fees, interest, fines/violations, collection fees, costs or partial payments are applied to the account.

Dated: August 17, 2011

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

STATE OF NEVADA COUNTY OF CLARK

On August 17, 2011, before me, personally appeared Rebecca Tom, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacity, and that by their signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

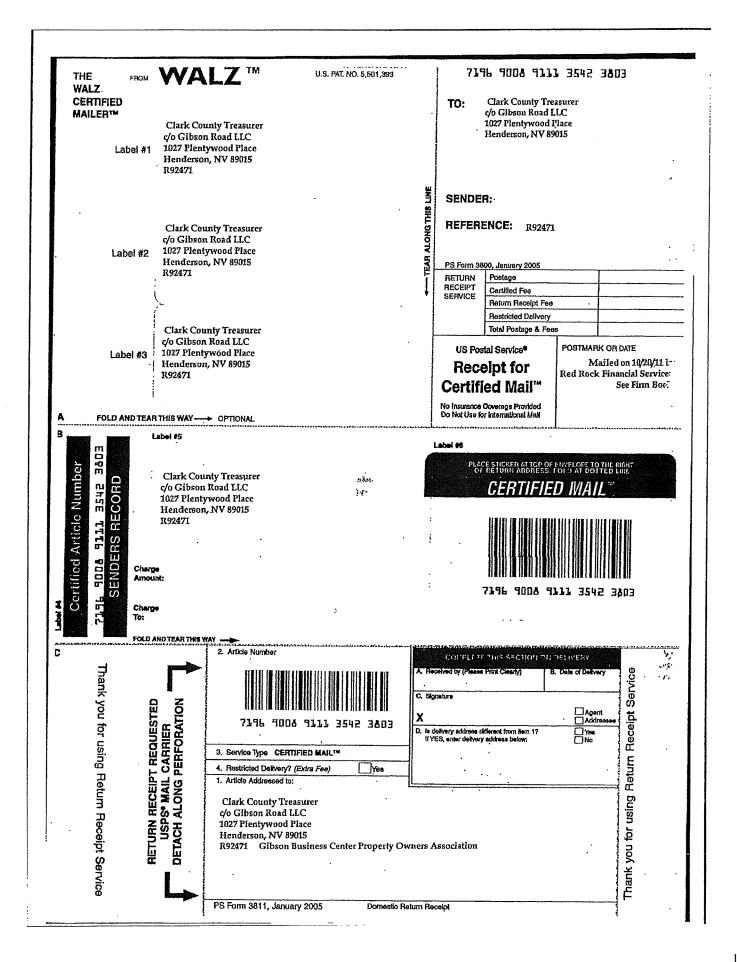
When Recorded Maji To: Red Rock Financial Services 7251 Amigo Street, Suite 100 Las Vegas, Nevada 89119 702-932-6887



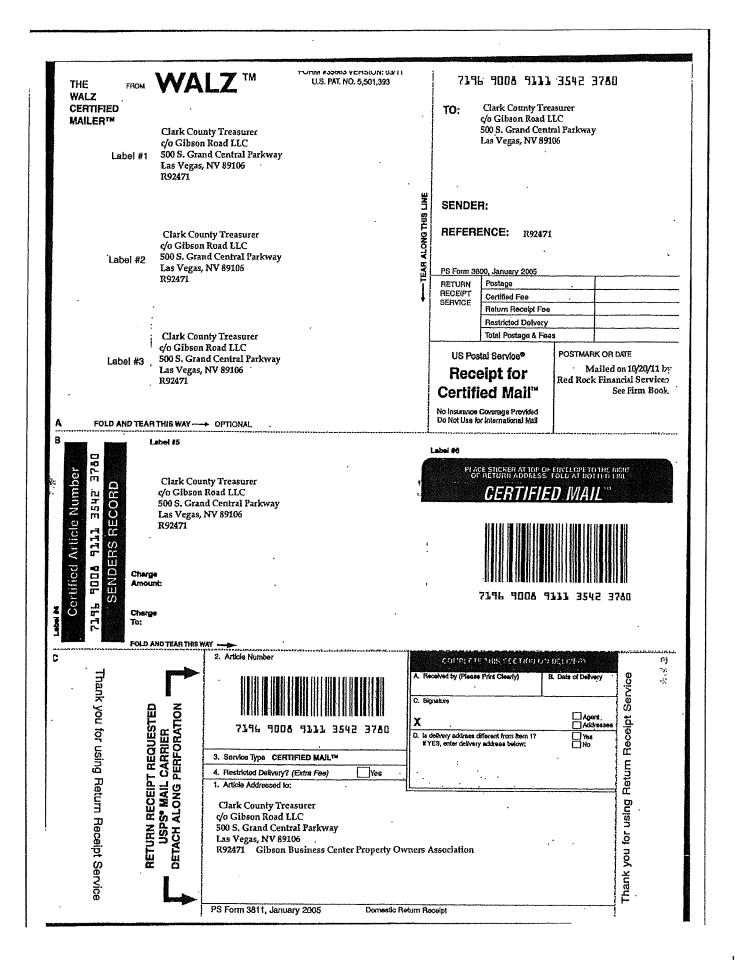
RR RED ROCK FINANCIAL SERVICES
File Number: RQ471 MAILING AFFIDAVIT
STATE OF NEVADA ) ) Ss. COUNTY OF CLARK )
The declarant, whose signature appears below, and who is an employee of Red Rock Financial Services, states that he/she is now and at all times herein mentioned was, a citizen of the United States 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 thepenalty of perjury that the foregoing is true and correct. Dated:
See Attached Pages

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Revised 4 3 (18



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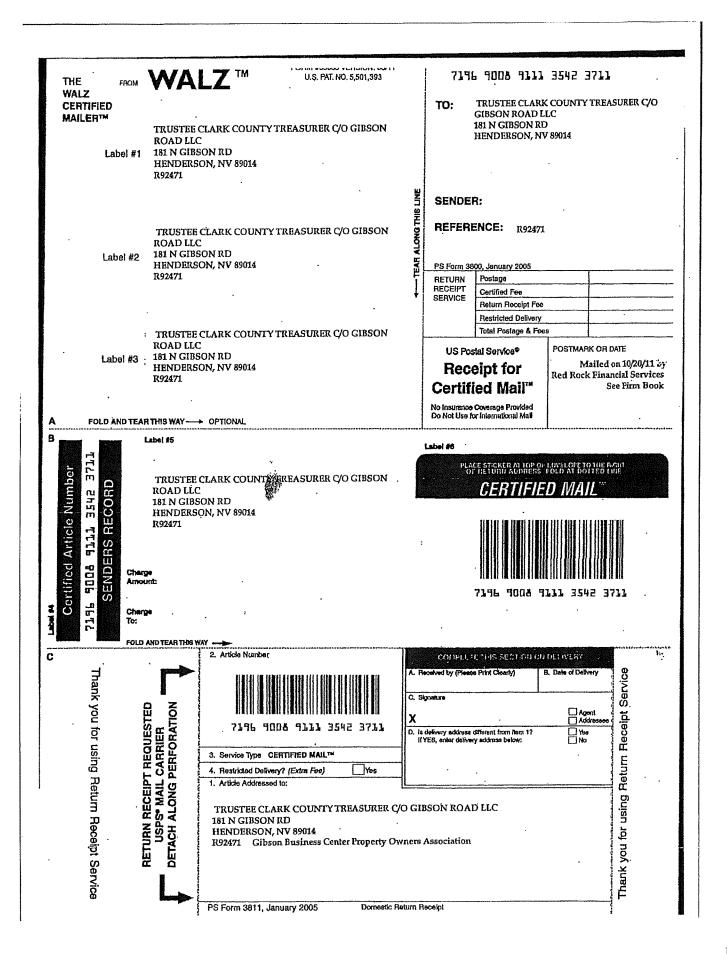
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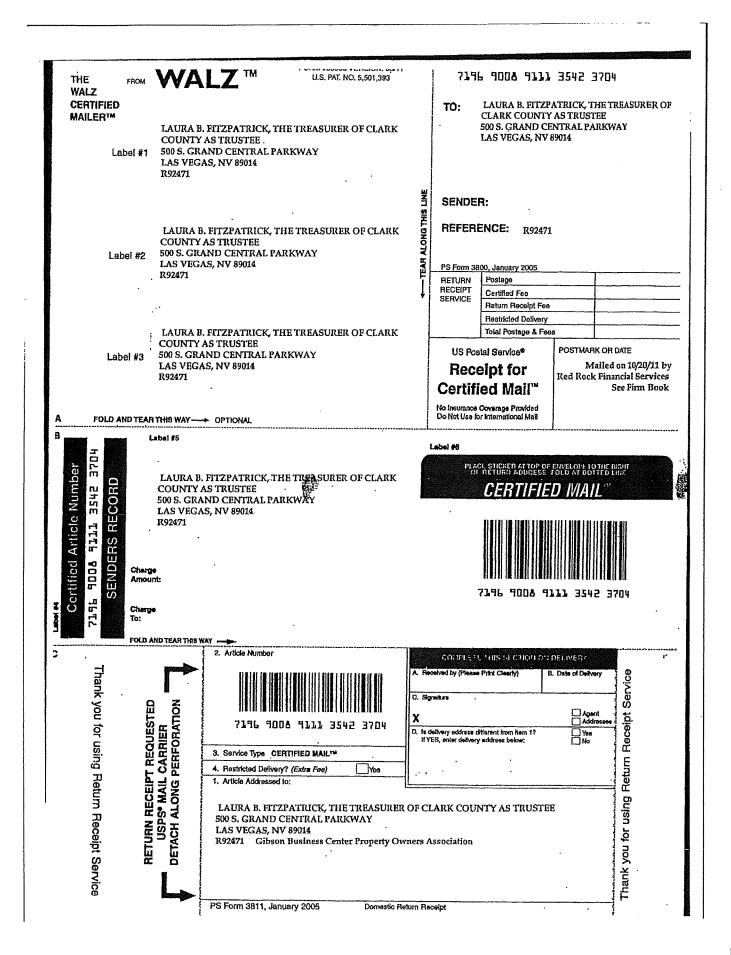
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Assessor Parcel Number: 178-15-511-042 ----R92471 File-Number: Property Address: 181 N Gibson Rd Henderson, NV 89014 Tille Order Number: 6085413-A-5

First American Title

Inst #: 201110140001581 Fees: \$14.00 N/C Fee: \$0.00 10/14/2011 01:01:58 PM Receipt #: 948846 Requestor: FIRST AMERICAN NATIONAL DEF Recorded By: MSH Pga: 1 DEBBIE CONWAY GLARK GOUNTY 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 Covenante, 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.

lus like Dated: October 10, 2011 Prepared By Joshua Wood, Red Rock Financial Services, on behalf of Gibson Business Center Property Owners Association

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

ELIZABETH CERNAK letory Public State of Nan No, 04-91116-1 My oppt. exp. Aug. 5, 2012