

In the Supreme Court of the State of Nevada

IN THE MATTER OF THE CHRISTIAN)
FAMILY TRUST u.a.d. 10/11/16)
~~~~~ )

SUSAN CHRISTIAN-PAYNE, )  
ROSEMARY KEACH AND )  
RAYMOND CHRISTIAN, JR. )

Appellants, )

-vs- )

ANTHONY L. BARNEY, LTD. and )  
JACQUELINE UTKIN, )

Respondents. )

~~~~~ )

ANTHONY L. BARNEY, LTD.,)
Cross-Appellant,)

-vs-)

SUSAN CHRISTIAN-PAYNE,)
ROSEMARY KEACH AND)
RAYMOND CHRISTIAN, JR.)

Cross-Respondents,)

and)

JACQUELINE UTKIN,)

Respondent.)

~~~~~ )

Electronically Filed  
Jan 09 2019 04:51 p.m.  
Elizabeth A. Brown  
Clerk of Supreme Court

Case No.: 75750

**APPELLANT/CROSS-RESPONDENTS' APPENDIX - VOLUME 4b**

*Filed by:*

*/s/ Cary Colt Payne, Esq.*

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CARY COLT PAYNE, ESQ.  
Nevada Bar No.: 4357  
CARY COLT PAYNE, CHTD.  
700 S. Eighth Street  
Las Vegas, NV 89101  
(702) 383-9010  
*carycoltpaynechtd@yahoo.com*

| <i><b>DATE</b></i>               | <i><b>DOCUMENT</b></i>                                                                                                                                                          | <i><b>NUMBERED</b></i> |
|----------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|
| <i><b>APPENDIX VOLUME 1:</b></i> |                                                                                                                                                                                 |                        |
| 7/13/17                          | Petition to Assume Jurisdiction of Trust;<br>Confirm Trustees; Instructions, etc.                                                                                               | APP-ROA--001-72        |
| 8/17/17                          | Notice of Motion and Motion to Dismiss<br>Pursuant to NRCP 12(b)(1) and NRCP 12 (b)(5)                                                                                          | APP-ROA—73-97          |
| 8/22/17                          | Errata to Notice of Motion and Motion to<br>Dismiss Pursuant to NRCP 12(b)(1) and<br>NRCP 12(b)(5)                                                                              | APP-ROA—98-101         |
| 9/15/17                          | Supplement and Addendum to Petition to Assume<br>Jurisdiction of Trust; confirm Trustees'<br>Instructions, etc. Alternatively to Reform<br>Trust Agreement                      | APP-ROA--102-105       |
| 9/15/17                          | Petitioner's Opposition to Motion to Dismiss                                                                                                                                    | APP-ROA--106-115       |
| <i><b>APPENDIX VOLUME 2:</b></i> |                                                                                                                                                                                 |                        |
| 10/4/17                          | Reply to Petitioner's Opposition to Motion<br>to Dismiss                                                                                                                        | APP-ROA--116-156       |
| 10/13/17                         | Response to Petition to Assume Jurisdiction<br>of Trust; Confirm Trustees; Instrutions, Etc.<br>and Joinder in Motion to Dismiss Pursuant<br>to NRCP 12(b)(1) and NRCP 12(b)(5) | APP-ROA--157-165       |
| 10/25/17                         | Accounting                                                                                                                                                                      | APP-ROA--166-173       |
| 10/25/17                         | Inventory and Record of Value                                                                                                                                                   | APP-ROA--174-184       |
| 10/31/17                         | Notice of Entry of Order                                                                                                                                                        | APP-ROA--185-193       |

| <i><b>DATE</b></i>                | <i><b>DOCUMENT</b></i>                                                                                                                                                                                                                                                                                                                           | <i><b>NUMBERED</b></i> |
|-----------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|
| <i><b>APPENDIX VOLUME 3:</b></i>  |                                                                                                                                                                                                                                                                                                                                                  |                        |
| 11/3/17                           | Joint Petition for Review of Former Trustees<br>Refusal to Provide a Proper Accounting<br>Pursuant to NRS 165.143                                                                                                                                                                                                                                | APP-ROA--194-222       |
| <i><b>APPENDIX VOLUME 4a:</b></i> |                                                                                                                                                                                                                                                                                                                                                  |                        |
| 11/13/17                          | Joint Objection to Petition Jurisdiction Etc.<br>Part 1                                                                                                                                                                                                                                                                                          | APP-ROA--223-298       |
| <i><b>APPENDIX VOLUME 4b:</b></i> |                                                                                                                                                                                                                                                                                                                                                  |                        |
| 11/13/17                          | Joint Objection to Petition Jurisdiction Etc.<br>Part 2                                                                                                                                                                                                                                                                                          | APP-ROA--299-373       |
| <i><b>APPENDIX VOLUME 5:</b></i>  |                                                                                                                                                                                                                                                                                                                                                  |                        |
| 12/4/17                           | Petitioner's Opposition to Motion for<br>Review/Proper Accounting                                                                                                                                                                                                                                                                                | APP-ROA--374-413       |
| 12/14/17                          | Petitioner's Opposition to Joint Counterpetition<br>to Confirm/Breach of Fiduciary Duty, Etc.<br>Request for Discovery                                                                                                                                                                                                                           | APP-ROA--414-428       |
| <i><b>APPENDIX VOLUME 6:</b></i>  |                                                                                                                                                                                                                                                                                                                                                  |                        |
| 12/12/17                          | Motion for Compliance with and Enforcement<br>of Court Order, and for Sanctions Relating<br>Thereto, for Order to show cause why Former<br>Trustees should not be held in Contempt,<br>for Order Compelling Former Trustees to<br>Account, and for Access to and Investment<br>Control of Trust Funds Belonging to the<br>Christian Family Trust | APP-ROA--429-452       |

| <b><i>DATE</i></b> | <b><i>DOCUMENT</i></b>                                                                                                                                                      | <b><i>NUMBERED</i></b> |
|--------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|
| 1/4/18             | Notice of Suggestion of Death                                                                                                                                               | APP-ROA--453-454       |
| 1/11/18            | Opposition to Motion for Compliance, Enforcement Sanctions, Contempt, Etc.; Counterpetition for Distribution and Vacating all Pending Matters and Dismiss Trust Proceedings | APP-ROA--455-508       |

***APPENDIX VOLUME 7a:***

|         |                                                 |                  |
|---------|-------------------------------------------------|------------------|
| 1/26/18 | Petition to Confirm Successor Trustee<br>Part 1 | APP-ROA--509-539 |
|---------|-------------------------------------------------|------------------|

***APPENDIX VOLUME 7b:***

|         |                                                 |                  |
|---------|-------------------------------------------------|------------------|
| 1/26/18 | Petition to Confirm Successor Trustee<br>Part 2 | APP-ROA--540-569 |
|---------|-------------------------------------------------|------------------|

***APPENDIX VOLUME 8:***

|         |                                                                                                            |                  |
|---------|------------------------------------------------------------------------------------------------------------|------------------|
| 2/6/18  | Amended Notice of Entry-Omnibus Order                                                                      | APP-ROA--570-576 |
| 2/8/18  | Petition for Fees and Costs                                                                                | APP-ROA--577-659 |
| 2/23/18 | Notice of Non-Opposition and Limited Joinder to the Petition for Fees and Costs for Anthony L. Barney, LTD | APP-ROA--660-663 |
| 2/23/18 | Opposition to Petition to Confirm Successor Trustee; Counterpetition for Reinstatement of Petitioners      | APP-ROA--664-735 |
| 3/8/18  | Monte Reason's Application for Reimbursement of Administrative Expenses                                    | APP-ROA--736-741 |

| <i><b>DATE</b></i>                | <i><b>DOCUMENT</b></i>                                                                                                                    | <i><b>NUMBERED</b></i> |
|-----------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|------------------------|
| <i><b>APPENDIX VOLUME 9:</b></i>  |                                                                                                                                           |                        |
| 3/9/18                            | Petitioners Combined Opposition to (1) Barney Firm Petition For Fees, Etc. (2) Monte Reason's Application for Reimbursement               | APP-ROA--742-840       |
| <i><b>APPENDIX VOLUME 10:</b></i> |                                                                                                                                           |                        |
| 3/12/18                           | Reply to Opposition to Petition to Confirm Successor Trustee; and Opposition to Counter-Petition for Reinstatement of Petitioners         | APP-ROA--841-848       |
| 3/13/18                           | Response to Opposition to Monte Reason's Application for Reimbursement of Administrative Expenses                                         | APP-ROA--849-863       |
| 3/13/18                           | Reply to Petitioner's Combined Opposition to (1) Barney Firm Petition for Fees, Etc., (2) Monte Reason's Application for Reimbursement    | APP-ROA--864-894       |
| 3/15/18                           | Minutes of Hearing – 4/4/18                                                                                                               | APP-ROA--895-898       |
| 3/29/18                           | Motion (1) to Expunge Lis Pendens and/or Strike Pleading; and (2) for Preliminary Injunction                                              | APP-ROA--899-921       |
| <i><b>APPENDIX VOLUME 11:</b></i> |                                                                                                                                           |                        |
| 3/30/18                           | Petitioner's Supplemental Response to Opposition to Petition for Fees (Barney Firm); Request for Evidentiary Hearing, Reopening Discovery | APP-ROA--922-960       |

| <i><b>DATE</b></i>                 | <i><b>DOCUMENT</b></i>                                                                                                                                                                                                                                                                                               | <i><b>NUMBERED</b></i> |
|------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|
| <i><b>APPENDIX VOLUME 12:</b></i>  |                                                                                                                                                                                                                                                                                                                      |                        |
| 4/2/18                             | Motion for Turnover of Assets and to Dissolve the Injunction Over Christian Family Trust Assets                                                                                                                                                                                                                      | APP-ROA--961-998       |
| 4/3/18                             | Countermotion 1) to Strike Petitioner's Supplemental Response to Opposition to Petition for Fees (Barney Firm); request for Evidentiary Hearing, and Reopening Discovery; 2) To Find the Former Trustees to be Vexatious Litigants, and 3) For sanctions Against Cary Colt Payne Pursuant to NRS 7.085 and EDCR 7.60 | APP-ROA--999-1036      |
| <i><b>APPENDIX VOLUME 13a:</b></i> |                                                                                                                                                                                                                                                                                                                      |                        |
| 4/4/18                             | Hearing Transcript Part 1                                                                                                                                                                                                                                                                                            | APP-ROA-1037-1061      |
| <i><b>APPENDIX VOLUME 13b:</b></i> |                                                                                                                                                                                                                                                                                                                      |                        |
| 4/4/18                             | Hearing Transcript Part 2                                                                                                                                                                                                                                                                                            | APP-ROA-1062-1186      |
| <i><b>APPENDIX VOLUME 13c:</b></i> |                                                                                                                                                                                                                                                                                                                      |                        |
| 4/4/18                             | Hearing Transcript Part 3                                                                                                                                                                                                                                                                                            | APP-ROA-1087-1111      |
| <i><b>APPENDIX VOLUME 13d:</b></i> |                                                                                                                                                                                                                                                                                                                      |                        |
| 4/4/18                             | Hearing Transcript Part 4                                                                                                                                                                                                                                                                                            | APP-ROA-1112-1134      |

| <i><b>DATE</b></i>                 | <i><b>DOCUMENT</b></i>                                                                                                                                                                                                                                                                                                    | <i><b>NUMBERED</b></i> |
|------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|
| <i><b>APPENDIX VOLUME 14a:</b></i> |                                                                                                                                                                                                                                                                                                                           |                        |
| 4/10/18                            | Motion for (1) Fees Pursuant to NRS 165.148<br>(2) Compliance with and Enforcement of<br>Court Order and Sanctions; (3) for Order<br>to Show Cause Why Former Trustees<br>Should Not be Held in Contempt, and<br>(4) for Extension of Discovery<br>Part 1                                                                 | APP-ROA-1135-1279      |
| <i><b>APPENDIX VOLUME 14b:</b></i> |                                                                                                                                                                                                                                                                                                                           |                        |
| 4/10/18                            | Motion for (1) Fees Pursuant to NRS 165.148<br>(2) Compliance with and Enforcement of<br>Court Order and Sanctions; (3) for Order<br>to Show Cause Why Former Trustees<br>Should Not be Held in Contempt, and<br>(4) for Extension of Discovery<br>Part 2                                                                 | APP-ROA-1180-1224      |
| <i><b>APPENDIX VOLUME 15:</b></i>  |                                                                                                                                                                                                                                                                                                                           |                        |
| 4/12/18                            | Notice of Entry of Order (Barney Petition Fees)                                                                                                                                                                                                                                                                           | APP-ROA-1225-1232      |
| 4/19/18                            | Petitioner's Combined Opposition to (1) Motion<br>to Turnover Assets and Dissolve Injunction over<br>Trust Assets; (2) Motion to 1. Expunge Lis<br>Pendens and 2. Preliminary Injunction and<br>Counter-motion for Distribution/ Termination of Trust;<br>Alternatively for Stay/ Set Bond and Set Evidentiary<br>Hearing | APP-ROA-1233-1254      |
| 4/19/18                            | Opposition to Motion for (1) fees, (2) compliance,<br>(3) for Order to Show Cause and (4) Extension<br>of Discovery, counter-motion to Distribute Trust<br>Property (2nd request)                                                                                                                                         | APP-ROA-1255-1292      |

| <i><b>DATE</b></i>                | <i><b>DOCUMENT</b></i>                                                                                                                                                                                                                                                                                                          | <i><b>NUMBERED</b></i> |
|-----------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|
| <i><b>APPENDIX VOLUME 16:</b></i> |                                                                                                                                                                                                                                                                                                                                 |                        |
| 5/8/18                            | Response to Combined Opposition to (1) Motion to Turnover Assets and Dissolve Injunction Over Trust Assets; (2) Motion to 1. Expunge Lis Pendens and 2. Preliminary Injunction and Opposition to Countermotion or Distribution/Termination of Trust; Alternatively for Stay, Set Bond and Set Evidentiary Hearing               | APP-ROA-1293-1333      |
| 5/11/18                           | Supplement to response to Combined Opposition to (1) Motion to Turnover Assets and Dissolve Injunction Over Trust Assets; (2) Motion to 1. Expunge Lis Pendens and 2. Preliminary Injunction and Opposition to Countermotion for Distribution/Termination of Trust; Alternatively for Stay/Set Bond and Set Evidentiary Hearing | APP-ROA-1334-1337      |
| 5/16/18                           | Hearing Transcript                                                                                                                                                                                                                                                                                                              | APP-ROA-1338-1390      |
| <i><b>APPENDIX VOLUME 17:</b></i> |                                                                                                                                                                                                                                                                                                                                 |                        |
| 6/1/18                            | Notice of Entry of Order (Utkin suspension)                                                                                                                                                                                                                                                                                     | APP-ROA-1391-1401      |
| 10/8/18                           | Notice of Entry – Probate Commissioner R&R (Hearing re Utkin removal)                                                                                                                                                                                                                                                           | APP-ROA-1402-1408      |
| 11/13/18                          | Notice of Entry – Order Affirming Probate Commissioner R&R (Utkin removal)                                                                                                                                                                                                                                                      | APP-ROA-1409-1414      |

Inst #: 20170710-0000798

Fees: \$19.00

N/C Fee: \$0.00

07/10/2017 10:54:50 AM

Receipt #: 3135150

Requestor:

RUSHFORTH LEE & KIEFER LLP

Recorded By: SCHIABLE Pgs: 3

DEBBIE CONWAY

CLARK COUNTY RECORDER

APN: 138-18-611-074

RECORDING REQUESTED BY and  
when recorded, mail to:  
The Rushforth Firm, Ltd.  
P. O. Box 371655  
Las Vegas, NV 89137-1655

SPACE ABOVE THIS LINE FOR RECORDER'S USE

## CERTIFICATE OF INCUMBENCY

### *AFFIDAVIT OF INCUMBENT TRUSTEE OF THE CHRISTIAN FAMILY TRUST*

MONTE REASON, under penalties of perjury, does hereby certify and says that:

1. On October 11, 2016, **NANCY CHRISTIAN**, also known as **NANCY I. CHRISTIAN**, established, along with her late husband, **RAYMOND T. CHRISTIAN**, also known as **RAYMOND T. CHRISTIAN, SR.**, a revocable Trust entitled the "CHRISTIAN FAMILY TRUST" (the "Trust").
2. Under the terms of said Trust, **ROSEMARY K. CHRISTIAN-KEACH**, **RAYMOND T. CHRISTIAN, JR.**, and **SUSAN G. CHRISTIAN-PAYNE**, were designated as co-Trustees. However, the surviving Trustor, **NANCY CHRISTIAN** retains the power to remove any or all trustees and appoint a replacement trustee, which she has done.
3. Section 9.3 of the Trust, titled "Power to Change Trustee" provides for the following:

*During the joint lifetime of the Trustors, Trustors may change the Trustee or Successor Trustee of this Trust by an instrument in writing, signed by both Trustors, and delivered to the Trustee. In the event that either Trustor should become incapacitated, the other Trustor shall retain the power to change the Trustee or Successor Trustee of this Trust by an instrument in writing, signed by such Trustor and delivered to the Trustee. After the death of the first Trustor to die, the surviving Trustor shall have the power to change the Trustee or Successor Trustee of the Trust by an instrument in writing signed by the surviving Trustor and delivered to the Trustee.*

4. In accordance with the right afforded to her under Section 9.3 of the Trust, **NANCY CHRISTIAN** executed a "Modification and Designation of Trustee and Successor Trustee" on June 12, 2017 in which she expressly removed the then serving co-trustees



# EXHIBIT L



CHASE PRIVATE CLIENT

June 01, 2017 through June 30, 2017  
 Primary Account 000000446556040

CHRISTIAN FAMILY TRUST  
 SUSAN G CHRISTIAN-PAYNE TRUSTEE  
 OR RAYMOND TYRONE CHRISTIAN TRUSTEE

Account Number 000000446556040

**CHECKING SUMMARY**

|                                            | AMOUNT     |
|--------------------------------------------|------------|
| Beginning Balance                          | \$5,080.52 |
| Deposits and Additions                     | 800.00     |
| Checks Paid                                | 1,281.25   |
| Ending Balance                             | \$4,599.31 |
| Annual Percentage Yield Earned This Period | 0.01%      |
| Interest Paid This Period                  | \$0.04     |
| Interest Paid Year-to-Date                 | \$0.75     |

**CHECKS PAID**

| CHECK NUMBER             | DATE PAID | AMOUNT            |
|--------------------------|-----------|-------------------|
| 2123 ^                   | 06/14     | \$1,281.25        |
| <b>Total Checks Paid</b> |           | <b>\$1,281.25</b> |

If you see a check description in the Transaction Detail section, it means your check has already been converted for electronic payment. Because of this, we're not able to return the check to you or show you an image on Chase.com.  
 ^ An image of this check may be available for you to view on Chase.com.

**TRANSACTION DETAIL**

| DATE  | DESCRIPTION              | AMOUNT    | BALANCE           |
|-------|--------------------------|-----------|-------------------|
|       | <b>Beginning Balance</b> |           | <b>\$5,080.52</b> |
| 06/14 | Check # 2123             | -1,281.25 | 3,799.27          |
| 06/16 | Remote Online Deposit 1  | 800.00    | 4,599.27          |
| 06/30 | Interest Payment         | 0.04      | 4,599.31          |
|       | <b>Ending Balance</b>    |           | <b>\$4,599.31</b> |

CHASE PRIVATE CLIENT

June 01, 2017 through June 30, 2017  
Primary Account: 000000446556040CHRISTIAN FAMILY TRUST  
SUSAN G CHRISTIAN-PAYNE TRUSTEE  
OR RAYMOND TYRONE CHRISTIAN TRUSTEE

Account Number: 000003008644816

## SAVINGS SUMMARY

|                                           | AMOUNT       |
|-------------------------------------------|--------------|
| Beginning Balance                         | \$272,902.53 |
| Deposits and Additions                    | 12.98        |
| Other Withdrawals                         | (267,902.53) |
| Ending Balance                            | \$5,012.98   |
| Annual Percentage Yield Based This Period | 0.06%        |
| Interest Paid This Period                 | \$12.98      |
| Interest Paid Year-to-Date                | \$66.56      |

The monthly service fee for this account was waived as an added feature of Chase Private Client Checking account.

## TRANSACTION DETAIL

| DATE  | DESCRIPTION       | AMOUNT       | BALANCE      |
|-------|-------------------|--------------|--------------|
|       | Beginning Balance |              | \$272,902.53 |
| 06/30 | 06/30 Withdrawal  | (267,902.53) | 5,000.00     |
| 06/30 | Interest Payment  | 12.98        | 5,012.98     |
|       | Ending Balance    |              | \$5,012.98   |

You earned a higher interest rate on your Chase Private Client Savings account during this statement period because you had a qualifying Chase Private Client Checking account.

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:** Call or write us at the phone number or address on the front of this statement (non-personal accounts contact Customer Service) if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error originated. Be prepared to give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- A description of the error or transfer you are unsure of, why you believe it is an error, or why you need more information.

We will investigate your complaint and will correct any errors, comply, if we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

**IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC TRANSACTIONS:** Contact the bank immediately if your statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on the statement. If any such error appears, you must notify the bank in writing no later than 30 days after the statement was made available to you. For more complete details, see the Account Rules and Regulations or other applicable account agreement that governs your account.



JPMorgan Chase Bank, N.A. Member FDIC

# EXHIBIT M

Anthony L. Barney, M.S., J.D., LL.M.  
Attorney at Law  
Licensed in Nevada and Idaho

Tiffany S. Barney, J.D.  
Attorney at Law  
Licensed in Nevada

Zachary Holvock, J.D.  
Attorney at Law  
Licensed in Nevada

**ANTHONY L. BARNEY, LTD.**  
**A Nevada Professional Law**  
**Corporation**

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Las Vegas, Nevada 89102-1835  
Receptionist: 702-438-7878  
Fax: 702-259-1116

Neva Liebe  
Administrative Assistant

Website Address  
www.anthonbarney.com

E-mail Address  
office@anthonbarney.com

September 21, 2017

Cary Colt Payne, Esq.  
CARY COLT PAYNE, CHTD.  
700 S. Eighth Street  
Las Vegas, NV 89101

Re: Christian Family Trust dated October 11, 2016 ("Trust")  
Our Client: Nancy Christian, Trustor and Survivor of the Trust  
Subject Property: 2848 Bluff Point Dr. Las Vegas, NV 89134

VIA HAND DELIVERY AND EMAIL

Dear Mr. Payne,

I am in receipt of your letter dated September 8, 2017. First, please advised that we are moving forward to take possession of the Subject Property and will do so against Raymond Christian Jr. If any landlord/tenant lease agreement exists, he will need to produce it immediately, otherwise, he can raise his claim in the unlawful detainer action that will be filed against him after the five day is served upon him next week. Again, please be on notice that your client, Raymond Christian J., does not have authorization to reside in or stay in the Subject Property. Please let us know if he will peaceably leave the premises; otherwise we will continue to move forward with the eviction process.

Second, the Trust is valid until it is proven otherwise. Your clients have not attempted to invalidate the provision that allows my client to change the trustees of her trust. Therefore, unless and until a court invalidates that provision of the trust allowing my client to replace your clients as trustees, the Modification and Designation of Trustee and Successor Trustee ("Modification and Designation") is a valid instrument that must be followed. Your clients are no longer the Trustees and should **immediately** refrain from acting as such.

Based on the clear, unambiguous language of the Trust, our client had the power to change her trustee and did so. On June 13, 2017, I notified you by written letter that your clients were no longer trustees of the Christian Family Trust and provided you with

the Modification and Designation. After that date, any of your clients actions as purported trustees were without authority and therefore void.

Additionally, on June 21, 2017, I provided you an email stating that Joseph Powell, Esq. who was representing the new trustee, Monte Reason, would be sending you the Certificate of Incumbency allowing him to act. On June 27, 2017, Joseph Powell, Esq., sent you a letter with the Certificate of Incumbency attached. Your clients were well aware that they no longer had authority to act.

On June 30, 2017, your clients then proceeded to remove almost the entire balance (\$267,902.53) of the Trust funds from the Trust account. See June 2017 Statement attached hereto and incorporated herein as Attachment 1. In doing so, your clients have converted Trust funds away from its sole beneficiary and disallowed her from obtaining the needed trust funds she requires for living expenses, which the Trust allows to be distributed. We are demanding that your clients turn over the \$267,902.53 that was converted from the Trust immediately; otherwise, we will file a request to have the court find that the funds were converted and request triple damages if your clients do not return said funds.

If your clients continue to act under color of any trusteeship, we will also bring additional claims against them for acting without such authority. We also reserve all rights to bring any and all claims that have and will become known to us through a thorough review of the Chase records and other documents that evidence that your clients were using Trust funds as their own as well as converting additional Trust funds.

Please be advised that we requested an accounting from the prior trustees in writing on August 22, 2017. Therefore, the sixty day deadline to respond is October 21, 2017. We will expect to see any and all Trust assets on this accounting, including any and all life insurance policies for the late Raymond Christian.

Please also let us know the relationship, if any, that you have with Susan Christian-Payne.

I would appreciate a prompt response to my requests. If you have any further questions, please feel to contact my office. Zach or I will be available to assist you in this matter. Thank you for your anticipated cooperation.

Sincerely,



TIFFANY S. BARNEY  
Attorney at Law  
[tiffany@anthonybarney.com](mailto:tiffany@anthonybarney.com)

Attachment: June 2017 Statement  
Cc: Joseph Powell, Esq., [joey@rlklegal.com](mailto:joey@rlklegal.com)

# Attachment 1

**CHASE PRIVATE CLIENT**  
JPMorgan Chase Bank, N.A.  
P.O. Box 859754  
San Antonio, TX 78295-9754

Primary Account: 000000446556040

CUSTOMER SERVICE INFORMATION

|                          |                |
|--------------------------|----------------|
| Web site                 | Chase.com      |
| Service Center           | 1-888-994-5626 |
| Debt and Hard of Hearing | 1-800-242-7383 |
| International Calls      | 1-713-262-1679 |

0005487 URG 103 215 18217 YHNNNNNNNN 1 00000000 60 0000  
CHRISTIAN FAMILY TRUST  
SUSAN G CHRISTIAN-PAYNE TRUSTEE  
OR RAYMOND TYRONE CHRISTIAN TRUSTEE  
2818 BLUFF POINT DR  
LAS VEGAS NV 89134-8934

## ASSETS

| ACCOUNT                       | BEGINNING BALANCE<br>THIS PERIOD | ENDING BALANCE<br>THIS PERIOD |
|-------------------------------|----------------------------------|-------------------------------|
| Checking & Savings            |                                  |                               |
| Chase Private Client Checking | \$5,080.52                       | \$4,599.31                    |
| Chase Private Client Savings  | \$72,902.53                      | \$,012.98                     |
| Total                         | \$277,983.05                     | \$,912.29                     |

| Investments                    | ACCOUNT  | MARKET VALUE<br>PRIOR PERIOD | MARKET VALUE<br>THIS PERIOD |
|--------------------------------|----------|------------------------------|-----------------------------|
| Chase Investment Account as of | *****311 | \$ 00                        | \$ 00                       |
| <b>Total</b>                   |          | <b>\$0.00</b>                | <b>\$0.00</b>               |

Phase review the important disclosures following the Consolidated Balance Summary

Investment accounts and insurance products are: Not a Deposit - Not FDIC Insured - Not Insured by any Federal Government Agency - Not Guaranteed by the Bank - May Go Down In Value.

|              |              |            |
|--------------|--------------|------------|
| TOTAL ASSETS | \$277,983.05 | \$9,012.29 |
|--------------|--------------|------------|

All Summary Balances shown are as of June 30, 2017, unless otherwise stated. For details of your retirement accounts, credit accounts or securities accounts, you will receive separate statements. Balance summary information for annuities is provided by the issuing insurance companies and believed to be reliable without guarantee of its completeness or accuracy.

Securities and investment advisory services are offered through J.P. Morgan Securities LLC ("JPMS"). JPMS, a member of FINRA and SIPC, is an affiliate of JPMorgan Chase Bank, N.A.

CHASE PRIVATE CLIENT

June 01, 2017 through June 30, 2017  
 Primary Account: 000000446556040

CHRISTIAN FAMILY TRUST

Account Number: 000000446556040

SUSAN G CHRISTIAN-PAYNE TRUSTEE

OR RAYMOND TYRONE CHRISTIAN TRUSTEE

**CHECKING SUMMARY**

|                                             | AMOUNT     |
|---------------------------------------------|------------|
| Beginning Balance                           | \$5,000.52 |
| Deposits and Additions                      | 800.04     |
| Checks Paid                                 | -1,281.25  |
| Ending Balance                              | \$4,599.31 |
| Annual Percentage Yield Earned This Period: | 0.01%      |
| Interest Paid This Period                   | \$0.04     |
| Interest Paid Year-to-Date                  | \$0.26     |

**CHECKS PAID**

| CHECK NUMBER      | DATE PAID | AMOUNT     |
|-------------------|-----------|------------|
| 2123 *            | 05/14     | \$1,281.25 |
| Total Checks Paid |           | \$1,281.25 |

If you see a check description in the Transaction Detail section, it means your check has already been converted for electronic payment. Because of this, we're not able to return the check to you or show you an image on Chase.com.  
 \* An image of this check may be available for you to view on Chase.com.

**TRANSACTION DETAIL**

| DATE  | DESCRIPTION           | AMOUNT    | BALANCE    |
|-------|-----------------------|-----------|------------|
|       | Beginning Balance     |           | \$5,000.52 |
| 05/14 | Check # 2123          | -1,281.25 | 3,719.27   |
| 05/15 | Remote Online Deposit | 800.00    | 4,599.27   |
| 05/30 | Interest Payment      | 0.04      | 4,599.31   |
|       | Ending Balance        |           | \$4,599.31 |

CHASE PRIVATE CLIENT

June 01, 2017 through June 30, 2017  
 Primary Account: 000000448556040

CHRISTIAN FAMILY TRUST

Account Number: 000003008644810

SUSAN G CHRISTIAN-PAYNE TRUSTEE

OR RAYMOND TYACNE CHRISTIAN TRUSTEE

## SAVINGS SUMMARY

|                                            | Amount       |
|--------------------------------------------|--------------|
| Beginning Balance                          | \$272,902.53 |
| Deposits and Additions                     | 12.98        |
| Other Withdrawals                          | -267,922.53  |
| Ending Balance                             | \$5,012.98   |
| Annual Percentage Yield Earned This Period | 0.05%        |
| Interest Paid This Period                  | \$12.98      |
| Interest Paid Year-to-Date                 | \$55.55      |

The monthly service fee for this account was waived as an added feature of Chase Private Client Checking account.

## TRANSACTION DETAIL

| DATE  | DESCRIPTION       | AMOUNT     | BALANCE      |
|-------|-------------------|------------|--------------|
|       | Beginning Balance |            | \$272,902.53 |
| 06/30 | 06/30 Withdrawal  | 267,902.53 | \$,000.00    |
| 06/30 | Interest Payment  | 12.98      | \$,012.98    |
|       | Ending Balance    |            | \$5,012.98   |

You earned a higher interest rate on your Chase Private Client Savings account during this statement period because you had a qualifying Chase Private Client Checking account.

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:** Call or write us at the phone number or address on the front of the statement or, if personal, contact Customer Services if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number.
  - The dollar amount of the suspected error.
  - A description of the error or transfer you are unsure of, why you believe it is an error or why you need more information.
- We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit you full amount for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

**IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC TRANSACTIONS:** Contact the bank immediately if your statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing no later than 30 days after the statement was made available to you. For more complete details, see the Account Rules and Regulations in the applicable account agreement that governs your account.



JP Morgan Chase Bank, N.A. Member FDIC

01-Sep-17

THIS ITEM IS PART OF A LEGAL STATEMENT RECONSTRUCTION  
GROUP ID G01Sep17-1440  
Sequence number Posting date Amount

01Sep17-1440



CHASE PRIVATE CLIENT

June 01, 2017 through June 30, 2017  
Primary Account: 000000446556040

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PAGE 4 OF 4



01-Sep-17

01Sep17-1440

THIS ITEM IS PART OF A LEGAL STATEMENT RECONSTRUCTION

GROUP ID G01Sep17-1440

Sequence number 002190320814 Posting date 14-Jun-17 Amount 1281.25

|                                                                                   |                                                                                      |                                 |                                                                                     |
|-----------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|---------------------------------|-------------------------------------------------------------------------------------|
|  | <b>CHRISTIAN FAMILY TRUST</b><br>1060 DANCING VINES AVE.<br>LAS VEGAS, NV 89183-6320 | 90-7192 21639<br>3022           | 2123                                                                                |
| CHASE<br>PRIVATE<br>CLIENT                                                        |                                                                                      | DATE <u>June 1, 2017</u>        |                                                                                     |
| PAY TO THE<br>ORDER OF                                                            | <u>Cory Colt Payne</u>                                                               | \$ <u>1281.25</u>               |                                                                                     |
|                                                                                   | <u>One thousand two hundred one and 25/100</u>                                       | DOLLARS                         |  |
| JPMorgan Chase Bank, N.A.                                                         |                                                                                      |                                 |                                                                                     |
| MEMO                                                                              | <u>Attorney Fees</u>                                                                 | <u>Suzanne H. Kristin Payne</u> |                                                                                     |
| ⑆322276627⑆                                                                       |                                                                                      | 446556040⑆2123                  |                                                                                     |

|                                                       |  |
|-------------------------------------------------------|--|
| U.S. Bank National Association<br>CHICAGO, ILL. 60601 |  |
|-------------------------------------------------------|--|

# EXHIBIT N

Anthony L. Barney, M.S., J.D., LL.M.  
Attorney at Law  
Licensed in Nevada and Idaho

Tiffany S. Barney, J.D.  
Attorney at Law  
Licensed in Nevada

Zachary Holvank, J.D.  
Attorney at Law  
Licensed in Nevada

**ANTHONY L. BARNEY, LTD.**  
**A Nevada Professional Law**  
**Corporation**

3317 W. Charleston Boulevard, Suite B  
Las Vegas, Nevada 89102-1835  
Receptionist: 702-438-7878  
Fax: 702-259-1116

Neva Liebe  
Administrative Assistant

Website Address  
<http://www.anthonybarney.com>

E-mail Address  
[office@anthonybarney.com](mailto:office@anthonybarney.com)

October 6, 2017

Cary Colt Payne, Esq.  
700 S. 8<sup>th</sup> St.  
Las Vegas, NV 89101

RE: Christian Family Trust ("Trust")  
Our Client: Nancy Christian, Trustor

VIA E-MAIL and US MAIL

Dear Payne,

I am deeply concerned by your clients' failure to return the funds taken by them from the Trust account as detailed in my previous letters dated September 21, 2017 and September 29, 2017. Please note that I incorporate herein all arguments regarding your client's lack of authority to take the Trust funds as outlined in my previous letters as if set forth herein.

You may be aware that the Nevada Supreme Court has held that "[c]onversion is a distinct act of dominion wrongfully exerted over another's personal property in denial of, or inconsistent with his title or rights therein or in derogation, exclusion, or defiance of such title or rights. Further, conversion is an act of general intent, which does not require wrongful intent and is not excused by care, good faith, or lack of knowledge."<sup>1</sup> Additionally, in the context of a trust or an estate, conversion subjects the defendant to a judgement of treble damages.<sup>2</sup> Your clients' failure to return the Trust funds is a clear act of conversion and this claim will subject them to treble damages in any future action brought by the Trust for the return of the funds. You are hereby put on notice that if your clients do not voluntarily return the funds they have removed from the Trust after their removal as trustees, my client will urge the trustee to pursue this claim and seek treble damages against your clients.

---

<sup>1</sup> See *Evans v. Dean Witter Reynolds, Inc.*, 116 Nev. 598, 606, 5 P.3d 1043, 1048, 2000 Nev. LEXIS 86, \*15, 116 Nev. Adv. Rep. 71.

<sup>2</sup> See NRS 143.120

Furthermore, it appears that your clients have committed a fraudulent transfer as defined by the Uniform Fraudulent Transfer Act. NRS 112.180(1) states that "a transfer made or obligation incurred by a debtor is fraudulent as to a creditor, whether the creditor's claim arose before or after the transfer was made or the obligation was incurred, if the debtor made the transfer or incurred the obligation; (a) with actual intent to hinder, delay or defraud any creditor of the debtor." A creditor is defined as "a person who has a claim."<sup>3</sup> A Trust is defined as a "person".<sup>4</sup> A claim is defined as "a right to payment, whether or not the right is reduced to judgment, liquidated, unliquidated, fixed, contingent, matured, unmatured, disputed, undisputed, legal, equitable, secured or unsecured."<sup>5</sup>

Clearly, the Trust has a claim against your clients regarding the funds withdrawn by them after their removal as trustees. The removal of those funds was nothing more than an attempt to hinder delay, or defraud the Trust by preventing access to such funds. As such, your clients and any subsequent transferee will be liable for these funds as proceeds of a fraudulent transfer.

This letter is to also put you on notice regarding your duty to inquire into the source of funds provided to pay your attorney's fees. "Lawyers who receive a conveyance under circumstances that should cause them to inquire into the reasons behind the conveyance must diligently do so, lest they be charged with knowledge of any intent on the part of transferor to hinder, delay, or defraud. A lawyer who blindly accepts fees from a client under circumstances that would cause a reasonable lawyer to question the client's intent in paying the fees accepts the fees at his peril."<sup>6</sup> Therefore, if you have received Trust property, then you are put on further notice to not use or otherwise dispose of such property until it is returned to the successor trustee.

I also urge you to take necessary actions to correct or prevent what appears to be conversion and fraud by your clients. This includes withdrawing false statements made on the record, preventing your client's use of your services to commit fraud upon the Trust, disclosing any information necessary to prevent or correct the fraudulent transfer of funds, preserving the fraudulently transferred funds that may be in your possession and, finally, returning Trust funds to the successor trustee.

In addition to a motion for an injunction, our client will urge the trustee to seek the remedies available to the Trust under NRS 143.120 and NRS 112.210 including but not limited to treble damages for converted property, an attachment or garnishment against the property transferred, an injunction against further disposition by the debtor or transferee, or any other equitable relief available.

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<sup>3</sup> See NRS 112.150(4)

<sup>4</sup> See NRS 0.039

<sup>5</sup> See NRS 112.150(3)

<sup>6</sup> *In re Parklex Assocs., Inc.*, 2010 Bankr. LEXIS 2664, 435 B.R. 195, 53 Bankr. Ct. Dec. 179 (Bankr. S.D.N.Y. 2010), citing *S.E.C. v. Princeton Economic Int'l Ltd.*, 84 F. Supp. 2d 443, 446-47 (S.D.N.Y. 2000)

Please contact me with any questions or concerns you may have. I can be reached at the numbers above or the email address below.

Sincerely,

A handwritten signature in black ink, appearing to read 'Tiffany S. Barney', enclosed within a large, loopy oval shape.

TIFFANY S. BARNEY  
Attorney at Law  
[tiffany@anthonybarney.com](mailto:tiffany@anthonybarney.com)

cc: Client

# EXHIBIT O

EXHIBIT A  
Legal Description

Parcel I:

Lot 195 in Block 4 of SUN CITY LAS VEGAS – UNIT NO. 25, as shown by map thereof on file in Book 49 of Plats, Page 32, in the Office of the County Recorder of Clark County, Nevada.

Parcel II:

Together with an easement for ingress and egress over and across common area Lots A through D.

ASSESSOR'S COPY

APN No. 138-18-611-074

RECORDING REQUESTED BY:  
Equity Title of Nevada

RETURN TO:  
Equity Title of Nevada  
2475 Village View Dr., Suite 250  
Henderson, NV 89074

Inst #: 20161209-0003048

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

RPTT: \$0.00 Ex: #003

12/09/2016 02:34:16 PM

Receipt #: 2951368

Requestor:

EQUITY TITLE OF NEVADA

Recorded By: ANI Pgs: 7

DEBBIE CONWAY

CLARK COUNTY RECORDER

## GRANT, BARGAIN, SALE DEED

---

Type of Document

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

THIS DOCUMENT IS BEING RE-RECORDED IN ORDER TO CORRECT THE  
LEGAL DESCRIPTION, INSTRUMENT No. 20161121-0001174

This page added to provide additional information required by NRS 111.312 Sections 1-2.  
An additional recording fee of \$1.00 will apply.

Inst #: 20161121-0001174

Fees: \$19.00 N/C Fee: \$0.00

RPTT: \$1351.50 Ex: #

11/21/2016 12:05:51 PM

Receipt #: 2934760

Requestor:

EQUITY TITLE OF NEVADA

Recorded By: OSA Pgs: 4

DEBBIE CONWAY

CLARK COUNTY RECORDER

APN NO.: 138-18-611-074

**RECORDING REQUESTED BY:**

EQUITY TITLE OF NEVADA

**WHEN RECORDED MAIL TO:**

Christian Family Trust Dated October 11,  
2016

2848 Bluffpoint Drive

Las Vegas, NV 89134

**MAIL TAX STATEMENTS TO:**

SAME AS ABOVE

Affix RPTT: \$1,351.50

ESCROW NO.: 16840226 TGR

**GRANT, BARGAIN, SALE DEED**

**THIS INDENTURE WITNESSETH THAT:**

Boyd Lynn Duffin, as Trustee of The Boyd Lynn Duffin Living Trust, dated October 9,  
2012

for a valuable consideration, the receipt of which is hereby acknowledged, does hereby Grant,  
Bargain Sell and convey to

Rosemary K. Christian-Keach, Raymond T. Christian, Jr., and Susan G. Christian-  
Payne, trustees of the Christian Family Trust Dated October 11, 2016

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

See Exhibit "A" attached hereto and made a part hereof

TOGETHER WITH all and singular the tenements, hereditaments and appurtenances  
thereunto belonging to in anywise appertaining.

SUBJECT TO:

1. General and special taxes for the current fiscal year.
2. Covenants, conditions, restrictions, rights of way, easements and reservations of record.

SELLER:

The Boyd Lynn Duffin Living Trust,  
dated October 9, 2012

Boyd Lynn Duffin  
Boyd Lynn Duffin, Trustee

STATE OF FL  
COUNTY OF Lee

} SS:

On Nov. 17, 2016

Personally appeared before me, a Notary Public

Boyd Lynn Duffin, Trustee

Who acknowledged that he executed the above instrument.

Sue Barter  
Notary Public Sue Barter

My commission expires: Aug 3, 2019

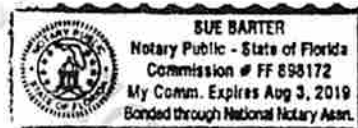


EXHIBIT A  
Legal Description

Parcel I:

195 4  
Lot 183 in Block 5 of SUN CITY LAS VEGAS - UNIT NO. 25, as shown by map thereof  
on file in Book 49 of Plats, Page 32, in the Office of the County Recorder of Clark County,  
Nevada.

Parcel II:

Together with an easement for ingress and egress over and across common area Lots A  
through D.

ASSESSOR'S COPY

ASSESSOR'S COPY

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

2018 DEC 11

*Debbie C. [Signature]*

RECORDER

RECORDED

STATE OF NEVADA  
DECLARATION OF VALUE FORM

1. Assessor Parcel Number(s)

a) 138-18-611-074

b)

c)

d)

2. Type of Property:

- a) ☐ Vacant Land      b) ☒ Single Fam. Res  
c) ☐ Condo/Twnhse      d) ☐ 2-4 Plex  
e) ☐ Apt. Bldg      f) ☐ Comm'l/Ind'l  
g) ☐ Agricultural      h) ☐ Mobile Home  
    ☐ Other \_\_\_\_\_

FOR RECORDER'S OPTIONAL USE ONLY

Book: \_\_\_\_\_ Page: \_\_\_\_\_

Date of Recording: \_\_\_\_\_

Notes:

3. a) Total Value/Sales Price of Property  
b) Deed in Lieu of Foreclosure Only (value of property)  
c) Transfer Tax Value:  
d) Real Property Transfer Tax Due

\$265,000.00

(\_\_\_\_\_)

\$265,000.00

\$51,351.50

4. If Exemption Claimed:

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

5. Partial Interest: Percentage being transferred: 100%

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

Signature: \_\_\_\_\_ Capacity: Title Agent

Signature: \_\_\_\_\_ Capacity: \_\_\_\_\_

SELLER (GRANTOR) INFORMATION  
(REQUIRED)

Print Name: Boyd Lynn Duffin, as Trustee of The  
Boyd Lynn Duffin Living Trust, dated October  
9, 2012

BUYER (GRANTEE) INFORMATION  
(REQUIRED)

Print Name: Christian Family Trust Dated October  
11, 2016

Address: 5431 OAKLIDGE AVE  
City: FORT MYERS BEACH  
State: FL Zip: 33931

Address: 2848 BLUFFPOINT DRIVE  
City: LAS VEGAS  
State: NV Zip: 89134

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

Print Name: Equity Title of Nevada

Escrow #: 16840226 TGR

Address: 2475 Village View Dr.

City, State & Zip: Henderson, NV 89074

AS A PUBLIC RECORD THIS FORM MAY BE RECORDED/MICROFILMED

**STATE OF NEVADA  
DECLARATION OF VALUE FORM**

1. Assessor Parcel Number(s)

a) 138-18-611-074

b)

c)

d)

2. Type of Property:

- a) ☐ Vacant Land      b) ☒ Single Fam. Res  
c) ☐ Condo/Twnhse      d) ☐ 2-4 Plex  
e) ☐ Apt. Bldg      f) ☐ Comm'l/Ind'l  
g) ☐ Agricultural      h) ☐ Mobile Home  
☐ Other \_\_\_\_\_

FOR RECORDER'S OPTIONAL USE ONLY

Book: \_\_\_\_\_ Page: \_\_\_\_\_

Date of Recording: \_\_\_\_\_

Notes:

3. a) Total Value/Sales Price of Property \$ 0.00  
b) Deed in Lieu of Foreclosure Only (value of property) ( \_\_\_\_\_ )  
c) Transfer Tax Value: \$ 0.00  
d) Real Property Transfer Tax Due \$ 0.00

4. If Exemption Claimed:

- a. Transfer Tax Exemption per NRS 375.090, Section No. 3  
Explain Reason for Exemption: RE-RECORDED IN ORDER TO CORRECT THE  
LEGAL DESCRIPTION, INSTRUMENT No. 20161121-0001174

5. Partial Interest: Percentage being transferred: 100%

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

Signature: \_\_\_\_\_

Capacity: Agent

**SELLER (GRANTOR) INFORMATION**  
**(REQUIRED)**

Print Name: Boyd Lynn Duffin, as Trustee of The  
Boyd Lynn Duffin Living Trust, dated October 9,  
2012

Address: 5431 Oakridge Avenue  
City, State & Zip: Fort Meyers, FL 33931

**BUYER (GRANTEE) INFORMATION**  
**(REQUIRED)**

Print Name: Christian Family Trust Dated October 11,  
2016

Address: 2848 Bluffpoint Drive  
City, State & Zip: Las Vegas, NV 89134

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

Print Name: Equity Title of Nevada

Escrow #: 16840226

Address: 2475 Village View Dr.

City, State & Zip: Henderson, NV 89074

**AS A PUBLIC RECORD THIS FORM MAY BE RECORDED/MICROFILMED**

# EXHIBIT P

01-Sep-17

01Sep17-1440

THIS ITEM IS PART OF A LEGAL STATEMENT RECONSTRUCTION

GROUP ID G01Sep17-1440

Sequence number 009990036273 Posting date 27-Oct-16 Amount 2000.00

|                                                            |                                 |                   |
|------------------------------------------------------------|---------------------------------|-------------------|
| 99-7102 23839 3222                                         |                                 | 9990              |
| DATE <u>27 Oct 16</u>                                      |                                 |                   |
| PAY TO THE ORDER OF                                        | <u>Susan G. Christian-Payne</u> | \$ <u>2000.00</u> |
| <u>two thousand 00/100</u>                                 |                                 | DOLLARS           |
| <b>CHASE</b><br>JPMorgan Chase Bank, N.A.<br>www.Chase.com |                                 |                   |
| MEMO                                                       | <u>Susan G. Christian-Payne</u> |                   |
| ⑆322271627⑆                                                |                                 | 44655604019990    |

FEDERAL RESERVE BOARD OF GOVERNORS REG. ⑆

1286762926

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE  
IF YOU SIGN BELOW THIS LINE, THE CHECK IS VOID.

ENDORSE HERE

Susan G. Christian-Payne

01-Sep-17

01Sep17-1440

THIS ITEM IS PART OF A LEGAL STATEMENT RECONSTRUCTION

GROUP ID G01Sep17-1440

Sequence number 004780911953 Posting date 28-Nov-16 Amount 2500.00

|                            |                                                     |                                 |      |
|----------------------------|-----------------------------------------------------|---------------------------------|------|
| CHASE<br>PRIVATE<br>CLIENT | CHRISTIAN FAMILY TRUST                              | 90-7162<br>2023                 | 2105 |
|                            | 1060 DANCING VINES AVE.<br>LAS VEGAS, NV 89183-6320 | DATE <u>28 Nov 16</u>           |      |
|                            | PAY TO THE ORDER OF <u>Susan G. Christian-Payne</u> | \$ <u>2,500.00</u>              |      |
|                            | <u>Two thousand five hundred &amp; no/100</u>       | DOLLARS                         |      |
| JPMorgan Chase Bank, N.A.  |                                                     |                                 |      |
| MEMO _____                 |                                                     | <u>Susan G. Christian-Payne</u> |      |
| ⑆322271627⑆                |                                                     | 446556040⑆2105                  |      |

THE BOARD OF GOVERNORS REG. OFF.  
THE BOARD OF GOVERNORS REG. OFF.  
THE BOARD OF GOVERNORS REG. OFF.

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE  
RECEIVED FOR FINANCIAL INSTITUTION USE

Susan G. Christian-Payne  
for deposit only

01Sep17-1440

GROUP ID G01Sep17-1440

Sequence number 004090472903 Posting date 09-Dec-16 Amount 1757.00

ENDORSE HERE  
DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE  
RESERVED FOR FINANCIAL INSTITUTION USE •  
Deposit Only - JFM

The following items are listed below as well as their  
estimated value:  
1. ☐ Real Estate: [illegible]  
2. ☐ Personal Property: [illegible]  
3. ☐ Automobiles: [illegible]  
4. ☐ Other: [illegible]  
5. ☐ Cash: [illegible]  
6. ☐ Other: [illegible]  
7. ☐ Other: [illegible]  
8. ☐ Other: [illegible]  
9. ☐ Other: [illegible]  
10. ☐ Other: [illegible]  
11. ☐ Other: [illegible]  
12. ☐ Other: [illegible]  
13. ☐ Other: [illegible]  
14. ☐ Other: [illegible]  
15. ☐ Other: [illegible]  
16. ☐ Other: [illegible]  
17. ☐ Other: [illegible]  
18. ☐ Other: [illegible]  
19. ☐ Other: [illegible]  
20. ☐ Other: [illegible]  
21. ☐ Other: [illegible]  
22. ☐ Other: [illegible]  
23. ☐ Other: [illegible]  
24. ☐ Other: [illegible]  
25. ☐ Other: [illegible]  
26. ☐ Other: [illegible]  
27. ☐ Other: [illegible]  
28. ☐ Other: [illegible]  
29. ☐ Other: [illegible]  
30. ☐ Other: [illegible]  
31. ☐ Other: [illegible]  
32. ☐ Other: [illegible]  
33. ☐ Other: [illegible]  
34. ☐ Other: [illegible]  
35. ☐ Other: [illegible]  
36. ☐ Other: [illegible]  
37. ☐ Other: [illegible]  
38. ☐ Other: [illegible]  
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47. ☐ Other: [illegible]  
48. ☐ Other: [illegible]  
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51. ☐ Other: [illegible]  
52. ☐ Other: [illegible]  
53. ☐ Other: [illegible]  
54. ☐ Other: [illegible]  
55. ☐ Other: [illegible]  
56. ☐ Other: [illegible]  
57. ☐ Other: [illegible]  
58. ☐ Other: [illegible]  
59. ☐ Other: [illegible]  
60. ☐ Other: [illegible]  
61. ☐ Other: [illegible]  
62. ☐ Other: [illegible]  
63. ☐ Other: [illegible]  
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214. ☐ Other: [illegible]  
215. ☐ Other: [illegible]  
216. ☐ Other: [illegible]  
217. ☐ Other: [illegible]  
218. ☐ Other: [illegible]

01-Sep-17

01Sep17-1440

THIS ITEM IS PART OF A LEGAL STATEMENT RECONSTRUCTION

GROUP ID G01Sep17-1440

Sequence number 003090240061 Posting date 30-Dec-16 Amount 5000.00

|                            |  |                                                                               |                      |            |
|----------------------------|--|-------------------------------------------------------------------------------|----------------------|------------|
| CHASE<br>PRIVATE<br>CLIENT |  | CHRISTIAN FAMILY TRUST<br>1060 DANCING VINES AVE.<br>LAS VEGAS, NV 89183-6320 | 20-712<br>3222 20000 | 2112       |
| DATE                       |  | 30 Dec 16                                                                     |                      |            |
| PAY TO THE ORDER OF        |  | Susan G. Christian-Payne                                                      |                      | \$5,000.00 |
| five thousand and 00/100   |  | DOLLARS                                                                       |                      |            |
| MEMO                       |  | Susan G. Christian-Payne                                                      |                      |            |
| +1:3 2 2 2 7 1 6 2 7 1     |  | 4 4 6 5 5 6 0 4 0 1 2 1 1 2                                                   |                      |            |

1107400244

ENDORSE HERE  
Susan G. Christian-Payne  
241088780  
In Deposit Only

01-Sep-17

01Sep17-1440

THIS ITEM IS PART OF A LEGAL STATEMENT RECONSTRUCTION

GROUP ID G01Sep17-1440

Sequence number 001080580678 Posting date 13-Feb-17 Amount 2000.00

CHASE

WITHDRAWAL

CHECKING ☐  
SAVINGS ☐  
CHASE LIQUID ☐

R/T 500001017

WITHDRAWAL

Today's Date

2-13-17

Customer Name (Please Print)

ROBINSON KIRCH

If Purchasing a Cashier's Check Provide Payee Name

ATM/DEBIT (Yes/No) 0042115 STATE

Customer Signature

*[Signature]*

Start your account number here

0446556040

AMOUNT

TOTAL \$

2000.00

⑈066029376⑈ ⑆500001017⑆

01-Sep-17

01Sep17-1440

THIS ITEM IS PART OF A LEGAL STATEMENT RECONSTRUCTION

GROUP ID G01Sep17-1440

Sequence number 002790293734 Posting date 01-Mar-17 Amount 750.00

|                             |                            |                                                                               |                           |      |
|-----------------------------|----------------------------|-------------------------------------------------------------------------------|---------------------------|------|
| O                           | CHASE<br>PRIVATE<br>CLIENT | CHRISTIAN FAMILY TRUST<br>1060 DANCING VINES AVE.<br>LAS VEGAS, NV 89183-6320 | 30-7162<br>222 23328      | 2116 |
|                             |                            |                                                                               | DATE <u>March 1, 2017</u> |      |
| PAY TO THE<br>ORDER OF      |                            | <u>Seven hundred fifty</u> — <u>XX</u> \$ <u>750</u> —<br>100 DOLLARS         |                           |      |
| JP Morgan Chase Bank, N.A.  |                            |                                                                               |                           |      |
| <u>und Chris cell phone</u> |                            | <u>[Signature]</u>                                                            |                           |      |
| 1:3222716271:               |                            | 4465560401: 2116                                                              |                           |      |

For deposit only. Do not write on this line. If you write on this line, the deposit may be delayed or the check may be returned. Do not write on this line. If you write on this line, the deposit may be delayed or the check may be returned.

DO NOT WRITE. STAMP OR SIGN BELOW THIS LINE  
[Signature]  
CASH HERE

01-Sep-17

01Sep17-1440

THIS ITEM IS PART OF A LEGAL STATEMENT RECONSTRUCTION

GROUP ID G01Sep17-1440

Sequence number 003390929101 Posting date 21-Mar-17 Amount 2488.01

|                                                   |                                                     |                      |      |
|---------------------------------------------------|-----------------------------------------------------|----------------------|------|
| CHASE<br>PRIVATE<br>CLIENT                        | CHRISTIAN FAMILY TRUST                              | 90-7162<br>302 20039 | 2118 |
|                                                   | 1060 DANCING VINES AVE.<br>LAS VEGAS, NV 89183-6320 | DATE 3/14/17         |      |
| PAY TO THE<br>ORDER OF                            | Susan Payne                                         | \$2488.01            |      |
| Two thousand four hundred eighty eight and 01/100 |                                                     | DOLLARS              |      |
| JPMorgan Chase Bank, N.A.                         |                                                     |                      |      |
| MEMO                                              |                                                     | [Signature]          |      |
| ⑆322271627⑆                                       |                                                     | 446556040 2118       |      |

THE FOLLOWING INFORMATION IS FOR YOUR INFORMATION ONLY. IT IS NOT A GUARANTEE OF THE ACCURACY OF THE INFORMATION. IT IS THE RESPONSIBILITY OF THE USER TO VERIFY THE INFORMATION. IT IS THE RESPONSIBILITY OF THE USER TO VERIFY THE INFORMATION.

ONE NEVADA CU 322484401  
DATE 3/18/2017 TIME 09:24:39  
MEMBER ID 200051722 BATCH ID 3

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE

200051722  
Susan Payne

01-Sep-17

01Sep17-1440

THIS ITEM IS PART OF A LEGAL STATEMENT RECONSTRUCTION

GROUP ID G01Sep17-1440

Sequence number 002670871048 Posting date 07-Apr-17 Amount 740.00

|                            |                                                                               |                  |           |
|----------------------------|-------------------------------------------------------------------------------|------------------|-----------|
| 0                          | CHRISTIAN FAMILY TRUST<br>1060 DANCING VINES AVE.<br>LAS VEGAS, NV 89183-6320 | 90-7152<br>2002  | 2002      |
| CHASE<br>PRIVATE<br>CLIENT |                                                                               | DATE             | 20 Mar 17 |
| PAY TO THE<br>ORDER OF     | Raymond Christian                                                             | \$               | 740.00    |
|                            | Seven hundred forty 00/100                                                    | DOLLARS          | Ⓐ         |
| JPMorgan Chase Bank, N.A.  |                                                                               |                  |           |
| MEMO                       | Harvey Ryan                                                                   | Larry M. Prister |           |
| 1:3222716271:              | 446556040#                                                                    | 2002             |           |

For Deposit Only - JPMC

01Sep17-1440

GROUP ID G01Sep17-1440

Sequence number 009980935165 Posting date 10-Apr-17 Amount 210.00

0 CHRISTIAN FAMILY TRUST  
1060 DANCING VINES AVE  
LAS VEGAS, NV 89183-6320

CHASE  
PRIVATE  
CLIENT

PAY TO THE  
ORDER OF

Chris Christian

Two hundred Ten

DATE 4-1-17

\$210.00

DOLLARS

JPMorgan Chase Bank, N.A.

MEMO Fix Blinds

4465560400 2001

Seq: 32  
Batch: 944307  
Date: 04/07/17

01-Sep-17

01Sep17-1440

THIS ITEM IS PART OF A LEGAL STATEMENT RECONSTRUCTION

GROUP ID G01Sep17-1440

Sequence number 003490336442 Posting date 28-Apr-17 Amount 1000.00

0

CHRISTIAN FAMILY TRUST  
1060 DANCING VINES AVE.  
LAS VEGAS, NV 89163-6320

20-7162 20338 2121

CHASE  
PRIVATE  
CLIENT

PAY TO THE  
ORDER OF

DATE 21 Apr 17

\$ 1,000<sup>00</sup>

One thousand

JPMorgan Chase Bank, N.A.

MEMO Retainer

44655604012121

ENDORSE HERE

FOR DEPOSIT ONLY

DO NOT WRITE, STAMP, OR SIGN IN THESE AREAS

AT THE BOTTOM OF THE CHECK

FOR DEPOSIT ONLY

DO NOT WRITE, STAMP, OR SIGN IN THESE AREAS

AT THE BOTTOM OF THE CHECK



01-Sep-17

01Sep17-1440

THIS ITEM IS PART OF A LEGAL STATEMENT RECONSTRUCTION

GROUP ID G01Sep17-1440

Sequence number 002190320814 Posting date 14-Jun-17 Amount 1281.25

|                                                                                   |                                                                                      |                              |                                                                                     |
|-----------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|------------------------------|-------------------------------------------------------------------------------------|
|  | <b>CHRISTIAN FAMILY TRUST</b><br>1060 DANCING VINES AVE.<br>LAS VEGAS, NV 89163-6320 | 90-7182<br>3222 23319        | 2123                                                                                |
| CHASE<br>PRIVATE<br>CLIENT                                                        |                                                                                      | DATE <u>June 1, 2017</u>     |                                                                                     |
| PAY TO THE<br>ORDER OF                                                            | <u>Cony Colt Payne</u>                                                               | \$ <u>1281.25</u>            |                                                                                     |
|                                                                                   | <u>One thousand two hundred one and 25/100</u>                                       | DOLLARS                      |  |
| JPMorgan Chase Bank, N.A.                                                         |                                                                                      |                              |                                                                                     |
| MEMO                                                                              | <u>Attorney Fees</u>                                                                 | <u>Susy H. Kristin Payne</u> |                                                                                     |
| ⑆32227⑆627⑆                                                                       |                                                                                      | 446556040⑆2123               |                                                                                     |

|                                                                                                                                   |  |
|-----------------------------------------------------------------------------------------------------------------------------------|--|
| ENDORSE HERE                                                                                                                      |  |
| U.S. Bank National Association<br>Chattanooga Office<br>The Vantage Point<br>U.S. Bank National Association<br>Chattanooga Office |  |

01-Sep-17

01Sep17-1442

THIS ITEM IS PART OF A LEGAL STATEMENT RECONSTRUCTION

GROUP ID G01Sep17-1442

Sequence number 002180572006 Posting date 25-Nov-16 Amount 200.00

CHASE

WITHDRAWAL

CHECKING ☐  
SAVINGS ☒  
CHASE LIQUID ☐

WITHDRAWAL

Today's Date 11-23-16 Customer Name (Please Print) Christian Family Trust / Susan Christian Payne MT 500001017  
If Purchasing a Cashier's Check, Provide Payee Name

X13061-CH (Rev. 12/15) 8042113 01/16

Customer Signature

X Susan Christian Payne

Start your account number here

AMOUNT

300 8644 816

TOTAL \$

200.00

⑆0660 293919⑆ ⑆500001017⑆

01-Sep-17

01Sep17-1442

THIS ITEM IS PART OF A LEGAL STATEMENT RECONSTRUCTION

GROUP ID G01Sep17-1442

Sequence number 009180440338 Posting date 08-Dec-16 Amount 1000.00

CHASE

WITHDRAWAL

CHECKING ☐  
SAVINGS ☒  
CHASE LIQUID ☐

R/T 500001017

WITHDRAWAL

12/6/16 *Susan Christian Payne*  
If Purchasing a Cashier's Check Provide Payer Name

W0001-CH (Rev. 12/15) 10020212 01/16

Cashier's Signature

*Susan B Christian Payne*

▼ Scan your account number here

300 0644816

AMOUNT

TOTAL \$

1000.-

⑈0632658101⑈ ⑆500001017⑆

01-Sep-17

01Sep17-1442

THIS ITEM IS PART OF A LEGAL STATEMENT RECONSTRUCTION

GROUP ID G01Sep17-1442

Sequence number 004290083244 Posting date 30-Jun-17 Amount 267902.53

CHASE

WITHDRAWAL

CHECKING ☐  
SAVINGS ☒  
CHASE LIQUID ☐

R/T 500001017

WITHDRAWAL

Today's Date

6-30-17

Custodian Name (Please Print)

Susan G. Christian-Payne

If Purchasing a Cashier's Check Provide Payee Name

W100101 (Rev. 10/12) FOOTING 10/17

Customer Signature

X Susan G. Christian-Payne

Start your account number here

3008644816

AMOUNT

TOTAL \$

267,902.53

⑈0688286893⑈ ⑆500001017⑆

01-Sep-17

01Sep17-1442

THIS ITEM IS PART OF A LEGAL STATEMENT RECONSTRUCTION

GROUP ID G01Sep17-1442

Sequence number 001390857152 Posting date 14-Aug-17 Amount 750.00

|                                        |                                                                         |                |  |                                             |               |
|----------------------------------------|-------------------------------------------------------------------------|----------------|--|---------------------------------------------|---------------|
| <b>CHASE</b>                           |                                                                         | <b>DEPOSIT</b> |  | CHECKING <input type="checkbox"/>           |               |
| Today's Date <i>Aug 14 2017</i>        |                                                                         |                |  | SAVINGS <input checked="" type="checkbox"/> |               |
| Customer Name <i>Myron P Christian</i> |                                                                         |                |  | CHASE LIQUID <input type="checkbox"/>       |               |
|                                        |                                                                         |                |  | R/T 500001020                               |               |
| <b>DEPOSIT</b>                         | Sign Here (If cash is received from this deposit) -----                 |                |  | CASH                                        |               |
|                                        | X                                                                       |                |  | CHECK                                       |               |
|                                        | ATM/DEBIT (NEW/EXIST) <input type="checkbox"/> <input type="checkbox"/> |                |  | TOTAL FROM OTHER SIDE                       | <i>750.00</i> |
|                                        | ▼ Start your account number here                                        |                |  | SUBTOTAL                                    |               |
|                                        | <i>300 8644 816</i>                                                     |                |  | CASH BACK                                   |               |
|                                        |                                                                         |                |  | TOTAL \$                                    | <i>750.00</i> |
| ⑈ 170 266 234 4⑈ ⑆ 500000 10 201⑆      |                                                                         |                |  |                                             |               |

# EXHIBIT Q



RAYMOND T CHRISTIAN (DECD)  
WFCS CUSTODIAN TRAD IRA  
1060 DANCING VINES AVE  
LAS VEGAS NV 89183-6320

## SNAPSHOT

Current period ending July 31, 2017

ACCOUNT NAME: RAYMOND T CHRISTIAN (DECD)  
WFCS CUSTODIAN TRAD IRA

ACCOUNT NUMBER: 6785-8016

Your Financial Advisor:  
DONALD TURK  
Phone: 702-492-3852  
3800 HOWARD HUGHES PKWY  
SUITE 200  
LAS VEGAS NV 89169

If you have more than one account with us, why not link them and receive summary information for your entire household? Contact Your Financial Advisor for more details.

### Message from Wells Fargo Advisors

IF YOU FEEL YOUR INVESTMENT OBJECTIVES, RISK TOLERANCE, OR TIME HORIZON HAVE CHANGED SINCE YOUR LAST PORTFOLIO REVIEW, CONTACT YOUR FINANCIAL ADVISOR TO DISCUSS CHOICES THAT MAKE SENSE FOR YOU.

Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC, a registered broker-dealer and non-bank affiliate of Wells Fargo & Company.

Investments and insurance products are:

|                  |                   |                |
|------------------|-------------------|----------------|
| NOT FDIC-INSURED | NO BANK GUARANTEE | MAY LOSE VALUE |
|------------------|-------------------|----------------|

SNAPSHOT  
020 SO 5025

## General instructions and disclosures

### About this statement

#### Clearing services

Wells Fargo Clearing Services, LLC (Wells Fargo Advisors), an indirect wholly owned subsidiary of Wells Fargo & Company, is a clearing broker-dealer registered with the Securities and Exchange Commission (SEC) and is a member of the New York Stock Exchange (NYSE), the Financial Industry Regulatory Authority (FINRA) and all principal U.S. exchanges. Wells Fargo Advisors carries your account(s) and acts as your custodian for funds and securities deposited with us directly by you, or as a result of transactions we process for your account. Twice a year, Wells Fargo Advisors publishes on its web site [www.wfclearing.com](http://www.wfclearing.com) a statement of the firm's financial condition. Alternatively, a printed statement is available to you upon request.

#### Trade date statement

All activity and positions on this statement are shown as of the date a trade is entered on the brokerage trading system (i.e., the trade date). Proceeds from the sale of securities and costs for the purchase of securities are not transacted through your account until the actual settlement date of the trade, which may be up to three business days after the trade date (or longer for certain securities with an extended settlement date).

#### Pricing of securities

Securities prices reflected on your statement may vary from actual liquidation value. Prices shown are provided by outside quotation services which we believe to be reliable but due to the nature of market data the accuracy of such prices cannot be guaranteed, or in the absence of such pricing, are estimated by Wells Fargo Advisors using available information and its judgment. Such estimates may not reflect actual trades and do not reflect a commitment by the firm to buy or sell at those prices. Securities listed on a national exchange such as the NYSE or Nasdaq Stock Market are priced as of the close of the statement period. Unlisted shares may be valued at the current best published "bid-price" and, if none exists, the last reported transaction if occurring within the last 45 days. Prices of securities not actively traded may not be available and are indicated by "N/A." Corporate and municipal bonds and other fixed income securities are priced by a computerized pricing service or, for less actively traded issues, by utilizing a yield-based matrix system to arrive at an estimated market value. Listed options are priced based on the closing "bid-ask" prices and the last reported trade. Mutual fund shares are priced at net asset value. Shares of direct participation program (DPP) and real estate investment trust (REIT) securities that are not listed on a national exchange are generally illiquid. Because no formal trading market may exist for these investments, their values are estimated. Unless otherwise indicated, the values shown for DPP and REIT securities have been provided by the management of each program and represent that management's estimate of the investor's interest in the net assets of the program. See statement sections for additional pricing information. Prices for hedge funds and certain managed futures funds are provided on a month delay basis. Other managed futures funds may be priced more frequently. Long-term certificates of deposit (maturity beyond one year from date of issue) are priced using a market value pricing model. Generally, the sale or redemption price of your securities may be higher or lower than the prices shown on your statement. For an actual quote, contact the individual servicing your account.

#### Estimated annual income/yield

Estimated Annual Income (EAI), when available, reflects the estimated amount you would earn on a security if your current position and its related income remained constant for a year. Estimated Annual Yield (EAY), when available, reflects the current estimated annual income divided by the current value of the security as of the statement closing date. EAI and EAY are estimates and the actual income and yield might be lower or higher than the estimated amounts. EAY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate. The information used to derive these estimates is obtained from various outside vendors. Wells Fargo Advisors is not responsible for incorrect or missing estimated annual income and yields. Past performance is not a guarantee of future results.

#### Income summary

The income summary displays all income as recorded in the tax system as of period end date. The totals in the Cash flow snapshot may not match the totals in the Income snapshot due to reclassifications or other corrections made in the tax system. Remember, you may have certain products that are not included in these figures and whose income is only available on the tax forms sent to you at year-end. Reclassifications and other tax reporting requirements may alter these numbers both during and after year end. You should rely only on tax reporting documents. Contact your tax advisor if you have any questions about the tax consequences of your brokerage activity.

### About your rights and responsibilities

#### Questions and complaints about Your Account

This account statement contains important information about your brokerage account, including recent transactions. All account statements sent to you shall be deemed complete and accurate. If you do not receive a statement in writing within ten days of receipt, we encourage you to review the details in this statement. If you do not understand any of the information in your statement or if you believe there are any inaccuracies or discrepancies in your statement, you should promptly report them to the manager of the Wells Fargo Advisors office listed on the front of your statement. To further protect your rights, including any rights under the Securities Investor Protection Act, any verbal communications with Wells Fargo Advisors should be re-confirmed in writing. Inquiries or complaints about your account statement, including the positions and balances in your account, may be directed to Wells Fargo Advisors Client Services at (855) 281-7436 or ATTN: H0005-087, 1 N. Jefferson Ave, St. Louis, MO 63103.

**Public Disclosure:** You may reach FINRA by calling the FINRA BrokerCheck Hotline at (800) 669-9999 or by visiting the FINRA website at [www.finra.org](http://www.finra.org). An investor brochure that includes information described in FINRA BrokerCheck is available from FINRA upon request. A brochure describing the FINRA Pricing of Securities Regulation Public Disclosure Program is also available from the FINRA upon request.

#### Account Protection

Wells Fargo Advisors is a member of the Securities Investor Protection Corporation (SIPC) which protects against the loss of cash and securities held in client accounts of a SIPC member firm in the event of the member's insolvency and liquidation. SIPC coverage is limited to \$500,000 per customer, including up to \$250,000 for cash. For more information on SIPC coverage, please see the explanatory brochure at [www.sipc.org](http://www.sipc.org) or contact SIPC at (800) 371-8300. In addition, Wells Fargo Advisors maintains additional insurance coverage provided by Lexington Insurance Company (Lexington). This additional insurance policy becomes available to clients if their SIPC limit is exhausted and provides additional protection up to a firm aggregate of \$1 billion, including up to \$1.9 million for each client. SIPC does not insure the quality of investments or protect against market losses. SIPC only protects the custody function of their members, which means that SIPC works to restore to clients their securities and cash that are in their accounts when the member firm liquidation begins. Not all investments are protected by SIPC. In general, SIPC does not cover instruments such as unregistered investment contracts, unregistered limited partnerships, fixed annuity contracts, escrow receipts, direct investments, currency, commodities or related contracts, hedge funds and certain other investments.

#### Investor education

Wells Fargo Advisors publishes on its web site [www.wellsfargoadvisors.com](http://www.wellsfargoadvisors.com) information on topics of interest to investors as well as market commentary and economic analysis. Wells Fargo Advisors has also developed numerous investor education guides to provide you with important information regarding the products and services we offer. These guides may be found under the "Our Insights" tab.

#### Free credit balances

Free credit balances are not segregated and may be used by Wells Fargo Advisors in the operation of its business in accordance with applicable laws and regulations. You have the right to receive from us in the course of normal business operations, subject to any open commitments in any of your accounts, any free credit balances to which you are entitled.

#### Investment objectives/Risk tolerances

Please inform us promptly of any material change that might affect your investment objectives, risk tolerances or financial situation, or if you wish to impose or change any reasonable restrictions on the management of your account. A copy of the Investment Advisory Services Disclosure document is available without charge upon request. Please contact the individual denoted on the front of your statement to update your information and to receive a copy of this document.

#### Tax reporting

We are required by federal law to report annually to you and to the Internal Revenue Service (IRS) on Form(s) 1099 interest income, dividend payments and sales proceeds including cost basis information for applicable transactions credited to your account.



## SNAPSHOT

Page 1 of 5

RAYMOND T CHRISTIAN (DECD)  
WFCS CUSTODIAN TRAD IRA

JULY 1, 2017 - JULY 31, 2017  
ACCOUNT NUMBER: 6785-8016

### Progress summary

|                      | THIS PERIOD | THIS YEAR   |
|----------------------|-------------|-------------|
| Opening value        | \$58,905.51 | \$58,317.51 |
| Cash deposited       | 0.00        | 58,900.61   |
| Securities deposited | 0.00        | 0.00        |
| Cash withdrawn       | -19,633.49  | -19,633.49  |
| Securities withdrawn | 0.00        | 0.00        |
| Change in value      | 1.03        | -58,311.58  |
| Closing value        | \$39,273.05 | \$39,273.05 |

As a Wells Fargo Advisors client, you can upgrade your investment account to add Brokerage Cash Services at no additional cost. Brokerage Cash Services provides access to convenient money movement options including mobile deposit services. It also includes teller deposit services at Wells Fargo branch locations which are provided through a limited purpose Bank account. You'll have access to many more features and benefits to help you manage your finances. It's as simple as talking with Your Financial Advisor. Ask them today about Brokerage Cash Services.

### Portfolio summary

|            |                         | PREVIOUS        |        | CURRENT         |        | ESTIMATED<br>ANN. INCOME |
|------------|-------------------------|-----------------|--------|-----------------|--------|--------------------------|
| ASSET TYPE |                         | VALUE ON JUN 30 | %      | VALUE ON JUL 31 | %      |                          |
| ASSETS     | Cash and sweep balances | 58,905.51       | 100.00 | 39,273.05       | 100.00 | 0                        |
|            | Stocks, options & ETFs  | 0.00            | 0.00   | 0.00            | 0.00   | 0                        |
|            | Fixed income securities | 0.00            | 0.00   | 0.00            | 0.00   | 0                        |
|            | Mutual funds            | 0.00            | 0.00   | 0.00            | 0.00   | 0                        |
|            | Asset value             | \$58,905.51     | 100%   | \$39,273.05     | 100%   | \$0                      |

SNAPSHOT  
020 SD SD25

# SNAPSHOT

Page 2 of 5

RAYMOND T CHRISTIAN (DECD)  
WFCS CUSTODIAN TRAD IRA

JULY 1, 2017 - JULY 31, 2017  
ACCOUNT NUMBER: 6765-8016

## Cash flow summary

|                                          | THIS PERIOD         | THIS YEAR           |
|------------------------------------------|---------------------|---------------------|
| Opening value of cash and sweep balances | \$58,905.51         |                     |
| Deposits                                 | 0.00                | 58,900.61           |
| Income and distributions                 | 1.03                | 5.93                |
| <b>Net additions to cash</b>             | <b>\$1.03</b>       | <b>\$58,906.54</b>  |
| Withdrawals                              | -19,633.49          | -19,633.49          |
| <b>Net subtractions from cash</b>        | <b>-\$19,633.49</b> | <b>-\$19,633.49</b> |
| Closing value of cash and sweep balances | \$39,273.05         |                     |

## Income summary \*

|                          | THIS PERIOD   | THIS YEAR     |
|--------------------------|---------------|---------------|
| Money market/sweep funds | 1.03          | 5.93          |
| <b>Total income</b>      | <b>\$1.03</b> | <b>\$5.93</b> |

\* Certain distributions made in the current year are reported as prior year income according to IRS regulations. This may cause a difference between Cash Flow and Income Summary totals.

SNAPSHOT  
020 SD SD29



## SNAPSHOT

Page 3 of 5

RAYMOND T CHRISTIAN (DECD)  
WFCS CUSTODIAN TRAD IRA

JULY 1, 2017 - JULY 31, 2017  
ACCOUNT NUMBER: 6785-8016

### Retirement summary

IRA Plan Value **\$39,273.05**

A portion of these assets may not be covered by SIPC. Bank products are eligible for FDIC insurance up to \$250,000 in accordance with FDIC rules.

WOULD A ROTH CONVERSION HELP WITH RETIREMENT INCOME? NOW MAY BE THE TIME TO TAKE ADVANTAGE OF HISTORICALLY LOW TAX RATES. CONTACT YOUR FINANCIAL ADVISOR TO REQUEST A ROTH CONVERSION ILLUSTRATION AND TO DISCUSS YOUR SPECIFIC SITUATION.

#### ACCOUNT INFORMATION

|                              |          |
|------------------------------|----------|
| Account Holder Birthdate:    | 12/11/39 |
| Attained Age as of 12/31/17: | 78.0     |

\* A Required Minimum Distribution (RMD) with respect to this IRA may be required.  
Please contact us if you need assistance.

This beneficiary information is based upon the most recent data available and is being provided as a service to you. In the event of death, your most recent beneficiary designation on file will govern.

| PRIMARY BENEFICIARY INFORMATION | % ENTITLEMENT |
|---------------------------------|---------------|
| SUSAN G CHRISTIAN-PAYNE         | 33.33%        |
| RAYMOND T CHRISTIAN JR          | 0.00%         |
| ROSEMARY K CHRISTIAN-KEACH      | 33.34%        |

#### RETIREMENT TRANSACTIONS

| CONTRIBUTION SUMMARY | AMOUNT |
|----------------------|--------|
| Contributions        |        |
| 2017 FOR 2017        | \$0.00 |

| 2017 DISTRIBUTION SUMMARY | AMOUNT |
|---------------------------|--------|
| Gross Distributions       | \$0.00 |

Contact us if information on this page requires updates.

Client service: 866-281-7436

Wells Fargo Advisors  
401 South Tryon Street  
Charlotte, NC 28288-1164

SNAPSHOT:  
028 SD SD25

## SNAPSHOT

Page 4 of 5

RAYMOND T CHRISTIAN (DECD)  
WFCS CUSTODIAN TRAD IRA

JULY 1, 2017 - JULY 31, 2017  
ACCOUNT NUMBER: 6785-8016

### Your Financial Advisor

DONALD TURK  
Phone: 702-492-3852

3800 HOWARD HUGHES PKWY  
SUITE 200  
LAS VEGAS NV 89169

### Client service information

Client service: 866-281-7436  
Website: [www.wellsfargoadvisors.com](http://www.wellsfargoadvisors.com)

### Account profile

Full account name: RAYMOND T CHRISTIAN (DECD)  
Account type: WFCS CUSTODIAN TRAD IRA  
Brokerage account number: Individual Retirement Account  
Tax status: 6785-8016  
Investment objective/Risk tolerance:\* Retirement  
Time horizon:\* AGGRESSIVE GROWTH & INCOME  
Liquidity needs:\* LONG TERM (10+ YEARS)  
Cost Basis Election: MODERATE  
Sweep option: First In, First out  
BANK DEPOSIT SWEEP

\*For more information, please visit us at: [www.wellsfargoadvisors.com/disclosures](http://www.wellsfargoadvisors.com/disclosures)

### For your consideration

Go paperless. Accessing your account documents online is easy, secure, and costs nothing. Sign on to [wellsfargoadvisors.com](http://wellsfargoadvisors.com) with your online access Username and Password, select **Statements & Docs**, and then click on the **Delivery Preferences** Quick Link. Choose **Electronic Delivery** to go paperless or select specific account documents for electronic delivery. If you do not have a Username and Password, visit [wellsfargoadvisors.com/signup](http://wellsfargoadvisors.com/signup) or call 1-866-281-7436 for enrollment assistance.

### Document delivery status

|                             | Paper | Electronic |
|-----------------------------|-------|------------|
| Statements:                 | X     |            |
| Trade confirmations:        | X     |            |
| Tax documents:              | X     |            |
| Shareholder communications: | X     |            |
| Other documents:            | X     |            |

SNAPSHOT  
020 SD SD25

RAYMOND T CHRISTIAN (DECD)  
WFCS CUSTODIAN TRAD IRAJULY 1, 2017 - JULY 31, 2017  
ACCOUNT NUMBER: 6785-8016

## Portfolio detail

## Cash and Sweep Balances

| DESCRIPTION                          | CURRENT<br>MARKET VALUE | ESTIMATED<br>ANNUAL INCOME |
|--------------------------------------|-------------------------|----------------------------|
| Cash                                 | 39,273.05               | 0.00                       |
| <b>Total Cash and Sweep Balances</b> | <b>\$39,273.05</b>      | <b>\$0.00</b>              |

## Activity detail

| DATE  | ACCOUNT TYPE | TRANSACTION | QUANTITY | DESCRIPTION                               | PRICE | AMOUNT     | CASH AND SWEEP<br>BALANCES |
|-------|--------------|-------------|----------|-------------------------------------------|-------|------------|----------------------------|
| 07/01 |              |             |          | BEGINNING BALANCE                         |       |            | 58,905.51                  |
| 07/14 | Cash         | WITHDRAWAL  |          | TRANSFER TO BENEFICIARY<br>TO 29281534    |       | -19,633.49 |                            |
| 07/14 | Cash         | INTEREST    |          | BANK DEPOSIT SWEEP<br>071417 58,905.51000 |       | 1.03       | 39,273.05                  |

## Cash sweep activity

Our Cash Sweep program allows you to earn a return on the idle cash balances in your account by automatically investing such balances into one of our cash sweep options. These 'sweep transactions' may represent a net amount for the day and occur on settlement date. The following section displays transfers into and out of your sweep option. Transactions displayed here are Transfer To, Transfer From and Reinvested Dividends and Interest. These transaction amounts are not included in your cash flow summary.

| DATE  | TRANSACTION   | DESCRIPTION        | AMOUNT     | DATE  | TRANSACTION | DESCRIPTION    | AMOUNT |
|-------|---------------|--------------------|------------|-------|-------------|----------------|--------|
| 07/01 |               | BEGINNING BALANCE  | 58,905.51  | 07/31 |             | ENDING BALANCE | 0.00   |
| 07/14 | TRANSFER FROM | BANK DEPOSIT SWEEP | -58,905.51 |       |             |                |        |

## Specific instructions and disclosures

## IRA withholding notice

Form W-4P/OMB No. 1454-0415

The withdrawals you receive from your IRA are subject to Federal income tax withholding unless you elect not to have withholding apply. If you have a periodic, or an "on demand" distribution, your election regarding our withholding of Federal income tax on your behalf stays in effect until you change it. You may change or revoke your election at any time and as often as you wish by completing a new election form. If you elect check writing privileges (not available on all IRAs), you will also have previously elected to have no withholding on your withdrawals. If you decide to have taxes withheld you will not be eligible for check writing from your IRA. If you elect not to have taxes withheld you will be liable for payment of all taxes due on the taxable portion of your distribution and you may be responsible for payment of estimated tax. You may be subject to tax penalties under the estimated tax payment rules if your payments of estimated tax and withholding, if any, are not adequate.

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THIS ITEM IS PART OF A LEGAL STATEMENT RECONSTRUCTION  
 GROUP ID G01Sep17-1444  
 Sequence number Posting date Amount

**CHASE PRIVATE CLIENT**  
 JPMorgan Chase Bank, N.A.  
 P O Box 659754  
 San Antonio, TX 78245-5754

August 01, 2017 through August 31, 2017  
 Account Number 000004231400451

93217205 DRE 702 218 24417 AMZN/AMZN/AMZN 1 000000000 00 0000  
 RAYMOND T CHRISTIAN JR  
 2845 BLUFF POINT DR  
 LAS VEGAS NV 89134-8834

**CUSTOMER SERVICE INFORMATION**

Web site Chase.com  
 Service Center 1-888-904-5626  
 Deaf and Hard of Hearing 1-800-242-7383  
 International Calls 1-713-262-1679

**CHECKING SUMMARY**

Chase Private Client Checking

|                                            | AMOUNT      |
|--------------------------------------------|-------------|
| Beginning Balance                          | \$2,865.01  |
| Deposits and Additions                     | 20,334.50   |
| ATM & Debit Card Withdrawals               | -656.19     |
| Electronic Withdrawals                     | -294.01     |
| Ending Balance                             | \$22,027.31 |
| Annual Percentage Yield Earned This Period | 0.01%       |
| Interest Paid This Period                  | \$0.14      |
| Interest Paid Year-to-Date                 | \$0.30      |

**TRANSACTION DETAIL**

| DATE  | DESCRIPTION                                                                | AMOUNT    | BALANCE           |
|-------|----------------------------------------------------------------------------|-----------|-------------------|
|       | <b>Beginning Balance</b>                                                   |           | <b>\$2,865.01</b> |
| 08/01 | Recurring Card Purchase 08/01 Life Time MO Dues 888-430-6432 MN Card 4804  | -144.00   | 2,721.01          |
| 08/04 | ATM Cash Deposit 08/04 9511 W Charleston Blvd Las Vegas NV Card 4804       | 500.00    | 3,221.01          |
| 08/04 | 08/04 Online Payment 6418744816 To Southwest Gas Corporation               | -14.46    | 3,206.55          |
| 08/04 | Card Purchase With Pin 08/04 4066 Spring Leaf Las Vegas NV Card 4804       | -155.00   | 3,051.55          |
| 08/07 | A/M Check Deposit 08/07 9350 Sun City Blvd Las Vegas NV Card 4804          | 19,619.46 | 22,671.01         |
| 08/07 | Card Purchase 08/07 Amazon Marketplace Print Amzn Com Brn WA Card 4804     | -10.99    | 22,660.02         |
| 08/07 | Card Purchase 08/07 Chispans Com 877-266-6474 NY Card 4804                 | -158.59   | 22,501.43         |
| 08/09 | Card Purchase 08/09 Amazon Marketplace Print Amzn Com Brn WA Card 4804     | -22.61    | 22,478.82         |
| 08/10 | 08/10 Online Payment 6432858141 To Las Vegas Valley Water District         | -70.46    | 22,408.36         |
| 08/11 | Interest Payment                                                           | 0.04      | 22,408.40         |
| 08/14 | Recurring Card Purchase 08/14 Chispans Com 877-266-6474 NY Card 4804       | -176.99   | 22,231.41         |
| 08/16 | Card Purchase 08/16 Bodyheat Tanning 702-547-8500 NV Card 4804             | -20.77    | 22,210.64         |
| 08/18 | Card Purchase 08/18 Golf Now Telemas 800-767-3574 FL Card 4804             | -11.98    | 22,198.66         |
| 08/21 | 08/19 Online Payment 6454830462 To Century Inc                             | -44.55    | 22,154.11         |
| 08/25 | Recurring Card Purchase 08/25 Dry Direct Service 800-347-3288 CA Card 4804 | -102.52   | 22,051.59         |

## THIS ITEM IS PART OF A LEGAL STATEMENT RECONSTRUCTION

GROUP ID G01Sep17-1444

Sequence number Posting date Amount

CHASE PRIVATE CLIENT

August 21, 2017 through August 31, 2017

Account Number 000004231400451

## TRANSACTION DETAIL (continued)

| DATE  | DESCRIPTION                                                          | AMOUNT  | BALANCE     |
|-------|----------------------------------------------------------------------|---------|-------------|
| 08/28 | Purchase Return 08/28 Sep's Square Cash Visa Direct CA Card 4804     | 100.00  | 22,151.50   |
| 08/28 | 08/28 Online Payment 8473766508 To Nyanergy                          | -183.74 | 21,967.86   |
| 08/28 | 08/28 Online Payment 8473755156 To Southwest Gas Corporation         | -15.80  | 21,952.06   |
| 08/29 | Venmo Cashout PPD ID: 5264581992                                     | 115.00  | 22,067.06   |
| 08/31 | Card Purchase With Pin 08/31 Costco Gas 40565 Las Vegas NV Card 4834 | -39.75  | 22,027.31   |
|       | Ending Balance                                                       |         | \$22,027.31 |

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:** Call us at 1-866-894-2252 or write us at the address on the front of this statement (for personal accounts contact Customer Service) immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt. For personal accounts only, we must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- A description of the error or transfer you are unsure of, why you believe it is an error, or why you need more information.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

**IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC TRANSACTIONS:** Contact the bank immediately if your statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing no later than 60 days after the statement was made available to you. For more complete details, see the Account Rules and Regulations or other applicable account agreement that governs your account. Deposit products and services are offered by JPMorgan Chase Bank, N.A. Member FDIC.



JPMorgan Chase Bank, N.A. Member FDIC

01-Sep-17

CASE ID 01Sep17-1444

ATM Substitute Document

This is a substitute document representing an ATM Deposit Ticket

Posting DATE: 04-Aug-17

SEQUENCE NUMBER: 004670172411

Dollar Amount: 500.00

ACCOUNT NUMBER: 0451

05-Sep-17

Reference Case Number: G01Sep17-1444

Here is an update on your recent request for an image

Amount: \$500.00

Posting Date: 04-Aug-17

Sequence Number: 004670172412

We can't complete your request because electronic transactions, like this one, do not have images. We apologize for the inconvenience.

JPMorgan Chase Bank, N.A. Member FDIC

01-Sep-17

CASE ID 01Sep17-1444

ATM Substitute Document

This is a substitute document representing an ATM Deposit Ticket

Posting DATE: 07-Aug-17

SEQUENCE NUMBER: 004280795541

Dollar Amount: 19619.46

ACCOUNT NUMBER: 0451

01Sep17-1444

THIS ITEM IS PART OF A LEGAL STATEMENT RECONSTRUCTION  
GROUP ID G01Sep17-1444  
Sequence number 004280795542 Posting date 07-Aug-17 Amount 19619.46

THE BACK OF CHECK HAS AN ARTIFICIAL WATERMARK. HOLD AT ANGLE TO VIEW.

|                                                                           |                                       |                                                    |                              |
|---------------------------------------------------------------------------|---------------------------------------|----------------------------------------------------|------------------------------|
| <b>WELLS FARGO ADVISORS</b><br>One North Jefferson<br>St. Louis, MO 63103 | <b>CHECK NO.</b><br><b>2307068 RR</b> | <b>WELLS FARGO BANK, N.A.</b><br>Croydon, NC 28034 | <b>68-7272/2550</b>          |
|                                                                           | <b>DATE</b><br>08/04/77               | <b>AT</b>                                          | <b>AMOUNT</b><br>\$19,819.46 |

PAY  
NINETEEN THOUSAND SIX HUNDRED NINETEEN DOLLARS AND FORTY-SIX CENTS

TO THE ORDER OF  
RAYMOND CHRISTIAN JR  
2845 BLUFF POINT DR  
LAS VEGAS NV 89134-8934

*Carol B. Bruce*  
AUT-GRAZED SIGNATURE  
THIS CHECK MUST BE CASHED WITHIN 180 DAYS.

PRINTED WITH BLUE BACKGROUND ON WHITE PAPER

002307068# 10531015610 2079920046740#

7789607

© 2004 Blackwell Publishing Ltd, *Journal of Internal Medicine* 255: 111–117

PO BOX 10000, STAMFORD, CT 06907-0000

*[Signature]*

# EXHIBIT R

RAYMOND T CHRISTIAN  
1060 DANCING VINES AVE  
LAS VEGAS, NV 89183-6320

1515

94-7074/3212 7128  
2417028780

3 Jan 17

Date

Pay to the  
Order of

Susan G. Christian-Payne \$1,421.09

One thousand four hundred twenty one and 09/100 Dollars



Wells Fargo Bank, N.A.  
Member FDIC  
wellsfargo.com

For Dancing Vines Hotel Susan G. Christian-Payne

123212707421 2417028780 01515

ONE NEVADA CU 322484401  
DATE 1/3/2017 TIME 12:35:00  
MEMBER ID 200051722 BATCH ID 4

Susan G. Christian-Payne  
20051722  
FC Deposit Only

REQUEST 00006989910000000 1421.09  
ROLL E CIA 20170103 000008714703690  
JOB E CIA E ACCT 8250002417028780  
REQUESTOR U540701  
18774282 10/12/2017 Research 18774621

Summons and Subpoenas Department  
S4001-01F  
Phoenix AZ 85038



RAYMOND T CHRISTIAN  
1080 DANCING VINES AVE  
LAS VEGAS, NV 89183-6320

1472

94-7074/3212 7126  
2417028780

Oct 17/16  
Date

Pay to the  
Order of

Ray Christian

\$1,000<sup>00</sup>/<sub>100</sub>

One Thousand dollars

Dollars



Security  
Features  
Details on  
Back



Wells Fargo Bank, N.A.  
Nevada  
wellsfargo.com

For

CASH



Raymond Christian

⑆321270742⑆ 2417028780 01472

Ray Christian

REQUEST 00006989910000000 1000.00  
ROLLECIA 20161019 000008715642588  
JOB ECIA E ACCT 8250002417028780  
REQUESTOR U540701  
18774282 10/12/2017 Research 18774621

Summons and Subpoenas Department  
S4001-01F  
Phoenix AZ 85038

# EXHIBIT S

## IRA Change of Beneficiary and Indemnification

WELLS FARGO ADVISORS

|                   |         |         |                |
|-------------------|---------|---------|----------------|
| Sub Plan #        | BR Code | FA Code | Account Number |
| 020               | SD      | 25      | 6785-8016      |
| (Office Use Only) |         |         |                |

11/2 - 3R#185434484

This form is used to change your IRA beneficiary. To establish an IRA, complete the IRA Enrollment form. Once you have established the IRA, this form would be completed to make a change to your beneficiary designation. All designations require the completion of Sections 1 and 5. Section 2 should be completed if you are designating an individual, estate, trust, or organization. If you want your beneficiaries to share the IRA per stirpes, then complete Section 2 and Section 3. If you are naming your beneficiaries on a supplemental form, complete Section 4, do not complete Section 2 or 3. All designations require your signature in Section 5. If married and naming someone other than your spouse, spousal consent may be required; see the Spousal Consent Section on page 3. This Change of Beneficiary form will supersede and replace any and all prior beneficiary designations.

## Section 1 - Client Information

|                                       |            |       |                            |
|---------------------------------------|------------|-------|----------------------------|
| IRA Holder Last Name                  | First Name | M.I.  | Account Number             |
| Christian                             | Raymond    | T     | 6785-8016                  |
| Street Address (Cannot be a P.O. Box) |            |       | Social Security Number     |
| 1060 Dancing Vines Ave                |            |       | ██████-8865                |
| City                                  | State      | ZIP   | Date of Birth (MM/DD/YYYY) |
| Las Vegas                             | NV         | 89183 | 12/11/1939                 |

## Section 2 - Standard Beneficiary Designation

In this section, name a beneficiary or beneficiaries to inherit your First Clearing, LLC IRA upon your death. Acceptable beneficiaries are an individual, estate, trust, or organization. If there is no named beneficiary or no remaining beneficiary then such amount shall be payable in accordance with the First Clearing, LLC IRA Custodial Agreement. If one of the beneficiaries in the same category should predecease the owner or disclaim benefits under this IRA, then such amount shall be payable to the remaining beneficiary or beneficiaries. If a Minor is being designated as a Primary or Contingent Beneficiary, it is recommended that you also complete the "Designation of Custodian for Minor Beneficiaries under the Uniform Transfers to Minors Act (UTMA)" section below.

## PRIMARY BENEFICIARY: I designate the following to share equally in my account balance unless otherwise indicated.

| 1. | Beneficiary Name           | Relationship | Date of Birth | Social Security Number | % of Benefits |
|----|----------------------------|--------------|---------------|------------------------|---------------|
|    | Rosemary K Christian-Keech | Daughter     | 10/31/1960    | ██████-6809            |               |
|    | Address                    | City         | State         | ZIP Code               |               |
|    | 2016 Grouse ST             | Las Vegas    | NV            | 89134                  | 33.33         |
| 2. | Raymond J. Christian Jr.   | Son          | 10/25/62      | ██████-5100            |               |
|    | Address                    | City         | State         | ZIP Code               |               |
|    | 3229 Little Stream ST      | Las Vegas    | NV            | 89135                  | 33.33         |
| 3. | Susan G. Christian-Payne   | Daughter     | 10/1/65       | ██████-5892            |               |
|    | Address                    | City         | State         | ZIP Code               |               |
|    | 1704 Double Arch CT        | Las Vegas    | NV            | 89128                  | 33.33         |
| 4. | Beneficiary Name           | Relationship | Date of Birth | Social Security Number | % of Benefits |
|    | Address                    | City         | State         | ZIP Code               |               |
| 5. | Beneficiary Name           | Relationship | Date of Birth | Social Security Number | % of Benefits |
|    | Address                    | City         | State         | ZIP Code               |               |
| 6. | Beneficiary Name           | Relationship | Date of Birth | Social Security Number | % of Benefits |
|    | Address                    | City         | State         | ZIP Code               |               |

☐ Check this box if additional beneficiaries are named on a separate signed page using the same format as above.

Must equal 100%

## Trust Account (Please complete this section only if you are naming a Trust as your Primary Beneficiary.)

The Trustee(s) serving at my death under the Agreement of Trust executed on \_\_\_\_\_ by me as grantor and \_\_\_\_\_ as Trustee(s) to be held as part of such Trust and administered and distributed in accordance with its provisions as amended to the time of my death.

Section 2 continued on next page

## Investment and Insurance Products:

|                                                      |                |                                                                |
|------------------------------------------------------|----------------|----------------------------------------------------------------|
| Not Insured by FDIC or any Federal Government Agency | May Lose Value | Not a Deposit of or Guaranteed by a Bank or any Bank Affiliate |
|------------------------------------------------------|----------------|----------------------------------------------------------------|

Wells Fargo Advisors, LLC is a registered broker-dealer and separate non-bank affiliate of Wells Fargo &amp; Company.

588535 (Rev 06 - 02/16)

Page 1 of 3

Hilda Naghashian

702-791-6136

hilda.naghashian@wellsfargo.com

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|            |         |         |                |
|------------|---------|---------|----------------|
| Sub Firm # | ER Code | FA Code | Account Number |
| 020        | SD      | 25      | 6785-8016      |

(Office Use Only)

**Section 2 - Standard Beneficiary Designation (continued)****CONTINGENT BENEFICIARY:** I designate the following to share equally in my account balance (unless otherwise indicated) if no primary beneficiary is living at the time of my death.

| 1. | Contingent Beneficiary Name | Relationship | Date of Birth | Social Security Number | % of Benefits |
|----|-----------------------------|--------------|---------------|------------------------|---------------|
|    | Address                     | City         | State         | ZIP Code               |               |
| 2. | Contingent Beneficiary Name | Relationship | Date of Birth | Social Security Number | % of Benefits |
|    | Address                     | City         | State         | ZIP Code               |               |
| 3. | Contingent Beneficiary Name | Relationship | Date of Birth | Social Security Number | % of Benefits |
|    | Address                     | City         | State         | ZIP Code               |               |
| 4. | Contingent Beneficiary Name | Relationship | Date of Birth | Social Security Number | % of Benefits |
|    | Address                     | City         | State         | ZIP Code               |               |
| 5. | Contingent Beneficiary Name | Relationship | Date of Birth | Social Security Number | % of Benefits |
|    | Address                     | City         | State         | ZIP Code               |               |
| 6. | Contingent Beneficiary Name | Relationship | Date of Birth | Social Security Number | % of Benefits |
|    | Address                     | City         | State         | ZIP Code               |               |

☐ Check this box if additional beneficiaries are named on a separate signed page using the same format as above.

Must equal 100%

**Trust Account as Contingent Beneficiary** (Please complete this section only if you are naming a Trust as your Contingent Beneficiary.)

The Trustee(s) serving at my death under the Agreement of Trust executed on \_\_\_\_\_ by me as grantor and \_\_\_\_\_ as Trustee(s) to be held as part of such Trust and administered and distributed in accordance with its provisions as amended to the time of my death.

**DESIGNATION OF CUSTODIAN FOR MINOR BENEFICIARIES UNDER THE UNIFORM TRANSFERS TO MINORS ACT (UTMA)**

If a minor beneficiary is designated, I designate \_\_\_\_\_ as Custodian for such minor beneficiary under the Uniform Transfers to Minors Act (UTMA) of the State of my domicile. If the foregoing named Custodian is unable or unwilling to serve for any reason, I designate \_\_\_\_\_ as successor Custodian. If no Custodian is named, or if the foregoing named Custodian(s) are unable or unwilling to serve for any reason, I designate the Executor or Administrator of my Will as Custodian for such minor beneficiary. If no Custodian is named or acting under the foregoing provisions, the guardian of such minor beneficiary, whether appointed under a will or by court, shall become successor Custodian for such minor beneficiary.

**Section 3 - Per Stirpes Designation**

Complete Section 3 only if you want the Primary and/or Contingent Beneficiaries named in Section 2 to share in the IRA per stirpes. This designation is optional. Per stirpes is a method of distributing the assets should a beneficiary predecease the account holder. A per stirpes designation means that if a beneficiary named in Section 2 of this form dies before you, upon your death, the predeceased beneficiary's share will pass to his or her descendants pursuant to state law.

For example, in Section 2 of this form you have named 2 Primary Beneficiaries, Beneficiary A and Beneficiary B. They are to share equally the assets of the account. Both beneficiaries have 2 children. If you make a per stirpes designation and both beneficiaries survive you, 50% will be paid to Beneficiary A and 50% will be paid to Beneficiary B. If Beneficiary A survives you but Beneficiary B predeceases you, upon your death 50% is paid to Beneficiary A and the other 50% that would normally be paid to Beneficiary B will be divided equally and paid to the two children of Beneficiary B. In order to make the designation complete, you must designate a Personal Representative or a "role." A role is described as an Executor or Trustee. Your Financial Advisor cannot be named in this capacity. Upon your death, FCC will rely on the instructions provided by this individual for proper distribution instructions. This is a simplified example of per stirpes.

Before making this designation, you should obtain a complete explanation from your legal advisor. It is important that you have a full understanding prior to completing this section. Section 3 is a two-part section and both 3a and 3b must be completed.

3a. In this section you will need to select at least one of the choices. Or, if applicable to both beneficiaries, select both.

- ☐ I designate the Primary Beneficiaries named in Section 2 to share in the IRA per stirpes. This will entitle the share of a named predeceased Primary Beneficiary to pass to his/her descendants pursuant to state law.
- ☐ I designate the Contingent Beneficiaries named in Section 2 to share in the IRA per stirpes. This will entitle the share of a named predeceased Contingent Beneficiary to pass to his/her descendants pursuant to state law.

3b. In order to make this designation complete, select one of the check boxes below and provide the requested information. You cannot name your Financial Advisor in this capacity.

- ☐ I designate a Personal Representative to provide FCC with the proper identity of any unnamed beneficiaries and the extent of their interest in the IRA identified above. My Personal Representative will be \_\_\_\_\_.
- ☐ I designate an individual serving in a specific capacity or role to provide FCC with the proper identity of any unnamed beneficiaries and the extent of their interest in the IRA identified above. The individual serving in the role of \_\_\_\_\_ will provide the proper identity to FCC.

|            |         |         |                |
|------------|---------|---------|----------------|
| Sub Firm # | BR Code | FA Code | Account Number |
| 020        | SD      | 25      | 6785-8016      |

(Office Use Only)

#### Section 4 - Non-Standard Designation of Beneficiary(ies)

Complete this section if your beneficiary(ies) is named in a supplemental document. If you have NOT named your beneficiary in Section 2 because it does not fit the format and specifications, complete this section and attach the supplemental document. In order to accept this beneficiary designation, a Personal Representative or a "role" must be designated. A role is described as an Executor or Trustee. FCC will rely on the instructions provided by this individual regarding the distribution of assets. Please seek legal advice before making this election.

- ☐ My beneficiary designation is provided in a supplemental document, which I have signed and is attached to this Change of Beneficiary form.
- ☐ I name \_\_\_\_\_ as my Personal Representative, who will provide FCC with the distribution instructions upon my death.
- ☐ I designate the individual serving in a specific capacity or role to provide FCC with the distribution instructions upon my death. The individual serving in the role of \_\_\_\_\_ will provide the proper identity to FCC.

#### Section 5 - Authorization, Indemnification and Signature

I have established the Individual Retirement account pursuant to the First Clearing, LLC ("FCC") Self-Directed Individual Retirement Account Custodial Agreement. I desire to use, and FCC has agreed that I may use, this IRA Change of Beneficiary in order to designate the Primary and Contingent Beneficiaries of my IRA. This Beneficiary form supersedes and replaces any prior beneficiary designations, including without limitation any beneficiaries designated on my IRA Enrollment form. Except to the extent that the following designations of Primary and Contingent Beneficiaries shall supersede those shown on the Enrollment form, the terms and provisions of the Enrollment form shall continue to be effective and shall apply to the Primary and Contingent Beneficiaries named above.

I understand that FCC may choose, in its sole discretion, not to make a distribution of my IRA to any beneficiaries who are not specifically named in this Beneficiary Designation (for example the unnamed heirs of a deceased beneficiary) unless and until FCC has been instructed by the person named or described above (i.e., Personal Representative or role) or by a court of competent jurisdiction, or otherwise receives evidence satisfactory to it, as to the proper identity of such unnamed beneficiaries and the extent of their interest in my IRA. First Clearing, LLC and the respective directors, officers, employees, agents, and representatives may rely on such instructions or satisfactory evidence, and each is hereby released and discharged from any liability arising from or related to the distribution of my IRA in reliance on such instructions or evidence.

I certify that I received no tax or legal advice from First Clearing, LLC or my broker-dealer and that all decisions regarding this designation are my own. I hereby release and discharge FCC, and each of their respective directors, officers, employees, agents, and representatives (all the "Released Parties") from any and all claims, demands, actions or causes of action arising from or relating to (i) the acceptance of this beneficiary designation; or (ii) the distribution of my IRA pursuant to this beneficiary designation, or pursuant to the instructions of the Personal Representative (which is named above) or other representative of my estate, or pursuant to evidence satisfactory to them regarding the identity of the beneficiaries of my IRA and the extent of their interests therein. I agree to defend, indemnify, and hold harmless each of the Released Parties from and against any and all loss, liability, damage, expense (including without limitation reasonable attorneys' fees and expenses), or penalty (including without limitation penalties imposed by the Internal Revenue Service) arising from or related to such claims, demands, actions or causes of action. The agreements made by me in this Change of Beneficiary form shall be in addition to all other rights or remedies which any of the Released Parties shall have, whether under another agreement, by law, in equity, or otherwise.

This Beneficiary form is binding on me, my heirs, Personal Representatives, and assigns and inures to the benefit of each of the Released Parties, and each of their successors and assigns. The agreements made by me herein shall survive my death and the termination of my IRA.

Beneficiaries are not effective until First Clearing, LLC, as Custodian of the above-referenced IRA account, has received and approved this document.

|                            |                               |                   |
|----------------------------|-------------------------------|-------------------|
| Signature of Account Owner | Printed Name of Account Owner | Date (MM/DD/YYYY) |
| <i>Raymond Christian</i>   | Raymond T Christian           | 10/21/2016        |

#### Spousal Consent

If you are married and live in a community or marital property jurisdiction and are designating someone as beneficiary other than your spouse, your spouse must also sign in this section. This would include but is not limited to residents of AZ, CA, ID, LA, NV, NM, PR, TX, WA, and WI. Note that in Alaska, community property rules may be adopted by agreement signed by the married couple. Spousal Consent not required if establishing an Inherited IRA.

I am the spouse of the IRA account holder named above. I acknowledge that I have received a fair and reasonable disclosure of my spouse's property and financial obligations. I hereby agree and consent to the naming of the Primary Beneficiary set forth above, and along with my agreement and consent, do hereby transmute to my spouse all my community property interest in the IRA described above that I may have. I acknowledge my community property interest in the IRA account and voluntarily elect to relinquish my rights to the community property interest in the IRA account. I also acknowledge and agree that I shall have no claim whatsoever against the custodian for any payment to my spouse's named beneficiary(ies).

|                          |                        |                   |
|--------------------------|------------------------|-------------------|
| Signature of Spouse      | Printed Name of Spouse | Date (MM/DD/YYYY) |
| <i>Nancy E Christian</i> | Nancy E Christian      | 10/21/2016        |

# EXHIBIT T

# POWER OF ATTORNEY FOR FINANCIAL DECISIONS

## *WARNING TO PERSON EXECUTING THIS DOCUMENT*

This is an important legal document. It creates a durable power of attorney for financial matters. Before executing this document, you should know these important facts:

1. This document gives the person you designate as your agent the power to make decisions concerning your property for you. Your agent will be able to make decisions and act with respect to your property (including your money) whether or not you are able to act for yourself.
2. This power of attorney becomes effective immediately unless you state otherwise in the special instructions.
3. This power of attorney does not authorize the agent to make health care decisions for you.
4. The person you designate in this document has a duty to act consistent with your desires as stated in this document or otherwise made known or, if your desires are unknown, to act in your best interests.
5. You should select someone you trust to serve as your agent. Unless you specify otherwise, generally the agent's authority will continue until you die or revoke the power of attorney or the agent resigns or is unable to act for you.
6. Your agent is entitled to reasonable compensation unless you state otherwise in the special instructions.
7. This form provides for designation of one agent. If you wish to name more than one agent you may name a co-agent in the special instructions. Co-agents are not required to act together unless you include that requirement in the special instructions.
8. If your agent is unable or unwilling to act for you, your power of attorney will end unless you have named a successor agent. You may also name a second successor agent.
9. You have the right to revoke the authority granted to the person designated in this document.
10. This document revokes any prior durable power of attorney.
11. If there is anything in this document that you do not understand, you should ask a lawyer to explain it to you.

**1. DESIGNATION OF AGENT.**

I, NANCY I. CHRISTIAN do hereby designate and appoint:

Name: SUSAN G. CHRISTIAN-PAYNE

Address: Las Vegas, NV

Telephone Number: (702) 308-6674

as my agent to make decisions for me and in my name, place and stead and for my use and benefit and to exercise the powers as authorized in this document.

**2. DESIGNATION OF ALTERNATE AGENT.**

If SUSAN G. CHRISTIAN-PAYNE is unable or unwilling to act for me, then I designate the following person to serve as my agent as authorized in this document:

**A. First Alternative Agent**

Name: ROSEMARY K. CHRISTIAN-KEACH

Address: Las Vegas, NV

Telephone: (702) 271-3864

**B. Second Alternative Agent**

Name: RAYMOND T. CHRISTIAN, JR.

Address: Las Vegas, NV

Telephone: (702) 340-4700

### 3. OTHER POWERS OF ATTORNEY.

This Power of Attorney is intended to, and does, revoke any prior Power of Attorney for financial matters I have previously executed.

### 4. NOMINATION OF GUARDIAN.

If, after execution of this Power of Attorney, incompetency proceedings are initiated for my estate, I hereby nominate as my guardian or conservator for consideration by the court the person(s) nominated as Executor in my most recently executed Last Will and Testament. If I do not have a validly executed Last Will, then I nominate as guardian for my estate for consideration by the court my agent herein named, in the order named.

### 5. GRANT OF GENERAL AUTHORITY.

I grant my agent and any successor agent(s) general authority to act for me with respect to the following subjects:

Real Property; Tangible Personal Property; Stocks and Bonds; Commodities and Options; Banks and Other Financial Institutions; Safe Deposit Boxes; Operation of Entity or Business; Insurance and Annuities; Estates, Trusts and Other Beneficial Interests; Legal Affairs, Claims and Litigation; Personal Maintenance; Benefits from Governmental Programs or Civil or Military Service; Retirement Plans; Taxes.

  
(Initial here if this  
reflects your desires)

(As provided in NRS §§ 162A.480 through 162A.610.)

My agent **MAY NOT** do any of the following specific acts for me UNLESS I have INITIALED the specific authority listed below:

*(CAUTION: Granting any of the following will give your agent the authority to take actions that could significantly reduce your property or change how your property is distributed at your death. INITIAL ONLY the specific authority you WANT to give your agent.)*

- \_\_\_\_\_ • Create, amend, revoke or terminate an *inter vivos*, family, living, irrevocable or revocable trust
- \_\_\_\_\_ • Make a gift, subject to the limitations of NRS and any special instructions in this Power of Attorney
- \_\_\_\_\_ • Create or change rights of survivorship
- \_\_\_\_\_ • Create or change a beneficiary designation

MC

MC

MC

- Waive the principal's right to be a beneficiary of a joint and survivor annuity, including a survivor benefit under a retirement plan
- Exercise fiduciary powers that the principal has authority to delegate
- Disclaim or refuse an interest in property, including a power of appointment

#### 6. LIMITATION ON AGENT'S AUTHORITY.

An agent that is not my spouse MAY NOT use my property to benefit the agent or a person to whom the agent owes an obligation of support unless I have included that authority in the Special Instructions.

#### 7. SPECIAL INSTRUCTIONS OR OTHER OR ADDITIONAL AUTHORITY GRANTED TO AGENT:

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#### 8. DURABILITY AND EFFECTIVE DATE.

MC  
(Initial here if this  
reflects your desires)

DURABLE. This Power of Attorney shall not be affected by my subsequent disability or incapacity.

MC  
(Initial here if this  
reflects your desires)

SPRINGING POWER. It is my intention that this Power of Attorney shall become effective only upon my incapacity and I hereby direct that my designated agent, and any person or entity that my designated agent may transact business with on my behalf, may rely on a written medical opinion issued by a licensed medical doctor stating that I am disabled or incapacitated, and incapable of managing my affairs, and that said medical opinion shall establish whether or not I am under a disability for the purpose of establishing the authority of my designated agent to act in accordance with this Power of Attorney.

MC  
(Initial here if this  
reflects your desires)

I wish to have this Power of Attorney become effective on the following date:

Randy Christie 10-11-2016.

I wish to have this Power of Attorney end on the following date:

MC  
(Initial here if this  
reflects your desires)

(Initial here if this  
reflects your desires)

HYBRID. As to my first named agent this Power of Attorney shall be Durable and shall not be affected by my subsequent disability or incapacity. As to my alternate agents this Power of Attorney shall become a Springing Power upon the death, incapacity, or inability of my first named agent to act for me, and therefore shall become effective to my alternate agents only upon incapacity as discussed below. My alternate agents may transact business on my behalf, may rely on a written medical opinion issued by a licensed medical doctor stating that I am disabled or incapacitated, and incapable of managing my affairs, and that said medical opinion shall establish whether or not I am under a disability for the purpose of establishing the authority of my designated agent to act in accordance with this Power of Attorney.

#### 9. THIRD PARTY PROTECTION.

Third parties may rely upon the validity of this Power of Attorney or a copy and the representations of my agent as to all matters relating to any power granted to my agent, and no person or agency who relies upon the representation of my agent, or the authority granted by my agent, shall incur any liability to me or my estate as a result of permitting my agent to exercise any power unless a third party knows or has reason to know this Power of Attorney has terminated or is invalid.

*(As contained in NRS § 162A.370(3): A person that refuses in violation of this section to accept an acknowledged power of attorney is subject to: a) a court order mandating acceptance of the power of attorney; and b) liability for reasonable attorney's fees and costs incurred in any action or proceeding that confirms the validity of the power of attorney or mandates acceptance of the power of attorney).*

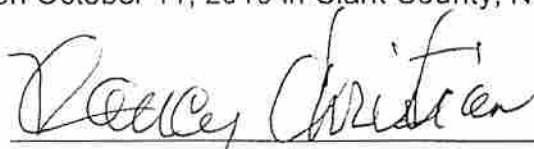
#### 10. RELEASE OF INFORMATION.

I agree to, authorize, and allow full release of information, by any government agency, business, creditor or third party who may have information pertaining to my assets or income, to my agent named herein.

11. SIGNATURE AND ACKNOWLEDGEMENT.

YOU MUST DATE AND SIGN THIS POWER OF ATTORNEY. THIS POWER OF ATTORNEY WILL NOT BE VALID UNLESS IT IS ACKNOWLEDGED BEFORE A NOTARY PUBLIC.

I sign my name to this Power of Attorney on October 11, 2016 in Clark County, Nevada.

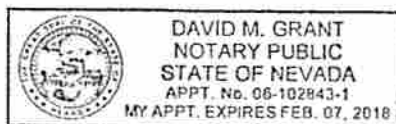
  
\_\_\_\_\_  
NANCY I. CHRISTIAN

CERTIFICATE OF ACKNOWLEDGEMENT OF NOTARY PUBLIC

STATE OF NEVADA       )  
                                  )ss.  
COUNTY OF CLARK     )

On October 11, 2016 before me, the undersigned, a Notary Public in and for said County of Clark, State of Nevada, personally appeared NANCY I. CHRISTIAN, 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 she executed the same in her authorized capacity, and that by her 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.



  
\_\_\_\_\_  
NOTARY PUBLIC

## IMPORTANT INFORMATION FOR AGENT

1. Agent's Duties. When you accept the authority granted under this Power of Attorney, a special legal relationship is created between you and the principal. This relationship imposes upon you legal duties that continue until you resign or the Power of Attorney is terminated or revoked. You must:
  - a) Do what you know the principal reasonably expects you to do with the principal's property or, if you do not know the principal's expectations, act in the principal's best interest;
  - b) Act in good faith;
  - c) Do nothing beyond the authority granted in this Power of Attorney; and
  - d) Disclose your identity as an agent whenever you act for the principal by writing or printing the name of the principal and signing your own name as "agent" in the following manner: (Principal's Name) by (Your Signature) as Agent
2. Unless the Special Instructions in this Power of Attorney state otherwise, you must also:
  - a) Act loyally for the principal's benefit;
  - b) Avoid conflicts that would impair your ability to act in the principal's best interest;
  - c) Act with care, competence, and diligence;
  - d) Keep a record of all receipts, disbursements and transactions made on behalf of the principal;
  - e) Cooperate with any person that has authority to make health care decisions for the principal to do what you know the principal reasonably expects or, if you do not know the principal's expectations, to act in the principal's best interest; and
  - f) Attempt to preserve the principal's estate plan if you know the plan and preserving the plan is consistent with the principal's best interest.
3. Termination of Agent's Authority. You must stop acting on behalf of the principal if you learn of any event that terminates this Power of Attorney or your authority under this Power of Attorney. Events that terminate a Power of Attorney or your authority to act under a Power of Attorney include:
  - a) Death of the principal;
  - b) The principal's revocation of the Power of Attorney or your authority;
  - c) The occurrence of a termination event stated in the Power of Attorney;
  - d) The purpose of the Power of Attorney is fully accomplished; or
  - e) If you are married to the principal, your marriage is dissolved.
4. Liability of Agent. The meaning of the authority granted to you is defined in Title 13 of Nevada Revised Statutes. If you violate this chapter or act outside the authority granted in this Power of Attorney, you may be liable for any damages caused by your violation.
5. If there is anything about this document or your duties that you do not understand, you should seek legal advice.