

IN THE SUPREME COURT OF THE STATE OF NEVADA

ANTHONY S. NOONAN IRA, LLC;
LOU NOONAN; AND JAMES M.
ALLRED IRA, LLC

Appellants,

v.

U.S. BANK NATIONAL
ASSOCIATION EE; AND
NATIONSTAR MORTGAGE, LLC,

Respondents.

Supreme Court No. 78624

Electronically Filed
Sep 24 2019 03:43 p.m.
Elizabeth A. Brown
Clerk of Supreme Court

District Court No. A-1-10-00000000

APPELLANT'S APPENDIX

VOLUME V

DATE	DOCUMENT	VOLUME	PAGE NOS.
12/4/2014	Affidavit of Due Diligence for Bank of America, N.A.	I	APP0008-APP0009
2/2/2015	Affidavit of Due Diligence for Matthew M. Bigam	I	APP0035-APP0036
2/2/2015	Affidavit of Due Diligence for Matthew M. Bigam	I	APP0037-APP0038
5/28/2015	Affidavit of Due Diligence for Matthew M. Bigam	I	APP0093-APP0094
12/19/2014	Affidavit of Due Diligence for Republic Mortgage	I	APP0022-APP0023
12/19/2014	Affidavit of Due Diligence Republic Mortgage LLC	I	APP0024-APP0025
12/4/2014	Affidavit of Due Diligence for US Bank National Association EE	I	APP0010-APP0011
4/9/2015	Affidavit of Mailing of Amended Summons and Amended Complaint	I	APP0081
4/9/2015	Affidavit of Mailing of Amended Summons and Amended Complaint	I	APP0082

DATE	DOCUMENT	VOLUME	PAGE NOS.
6/25/2015	Affidavit of Mailing Summons and Complaint	I	APP0136
7/9/2015	Affidavit of Publication Summons	I	APP0155
9/23/2016	Affidavit of Service	III	APP0558
9/23/2016	Affidavit of Service	III	APP0559
12/21/2016	Affidavit of Service	IV	APP0884
12/11/2014	Affidavit of Service for Bank of America NA	I	APP0016-APP0019
12/19/2014	Affidavit of Service for Nationstar Mortgage LLC	I	APP0020-APP0021
4/23/2015	Affidavit of Service for Real Time Resolutions, Inc.	I	APP0091-APP0092
1/12/2015	Affidavit of Service for Republic Mortgage	I	APP0030-APP0033
1/12/2015	Affidavit of Service for Republic Mortgage LLC	I	APP0026-APP0029
4/23/2015	Affidavit of Service for Republic Silver State Disposal, Inc.	I	APP0089-APP0090
12/11/2014	Affidavit of Service for US Bank National Association EE	I	APP0012-APP0015
4/3/2015	Amended Affidavit of Due Diligence for Matthew M. Bigam	I	APP0073-APP0074
9/4/2015	Amended Affidavit of Mailing of Summons and Complaint	I	APP0180-APP0181
6/11/2015	Amended Certificate of Service	I	APP0134-APP0135
4/6/2015	Amended Complaint	I	APP0075-APP0080
4/22/2015	Answer to Complaint	I	APP0084-APP0086
2/5/2015	Application for Judgment by Default	I	APP0047-APP0052
5/30/2015	Certificate of Mailing Summons and Complaint	I	APP0095
12/1/2014	Complaint	I	APP0001-APP0007

DATE	DOCUMENT	VOLUME	PAGE NOS.
3/10/2015	Court Minutes	I	APP0060
7/8/2015	Court Minutes	I	APP0154
10/7/2015	Court Minutes	I	APP0191
3/2/2016	Court Minutes	I	APP0210
4/8/2016	Court Minutes	II	APP0489- APP0490
5/18/2016	Court Minutes	III	APP0547- APP0548
12/14/2016	Court Minutes	IV	APP0874
2/7/2019	Court Minutes	V	APP1153
9/18/2015	Default	I	APP0182- APP0183
2/3/2015	Default Bank of America NA	I	APP0039
1/26/2015	Default Nationstar Mortgage LLC	I	APP0034
2/27/2015	Default Republic Mortgage	I	APP0058
2/27/2015	Default Republic Mortgage LLC	I	APP0059
2/3/2015	Default US Bank National Association EE	I	APP0040
6/1/2015	Ex Parte Motion to Enlarge Time for Service of Process and for An Order for Service by Publication as to Matthew M. Bigam	I	APP0096- APP0108
3/18/2019	Findings of Fact, Conclusion of Law and Judgment	V	APP1154- APP1163
4/22/2015	Initial Appearance Fee Disclosure	I	APP0087- APP0088
2/4/2015	Initial Appearance Fee Disclosure on Behalf of Nationstar Mortgage, LLC and US Bank N.A.	I	APP0041- APP0043
11/25/2015	Joint Case Conference Report	I	APP0195- APP0201
3/10/2015	Judgment by Default	I	APP0061- APP0062
5/3/2016	Motion to Strike Plaintiffs' Motion for Reconsideration of Order Denying Plaintiffs' Motion for Summary	III	APP0530- APP0538

DATE	DOCUMENT	VOLUME	PAGE NOS.
	Judgment or In The Alternative, Opposition to Plaintiffs' Motion		
1/29/2019	Nationstar and US Bank's Answer to Amended Complaint	V	APP1137-APP1145
12/5/2016	Nationstar and US Bank's Opposition to Plaintiffs' Renewed Motion for Summary Judgment	IV	APP0838-APP0843
11/10/2016	Nationstar and US Bank's Renewed Motion for Summary Judgment	III	APP0560-APP0626
12/8/2016	Nationstar and US Bank's Renewed Motion for Summary Judgment	IV	APP0851-APP0856
1/7/2019	Nationstar and US Bank's: (1) Motion to Strike Plaintiffs' Second Renewed Motion for Summary Judgment, and Alternatively, (2) Opposition to Plaintiffs' Second Renewed Motion for Summary Judgment, and (3) Supplement to Nationstar and US Bank's Renewed Motion for Summary Judgment	V	APP1110-APP1133
4/8/2016	Nationstar Mortgage LLC's and US Bank N.A.'s Reply in Support of Motion for Summary Judgment	II	APP0406-APP0490
7/6/2015	Nationstar Mortgage LLC's and US Bank, N.A.'s Motion for Summary Judgment	I	APP0145-APP0153
2/4/2015	Notice of Appearance on Behalf of Nationstar Mortgage, LLC and US Bank N.A.	I	APP0044-APP0046
2/24/2017	Notice of Change of Address	IV	APP0885-APP0886
1/11/2018	Notice of Change of Address	IV	APP0900-APP0901
5/7/2018	Notice of Change of Address	IV	APP0902-APP0903

DATE	DOCUMENT	VOLUME	PAGE NOS.
8/7/2015	Notice of Department Reassignment	I	APP0158-APP0159
10/13/2015	Notice of Early Case Conference	I	APP0192-APP0194
3/19/2019	Notice of Entry f Findings of Fact, Conclusions of Law and Judgment	V	APP1164-APP1174
5/9/2019	Notice of Entry of Judgment by Default	V	APP1182-APP1186
7/1/2015	Notice of Entry of Order	I	APP0140-APP0144
5/23/2016	Notice of Entry of Order Denying Plaintiffs' and Nationstar Mortgage LLC's and US Bank N.A.'s Motions for Summary Judgment	III	APP0549-APP0557
3/31/2015	Notice of Entry of Stipulation and Order	I	APP0066-APP0072
12/20/2016	Notice of Entry of Stipulation and Order to Continue Deadline to File Pre-Trial Memorandum	IV	APP0878-APP0883
5/10/2018	Notice of Entry of Stipulation to Continue Calendar Call, Trial, and All Trial-Related Deadlines (Second Request)	IV	APP0908-APP0915
9/7/2017	Notice of Entry of Stipulation to Continue Trial and All Trial Related Deadlines	IV	APP0893-APP0899
4/16/2015	Notice of Lis Pendens	I	APP0083
2/16/2015	Notice of Prove-Up	I	APP0055-APP0057
5/4/2017	Notice of Rescheduling of Calendar Call and Trial Stack	IV	APP0887-APP0888
12/23/2015	Notice of Rescheduling of Hearing	I	APP0202-APP0203
8/10/2015	Opposition to Defendants Motion for Summary Judgment	I	APP0160-APP0174

DATE	DOCUMENT	VOLUME	PAGE NOS.
5/3/2016	Order Denying Plaintiffs' and Nationstar Mortgage LLC's and US Bank, N.A.'s Motion for Summary Judgment	III	APP0525-APP0529
6/5/2015	Order Granting Ex Parte Motion to Enlarge Time for Service of Process and for An Order for Service by Publication as to Matthew M. Bigam	I	APP0109-APP0110
2/3/2016	Order Setting Civil Bench Trial	I	APP0207-APP0209
8/7/2015	Peremptory Challenge of Judge	I	APP0156-APP0157
4/17/2019	Plaintiffs' Case Appeal Statement	V	APP1178-APP1181
4/18/2016	Plaintiffs' Motion for Reconsideration of the Order Denying Plaintiff's Motion for Summary Judgment (Part 1)	II	APP0491-APP0498
4/18/2016	Plaintiffs' Motion for Reconsideration of the Order Denying Plaintiff's Motion for Summary Judgment (Part 2)	III	APP0499-APP0524
6/10/2015	Plaintiffs' Motion for Summary Judgment	I	APP0111-APP0133
4/17/2019	Plaintiffs' Notice of Appeal	V	APP1175-APP1177
12/5/2016	Plaintiffs' Opposition to Nationstar and U.S. Bank's Renewed Motion for Summary Judgment	IV	APP0844-APP0850
11/10/2016	Plaintiffs' Renewed Motion for Summary Judgment (Part 1)	III	APP0627-APP0747
11/10/2016	Plaintiffs' Renewed Motion for Summary Judgment (Part 2)	IV	APP0748-APP0831
9/30/2015	Plaintiffs' Reply in Support of Plaintiff's Motion for Summary Judgment Against Republic Silver State Disposal Inc.	I	APP0184-APP0190

DATE	DOCUMENT	VOLUME	PAGE NOS.
1/31/2019	Plaintiffs' Reply in Support of Second Renewed Motion for Summary Judgment and Plaintiffs' Opposition to Defendants Nationstar Mortgage LLC and US Bank, N.A's Motion to Strike	V	APP1146-APP1152
5/13/2016	Plaintiffs' Reply in Support of Their Motion for Reconsideration of the Order Denying Plaintiffs Motion for Summary Judgment and Opposition to Defendant's Motion to Strike	III	APP0539-APP0546
12/8/2016	Plaintiffs' Reply in Support of Their Renewed Motion for Summary Judgment	IV	APP0857-APP0873
12/19/2018	Plaintiff's Second Renewed Motion for Summary Judgment (Part 1)	IV	APP0916-APP0997
12/19/2018	Plaintiff's Second Renewed Motion for Summary Judgment (Part 2)	V	APP0998-APP1109
3/30/2016	Plaintiffs Supplement in Support of Their Motion for Summary Judgment (Part 1)	I	APP0211-APP0249
3/30/2016	Plaintiffs Supplement in Support of Their Motion for Summary Judgment (Part 1)	II	APP0250-APP0405
1/9/2019	Republic Silver State Disposal, Inc. D/B/A Republic Services' Limited Opposition to Plaintiff's Second Renewed Motion for Summary Judgment	V	APP1134-APP1136
11/16/2016	Republic Silver State Disposal, Inc. dba Republic Services' Partial Opposition to Plaintiff's Renewed Motion for Summary Judgment	IV	APP0832-APP0834
11/22/2016	Republic Silver State Disposal, Inc. dba Republic Services' Partial Oppoisition to Nationstar and US Bank's Renewed Motion for Summary Judgment	IV	APP0835-APP0837

DATE	DOCUMENT	VOLUME	PAGE NOS.
8/13/2015	Republic Silver State Disposal, Inc. dba Republic Services' Partial Opposition to Plaintiff's Motion for Summary Judgment	I	APP0177-APP0179
2/5/2015	Request for Prove Up Hearing by Default	I	APP0053-APP0054
1/8/2016	Scheduling Order	I	APP0204-APP0206
6/30/2015	Stipulation and Order for Dismissal of Party and for Disclaimer of Interest in Subject Real Property	I	APP0137-APP0139
3/20/2015	Stipulation and Order Setting Aside Default	I	APP0063-APP0065
5/9/2018	Stipulation to Continue Calendar Call, Trial, and All Trial-Related Deadlines (Second Request)	IV	APP0904-APP0907
12/16/2016	Stipulation To Continue Deadline to File Pre-Trial Memorandum	IV	APP0875-APP0877
9/7/2017	Stipulation to Continue Trial and All Trial Related Deadlines	IV	APP0889-APP0892
8/13/2015	Three Day Notice of Intent to Default	I	APP0175-APP0176

VOLUME V

DATE	DOCUMENT	VOLUME	PAGE NOS.
12/19/2018	Plaintiff's Second Renewed Motion for Summary Judgment (Part 2)	V	APP0998-APP1109

DATE	DOCUMENT	VOLUME	PAGE NOS.
1/7/2019	Nationstar and US Bank's: (1) Motion to Strike Plaintiffs' Second Renewed Motion for Summary Judgment, and Alternatively, (2) Opposition to Plaintiffs' Second Renewed Motion for Summary Judgment, and (3) Supplement to Nationstar and US Bank's Renewed Motion for Summary Judgment	V	APP1110- APP1133
1/9/2019	Republic Silver State Disposal, Inc. D/B/A Republic Services' Limited Opposition to Plaintiff's Second Renewed Motion for Summary Judgment	V	APP1134- APP1136
1/29/2019	Nationstar and US Bank's Answer to Amended Complaint	V	APP1137- APP1145
1/31/2019	Plaintiffs' Reply in Support of Second Renewed Motion for Summary Judgment and Plaintiffs' Opposition to Defendants Nationstar Mortgage LLC and US Bank, N.A.'s Motion to Strike	V	APP1146- APP1152
2/7/2019	Court Minutes	V	APP1153
3/18/2019	Findings of Fact, Conclusion of Law and Judgment	V	APP1154- APP1163
3/19/2019	Notice of Entry f Findings of Fact, Conclusions of Law and Judgment	V	APP1164- APP1174
4/17/2019	Plaintiffs' Notice of Appeal	V	APP1175- APP1177
4/17/2019	Plaintiffs' Case Appeal Statement	V	APP1178- APP1181
5/9/2019	Notice of Entry of Judgment by Default	V	APP1182- APP1186

DATED this 24th day of September, 2019.

The Law Office of Mike Beede, PLLC

/s/Michael Beede

Michael Beede, Esq.

Nevada Bar No. 13068

2470 St. Rose Pkwy, Suite 307

Henderson, NV 89074

Attorney for Appellant

CERTIFICATE OF SERVICE

I, the undersigned, declare under penalty of perjury, that I am over the age of eighteen (18) years, and I am not a party to, nor interested in, this action. On September 24th, 2019 I caused to be served a true and correct copy of the foregoing **APPELLANT'S APPENDIX VOLUME V**, by the method indicated:

☒ BY ELECTRONIC SUBMISSION: submitted to the above-entitled Court for electronic filing and service upon the Court's Service List for the above-referenced case.

☐ BY U.S. MAIL: by placing the document(s) listed above in a sealed envelope with postage thereon fully prepaid, in the United States mail at Las Vegas, Nevada addressed as set forth below.

/s/Michael Madden
An Employee of The Law Office of Mike Beede, PLLC

EXHIBIT 4

EXHIBIT 4

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CERTIFICATE OF CUSTODIAN OF RECORDS

STATE OF NEVADA)

ss:

COUNTY OF CLARK)

I, JULIA THOMPSON, declare as follows:

1. I am employed by Red Rock Financial Services ("RRFS") as supervisor, and in such capacity I am the custodian of the records.

2. On or about the 9th day of March, 2016, I received a Subpoena calling for the production of records pertaining to Anthony S. Noonan IRA, LLC et al. v. Matthew M. Bigam, et al., District Court, Clark County Nevada Case No. A-14-710465-C.

3. I and/or persons acting under my supervision have examined the information and/or records requested, and have made a true representation of the information and/or an exact copy of the records.

4. I hereby certify that the information and/or reproduction of documents attached hereto are true and complete.

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

DATED this 11 day of March, 2016.



JULIA THOMPSON

EXHIBIT 5

EXHIBIT 5

EXHIBIT 5-1

EXHIBIT 5-1

Assessor Parcel Number: 176-11-311-013
File Number: R84944

Accommodation

Inst #: 201104260002234
Fees: \$14.00
N/C Fee: \$0.00
04/26/2011 12:57:56 PM
Receipt #: 753163
Requestor:
NORTH AMERICAN TITLE
COMPAN
Recorded By: KXC Pgs: 1
DEBBIE CONWAY
CLARK COUNTY RECORDER

LIEN FOR DELINQUENT ASSESSMENTS

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

NOTICE IS HEREBY GIVEN: Red Rock Financial Services, a division of RMI Management LLC, officially assigned as agent by the Coronado Ranch Landscape Maintenance Corporation, herein also called the Association, in accordance with Nevada Revised Statutes 116 and outlined in the Association Covenants, Conditions, and Restrictions, herein also called CC&R's, recorded on 08/25/2000, in Book Number 20000825, as Instrument Number 02301 and including any and all Amendments and Annexations et. seq., of Official Records of Clark County, Nevada, which have been supplied to and agreed upon by said owner.

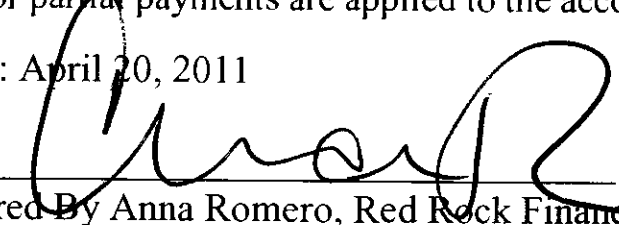
Said Association imposes a Lien for Delinquent Assessments on the commonly known property:
7883 Tahoe Ridge Ct, Las Vegas, NV 89139
PROMONTORY 5 PLAT BOOK 126 PAGE 34 LOT 13 BLOCK 1, in the County of Clark
Current Owner(s) of Record:
MATTHEW M. BIGAM, LEAH ANN BIGAM

The amount owing as of the date of preparation of this lien is **\$730.92.

This amount includes assessments, late fees, interest, fines/violations and collection fees and costs.

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

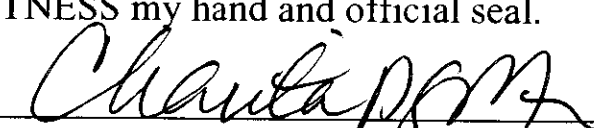
Dated: April 20, 2011


Prepared By Anna Romero, Red Rock Financial Services, on behalf of Coronado Ranch Landscape Maintenance Corporation

STATE OF NEVADA)
COUNTY OF CLARK)

On April 20, 2011, before me, personally appeared Anna Romero, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacity, and that by their signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.


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

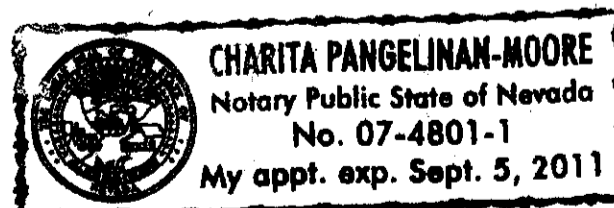


EXHIBIT 5-2

EXHIBIT 5-2



RED ROCK FINANCIAL SERVICES

MAILING AFFIDAVIT

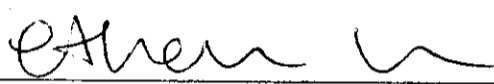
File Number: R 81944

STATE OF NEVADA)
) Ss.
COUNTY OF CLARK)

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

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

Dated: 5/13/11

Signature 

See Attached 2 Pages

THE
WALZ
CERTIFIED
MAILER™

FROM

WALZ™

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

Label #1

Matthew M. Bigam
7883 Tahoe Ridge Court
Las Vegas, NV 89139
R84944

Label #2

Matthew M. Bigam
7883 Tahoe Ridge Court
Las Vegas, NV 89139
R84944

Label #3

Matthew M. Bigam
7883 Tahoe Ridge Court
Las Vegas, NV 89139
R84944

TO: Matthew M. Bigam
7883 Tahoe Ridge Court
Las Vegas, NV 89139

SENDER:

REFERENCE: R84944

PS Form 3800, January 2005

RETURN
RECEIPT
SERVICE

Postage

Certified Fee

Return Receipt Fee

Restricted Delivery

Total Postage & Fees

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

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

Mailed on 5/13/11 by
Red Rock Financial Service
See Firm Boo

FOLD AND TEAR THIS WAY → OPTIONAL

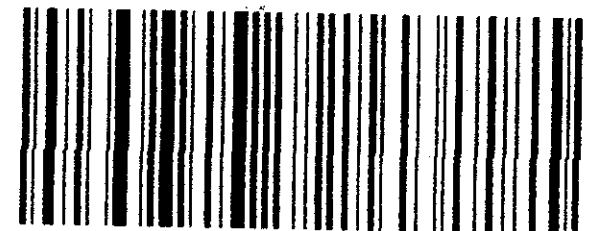
Label #5

Matthew M. Bigam
7883 Tahoe Ridge Court
Las Vegas, NV 89139
R84944

Label #6

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

CERTIFIED MAIL™



7196 9008 9111 0071 6107

Charge
Amount:

Charge
To:

FOLD AND TEAR THIS WAY →

2. Article Number



7196 9008 9111 0071 6107

3. Service Type **CERTIFIED MAIL™**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

Matthew M. Bigam
7883 Tahoe Ridge Court
Las Vegas, NV 89139
R84944 Coronado Ranch Landscape Maintenance Corporation

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent
☐ Addressee

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

☐ Yes
☐ No

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

Thank you for using Return Receipt Service

Thank you for using Return Receipt Service

NTR0832

APP1005

PS Form 3811, January 2005

Domestic Return Receipt

THE
WALZ
CERTIFIED
MAILER™

FROM

WALZ™

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

Label #1

Leah Ann Bigam
7883 Tahoe Ridge Court
Las Vegas, NV 89139
R84944

Label #2

Leah Ann Bigam
7883 Tahoe Ridge Court
Las Vegas, NV 89139
R84944

Label #3

Leah Ann Bigam
7883 Tahoe Ridge Court
Las Vegas, NV 89139
R84944

TO: Leah Ann Bigam
7883 Tahoe Ridge Court
Las Vegas, NV 89139

SENDER:

REFERENCE: R84944

PS Form 3800, January 2005

RETURN
RECEIPT
SERVICE

Postage

Certified Fee

Return Receipt Fee

Restricted Delivery

Total Postage & Fees

US Postal Service®
Receipt for
Certified Mail™

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

Mailed on 5/13/11 by
Red Rock Financial Service
See Firm Boo

A

FOLD AND TEAR THIS WAY → OPTIONAL

3

Label #5

Leah Ann Bigam
7883 Tahoe Ridge Court
Las Vegas, NV 89139
R84944

Charge
Amount:

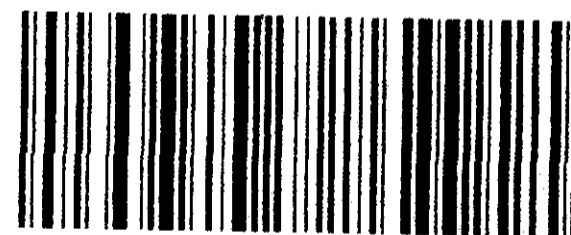
Charge
To:

FOLD AND TEAR THIS WAY →

Label #6

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

CERTIFIED MAIL™



7196 9008 9111 0071 6091

Label #4

Certified Article Number

7196 9008 9111 0071 6091

SENDER'S RECORD

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number



7196 9008 9111 0071 6091

3. Service Type **CERTIFIED MAIL™**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

Leah Ann Bigam
7883 Tahoe Ridge Court
Las Vegas, NV 89139
R84944 Coronado Ranch Landscape Maintenance Corporation

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent
☐ Addressee

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

☐ Yes
☐ No

NTR0833

APP1006

PS Form 3811, January 2005

Domestic Return Receipt

Thank you for using Return Receipt Service

Thank you for using Return Receipt Service



Red Rock Financial Services

May 13, 2011

VIA CERTIFIED AND FIRST CLASS MAIL

Matthew M. Bigam
7883 Tahoe Ridge Court
Las Vegas, NV 89139

Re: 7883 Tahoe Ridge Ct Las Vegas, NV 89139
Coronado Ranch Landscape Maintenance Corporation / R84944

Dear Matthew M. Bigam:

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

Red Rock Financial Services initial correspondence to you stated that failure to reinstate the above account would result in the Lien for Delinquent Assessments being prepared and recorded on the above referenced property. Noted in the initial correspondence, additional fees and costs have been added to the account balance. As of the date of this letter, the account balance is \$881.87.

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

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

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

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

Regards,

Red Rock Financial Services
enclosure(s)

Red Rock Financial Services

■ 7251 Amigo Street, Suite 100 Las Vegas, NV 89119

www.rrfs.com

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

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

NTR0834



Red Rock Financial Services

May 13, 2011

VIA CERTIFIED AND FIRST CLASS MAIL

Leah Ann Bigam
7883 Tahoe Ridge Court
Las Vegas, NV 89139

Re: 7883 Tahoe Ridge Ct Las Vegas, NV 89139
Coronado Ranch Landscape Maintenance Corporation / R84944

Dear Leah Ann Bigam:

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

Red Rock Financial Services initial correspondence to you stated that failure to reinstate the above account would result in the Lien for Delinquent Assessments being prepared and recorded on the above referenced property. Noted in the initial correspondence, additional fees and costs have been added to the account balance. As of the date of this letter, the account balance is \$881.87.

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

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

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

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

Regards,

Red Rock Financial Services
enclosure(s)

Red Rock Financial Services

■ 7251 Amigo Street, Suite 100 Las Vegas, NV 89119

www.rrfs.com

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

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

NTR0835

Assessor Parcel Number: 176-11-311-013
File Number: R84944

Accommodation

Inst #: 201104260002234
Fees: \$14.00
N/C Fee: \$0.00
04/26/2011 12:57:56 PM
Receipt #: 753163
Requestor:
NORTH AMERICAN TITLE
COMPAN
Recorded By: KXC Pgs: 1
DEBBIE CONWAY
CLARK COUNTY RECORDER

LIEN FOR DELINQUENT ASSESSMENTS

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

NOTICE IS HEREBY GIVEN: Red Rock Financial Services, a division of RMI Management LLC, officially assigned as agent by the Coronado Ranch Landscape Maintenance Corporation, herein also called the Association, in accordance with Nevada Revised Statutes 116 and outlined in the Association Covenants, Conditions, and Restrictions, herein also called CC&R's, recorded on 08/25/2000, in Book Number 20000825, as Instrument Number 02301 and including any and all Amendments and Annexations et. seq., of Official Records of Clark County, Nevada, which have been supplied to and agreed upon by said owner.

Said Association imposes a Lien for Delinquent Assessments on the commonly known property:

7883 Tahoe Ridge Ct, Las Vegas, NV 89139

PROMONTORY 5 PLAT BOOK 126 PAGE 34 LOT 13 BLOCK 1, in the County of Clark

Current Owner(s) of Record:

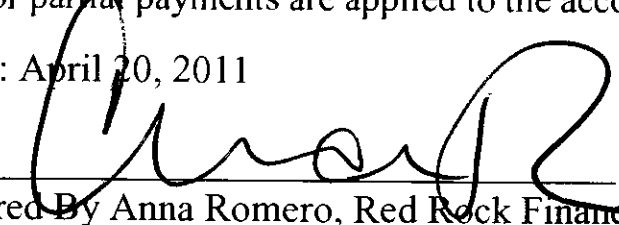
MATTHEW M. BIGAM, LEAH ANN BIGAM

The amount owing as of the date of preparation of this lien is **\$730.92.

This amount includes assessments, late fees, interest, fines/violations and collection fees and costs.

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

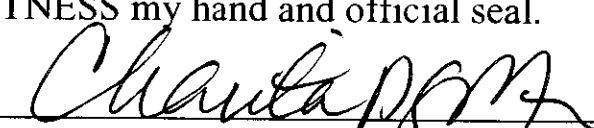
Dated: April 20, 2011

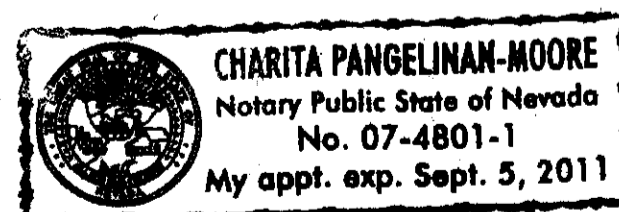

Prepared By Anna Romero, Red Rock Financial Services, on behalf of Coronado Ranch Landscape Maintenance Corporation

STATE OF NEVADA)
COUNTY OF CLARK)

On April 20, 2011, before me, personally appeared Anna Romero, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacity, and that by their signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.


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



NTR0836

EXHIBIT 6

EXHIBIT 6

EXHIBIT 6-1

EXHIBIT 6-1

Assessor Parcel Number: 176-11-311-013
File Number: R84944
Property Address: 7883 Tahoe Ridge Ct
Las Vegas, NV 89139
Title Order Number: 5616526-A5

First American Title

Inst #: 201106210002390

Fees: \$14.00

N/C Fee: \$0.00

06/21/2011 12:54:09 PM

Receipt #: 819146

Requestor:

FIRST AMERICAN NATIONAL DEF

Recorded By: CYV Pgs: 1

DEBBIE CONWAY

CLARK COUNTY RECORDER

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

◆ IMPORTANT NOTICE ◆

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

WARNING! IF YOU FAIL TO PAY THE AMOUNT SPECIFIED IN THIS NOTICE, YOU COULD LOSE YOUR HOME, EVEN IF THE AMOUNT IS IN DISPUTE!

NOTICE IS HEREBY GIVEN: Red Rock Financial Services officially assigned as agent by the Coronado Ranch Landscape Maintenance Corporation, under the Lien for Delinquent Assessments, recorded on 04/26/2011, in Book Number 20110426, as Instrument Number 0002234, reflecting MATTHEW M. BIGAM, LEAH ANN BIGAM as the owner(s) of record on said lien, land legally described as PROMONTORY 5 PLAT BOOK 126 PAGE 34 LOT 13 BLOCK 1, of the Official Records in the Office of the Recorder of Clark County, Nevada, makes known the obligation under the Covenants, Conditions and Restrictions recorded 08/25/2000, in Book Number 20000825, as Instrument Number 02301, has been breached. As of 01/01/2011 forward, all assessments, whether monthly or otherwise, late fees, interest, Association charges, legal fees and collection fees and costs, less any credits, have gone unpaid.

Above stated, the Association has equipped Red Rock Financial Services with verification of the obligation according to the Covenants, Conditions and Restriction in addition to documents proving the debt, therefore declaring any and all amounts secured as well as due and payable, electing the property to be sold to satisfy the obligation. In accordance with Nevada Revised Statutes 116, no sale date may be set until the ninety-first (91) day after the recorded date or the mailing date of the Notice of Default and Election to Sell. As of June 17, 2011, the amount owed is \$ 1,775.62. This amount will continue to increase until paid in full.

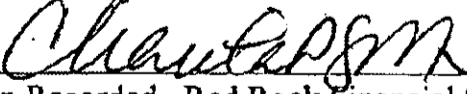

Prepared By Eungel Watson, Red Rock Financial Services, on behalf of Coronado Ranch Landscape Maintenance Corporation

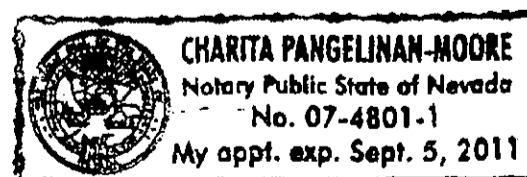
Dated: June 17, 2011

STATE OF NEVADA)
COUNTY OF CLARK)

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

WITNESS my hand and official seal.


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



NTR0799

EXHIBIT 6-2

EXHIBIT 6-2



RED ROCK FINANCIAL SERVICES

MAILING AFFIDAVIT

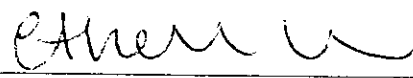
File Number: R 84944

STATE OF NEVADA)
) Ss.
COUNTY OF CLARK)

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

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

Dated: 6/27/11

Signature 

See Attached 8 Pages

THE
WALZ
CERTIFIED
MAILER™

FROM

WALZ™

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

7196 9008 9111 1206 0502

Label #1
Matthew M. Bigam
7883 Tahoe Ridge Court
Las Vegas, NV 89139
R84944

Label #2
Matthew M. Bigam
7883 Tahoe Ridge Court
Las Vegas, NV 89139
R84944

Label #3
Matthew M. Bigam
7883 Tahoe Ridge Court
Las Vegas, NV 89139
R84944

TO: Matthew M. Bigam
7883 Tahoe Ridge Court
Las Vegas, NV 89139

SENDER:

REFERENCE: R84944

PS Form 3800, January 2005

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

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

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

Mailed on 6/27/11 by
Red Rock Financial Services
See Firm Book

A FOLD AND TEAR THIS WAY → OPTIONAL

B Label #5

Label #4
Certified Article Number
2050 9008 9111 1206 0502
SENDER'S RECORD

Matthew M. Bigam
7883 Tahoe Ridge Court
Las Vegas, NV 89139
R84944

Charge
Amount:

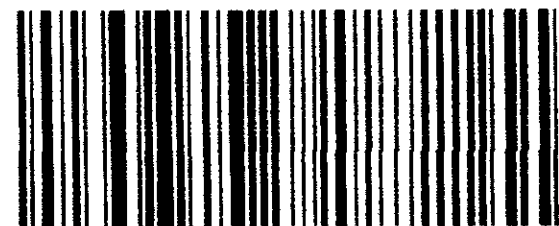
Charge
To:

FOLD AND TEAR THIS WAY →

Label #6

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

CERTIFIED MAIL™



7196 9008 9111 1206 0502

C

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number



7196 9008 9111 1206 0502

3. Service Type **CERTIFIED MAIL™**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

Matthew M. Bigam
7883 Tahoe Ridge Court
Las Vegas, NV 89139
R84944 Coronado Ranch Landscape Maintenance Corporation

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent
☐ Addressee

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

☐ Yes
☐ No

NTR0791

APP1015

PS Form 3811, January 2005

Domestic Return Receipt

Thank you for using Return Receipt Service

THE
WALZ
CERTIFIED
MAILER™

FROM

WALZ™

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

7196 9008 9111 1206 0496

Label #1
Leah Ann Bigam
7883 Tahoe Ridge Court
Las Vegas, NV 89139
R84944

Label #2
Leah Ann Bigam
7883 Tahoe Ridge Court
Las Vegas, NV 89139
R84944

Label #3
Leah Ann Bigam
7883 Tahoe Ridge Court
Las Vegas, NV 89139
R84944

TO: Leah Ann Bigam
7883 Tahoe Ridge Court
Las Vegas, NV 89139

SENDER:

REFERENCE: R84944

PS Form 3800, January 2005

RETURN
RECEIPT
SERVICE

Postage

Certified Fee

Return Receipt Fee

Restricted Delivery

Total Postage & Fees

US Postal Service®

**Receipt for
Certified Mail™**

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

Mailed on 6/27/11 by
Red Rock Financial Services
See Firm Book

A FOLD AND TEAR THIS WAY → OPTIONAL

B Label #5

Label #4
Certified Article Number
7196 9008 9111 1206 0496
SENDERS RECORD

Leah Ann Bigam
7883 Tahoe Ridge Court
Las Vegas, NV 89139
R84944

Charge
Amount:

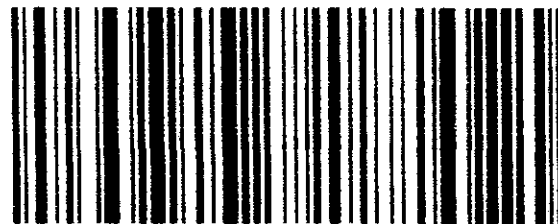
Charge
To:

FOLD AND TEAR THIS WAY →

Label #6

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

CERTIFIED MAIL™



7196 9008 9111 1206 0496

C

2. Article Number



7196 9008 9111 1206 0496

3. Service Type **CERTIFIED MAIL™**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

Leah Ann Bigam
7883 Tahoe Ridge Court
Las Vegas, NV 89139
R84944 Coronado Ranch Landscape Maintenance Corporation

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent
☐ Addressee

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

☐ Yes
☐ No

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

Thank you for using Return Receipt Service

NTR0792

APP1016

PS Form 3811, January 2005

Domestic Return Receipt

THE
WALZ
CERTIFIED
MAILER™

FROM

WALZ™

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

7196 9008 9111 1206 0489

TO: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE
P.O. BOX 2026
FLINT, MI 48501-2026

Label #1 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE
P.O. BOX 2026
FLINT, MI 48501-2026
R84944

Label #2 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE
P.O. BOX 2026
FLINT, MI 48501-2026
R84944

Label #3 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE
P.O. BOX 2026
FLINT, MI 48501-2026
R84944

SENDER:

REFERENCE: R84944

PS Form 3800, January 2005

RETURN
RECEIPT
SERVICE

Postage

Certified Fee

Return Receipt Fee

Restricted Delivery

Total Postage & Fees

US Postal Service®

**Receipt for
Certified Mail™**

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

Mailed on 6/27/11 by
Red Rock Financial Services
See Firm Book

TEAR ALONG THIS LINE

A FOLD AND TEAR THIS WAY → OPTIONAL

B Label #5

Certified Article Number

7196 9008 9111 1206 0489

SENDERS RECORD

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE
P.O. BOX 2026
FLINT, MI 48501-2026
R84944

Charge
Amount:

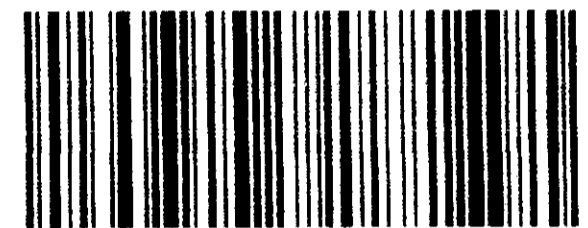
Charge
To:

FOLD AND TEAR THIS WAY →

Label #6

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

CERTIFIED MAIL™



7196 9008 9111 1206 0489

C

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number



7196 9008 9111 1206 0489

3. Service Type **CERTIFIED MAIL™**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE
P.O. BOX 2026
FLINT, MI 48501-2026
R84944 Coronado Ranch Landscape Maintenance Corporation

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent

☐ Addressee

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

☐ Yes

☐ No

NTR0793

APP1017

PS Form 3811, January 2005

Domestic Return Receipt

Thank you for using Return Receipt Service

THE
WALZ
CERTIFIED
MAILER™

FROM

WALZ™

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

7196 9008 9111 1206 0472

Label #1

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC., AS NOMINEE
C/O REPUBLIC MORTGAGE LLC, DBA REPUBLIC
MORTGAGE
9580 WEST SAHARA AVENUE #200
LAS VEGAS, NV 89117
R84944

Label #2

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC., AS NOMINEE
C/O REPUBLIC MORTGAGE LLC, DBA REPUBLIC
MORTGAGE
9580 WEST SAHARA AVENUE #200
LAS VEGAS, NV 89117
R84944

Label #3

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC., AS NOMINEE
C/O REPUBLIC MORTGAGE LLC, DBA REPUBLIC
MORTGAGE
9580 WEST SAHARA AVENUE #200
LAS VEGAS, NV 89117
R84944

TO: MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC., AS NOMINEE
C/O REPUBLIC MORTGAGE LLC, DBA
REPUBLIC MORTGAGE
9580 WEST SAHARA AVENUE #200
LAS VEGAS, NV 89117

SENDER:

REFERENCE: R84944

PS Form 3800, January 2005

RETURN
RECEIPT
SERVICE

Postage

Certified Fee

Return Receipt Fee

Restricted Delivery

Total Postage & Fees

US Postal Service®

**Receipt for
Certified Mail™**

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

Mailed on 6/27/11 by
Red Rock Financial Services
See Firm Book

A FOLD AND TEAR THIS WAY → OPTIONAL

B Label #5

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC., AS NOMINEE
C/O REPUBLIC MORTGAGE LLC, DBA REPUBLIC
MORTGAGE
9580 WEST SAHARA AVENUE #200
LAS VEGAS, NV 89117
R84944

Charge
Amount:

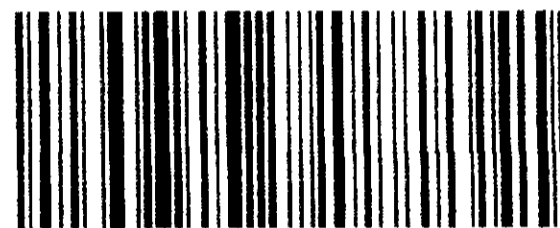
Charge
To:

FOLD AND TEAR THIS WAY →

Label #6

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

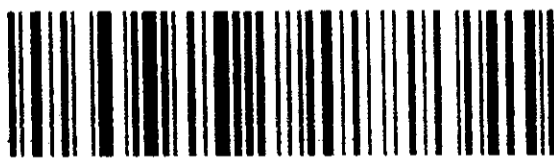
CERTIFIED MAIL™



7196 9008 9111 1206 0472

C

2. Article Number



7196 9008 9111 1206 0472

3. Service Type **CERTIFIED MAIL™**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE
C/O REPUBLIC MORTGAGE LLC, DBA REPUBLIC MORTGAGE
9580 WEST SAHARA AVENUE #200
LAS VEGAS, NV 89117
R84944 Coronado Ranch Landscape Maintenance Corporation

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent
☐ Addressee

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

☐ Yes
☐ No

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

Thank you for using Return Receipt Service

NTR0794

APP1018

PS Form 3811, January 2005

Domestic Return Receipt

THE
WALZ
CERTIFIED
MAILER™

FROM

WALZ™

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

7196 9008 9111 1206 0465

Label #1

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC., AS NOMINEE
C/O REPUBLIC MORTGAGE LLC, ATTN: FOLLOW-UP
DOCS
9580 WEST SAHARA AVENUE #200
LAS VEGAS, NV 89117
R84944

Label #2

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC., AS NOMINEE
C/O REPUBLIC MORTGAGE LLC, ATTN: FOLLOW-UP
DOCS
9580 WEST SAHARA AVENUE #200
LAS VEGAS, NV 89117
R84944

Label #3

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC., AS NOMINEE
C/O REPUBLIC MORTGAGE LLC, ATTN: FOLLOW-UP
DOCS
9580 WEST SAHARA AVENUE #200
LAS VEGAS, NV 89117
R84944

TO: MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC., AS NOMINEE
C/O REPUBLIC MORTGAGE LLC, ATTN:
FOLLOW-UP DOCS
9580 WEST SAHARA AVENUE #200
LAS VEGAS, NV 89117

SENDER:

REFERENCE: R84944

PS Form 3800, January 2005

RETURN
RECEIPT
SERVICE

Postage

Certified Fee

Return Receipt Fee

Restricted Delivery

Total Postage & Fees

US Postal Service®

**Receipt for
Certified Mail™**

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

Mailed on 6/27/11 by
Red Rock Financial Services
See Firm Book

A FOLD AND TEAR THIS WAY → OPTIONAL

B Label #5

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC., AS NOMINEE
C/O REPUBLIC MORTGAGE LLC, ATTN: FOLLOW-UP
DOCS
9580 WEST SAHARA AVENUE #200
LAS VEGAS, NV 89117
R84944

Charge
Amount:

Charge
To:

FOLD AND TEAR THIS WAY →

Label #6

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

CERTIFIED MAIL™



7196 9008 9111 1206 0465

C

2. Article Number



7196 9008 9111 1206 0465

3. Service Type **CERTIFIED MAIL™**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE
C/O REPUBLIC MORTGAGE LLC, ATTN: FOLLOW-UP DOCS
9580 WEST SAHARA AVENUE #200
LAS VEGAS, NV 89117
R84944 Coronado Ranch Landscape Maintenance Corporation

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent

☐ Addressee

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

☐ Yes

☐ No

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

Thank you for using Return Receipt Service

NTR0795

PS Form 3811, January 2005

APP1019

Domestic Return Receipt

THE
WALZ
CERTIFIED
MAILER™

FROM

WALZ IM

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

7196 9008 9111 1206 0458

Label #1

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC., AS NOMINEE
1901 E VOORHEES STREET, SUITE C
DANVILLE, IL 61834
R84944

Label #2

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC., AS NOMINEE
1901 E VOORHEES STREET, SUITE C
DANVILLE, IL 61834
R84944

Label #3

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC., AS NOMINEE
1901 E VOORHEES STREET, SUITE C
DANVILLE, IL 61834
R84944

TO:

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC., AS NOMINEE
1901 E VOORHEES STREET, SUITE C
DANVILLE, IL 61834

SENDER:

REFERENCE: R84944

PS Form 3800, January 2005

RETURN
RECEIPT
SERVICE

Postage

Certified Fee

Return Receipt Fee

Restricted Delivery

Total Postage & Fees

US Postal Service®

**Receipt for
Certified Mail™**

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

Mailed on 6/27/11 by
Red Rock Financial Services
See Firm Book

A FOLD AND TEAR THIS WAY → OPTIONAL

B Label #5

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC., AS NOMINEE
1901 E VOORHEES STREET, SUITE C
DANVILLE, IL 61834
R84944

Charge
Amount:

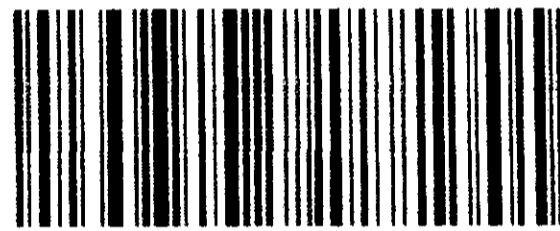
Charge
To:

FOLD AND TEAR THIS WAY →

Label #6

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

CERTIFIED MAIL™



7196 9008 9111 1206 0458

C

2. Article Number



7196 9008 9111 1206 0458

3. Service Type **CERTIFIED MAIL™**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE
1901 E VOORHEES STREET, SUITE C
DANVILLE, IL 61834
R84944 Coronado Ranch Landscape Maintenance Corporation

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent

☐ Addressee

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

☐ Yes

☐ No

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

NTR0796

PS Form 3811, January 2005

APP1020

Domestic Return Receipt

Thank you for using Return Receipt Service

THE
WALZ
CERTIFIED
MAILER™

FROM

WALZ

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

7196 9008 9111 1206 0441

Label #1 LEAH ANN BIGAM
C/O MATTHEW M. BIGAM
1050 E. CACTUS AVENUE #1064
LAS VEGAS, NV 89183
R84944

Label #2 LEAH ANN BIGAM
C/O MATTHEW M. BIGAM
1050 E. CACTUS AVENUE #1064
LAS VEGAS, NV 89183
R84944

Label #3 LEAH ANN BIGAM
C/O MATTHEW M. BIGAM
1050 E. CACTUS AVENUE #1064
LAS VEGAS, NV 89183
R84944

TO: LEAH ANN BIGAM
C/O MATTHEW M. BIGAM
1050 E. CACTUS AVENUE #1064
LAS VEGAS, NV 89183

SENDER:

REFERENCE: R84944

PS Form 3800, January 2005

RETURN
RECEIPT
SERVICE

Postage

Certified Fee

Return Receipt Fee

Restricted Delivery

Total Postage & Fees

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

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

Mailed on 6/27/11 by
Red Rock Financial Services
See Firm Book

A FOLD AND TEAR THIS WAY → OPTIONAL

B Label #5

LEAH ANN BIGAM
C/O MATTHEW M. BIGAM
1050 E. CACTUS AVENUE #1064
LAS VEGAS, NV 89183
R84944

Charge
Amount:

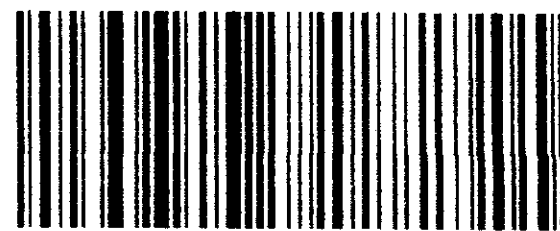
Charge
To:

FOLD AND TEAR THIS WAY →

Label #6

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

CERTIFIED MAIL™



7196 9008 9111 1206 0441

C

2. Article Number



7196 9008 9111 1206 0441

3. Service Type **CERTIFIED MAIL™**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

LEAH ANN BIGAM
C/O MATTHEW M. BIGAM
1050 E. CACTUS AVENUE #1064
LAS VEGAS, NV 89183
R84944 Coronado Ranch Landscape Maintenance Corporation

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent
☐ Addressee

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

☐ Yes
☐ No

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

Thank you for using Return Receipt Service

Thank you for using Return Receipt Service

PS Form 3811, January 2005

APP1021

Domestic Return Receipt

NTR0797

THE
WALZ
CERTIFIED
MAILER™

FROM

WALZ™

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

7196 9008 9111 1206 0434

Label #1
MATTHEW M. BIGAM
1050 E. CACTUS AVENUE #1064
LAS VEGAS, NV 89183
R84944

Label #2
MATTHEW M. BIGAM
1050 E. CACTUS AVENUE #1064
LAS VEGAS, NV 89183
R84944

Label #3
MATTHEW M. BIGAM
1050 E. CACTUS AVENUE #1064
LAS VEGAS, NV 89183
R84944

TO: MATTHEW M. BIGAM
1050 E. CACTUS AVENUE #1064
LAS VEGAS, NV 89183

SENDER:

REFERENCE: R84944

PS Form 3800, January 2005

RETURN
RECEIPT
SERVICE

Postage

Certified Fee

Return Receipt Fee

Restricted Delivery

Total Postage & Fees

US Postal Service®

**Receipt for
Certified Mail™**

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

Mailed on 6/27/11 by
Red Rock Financial Services
See Firm Book

A FOLD AND TEAR THIS WAY → OPTIONAL

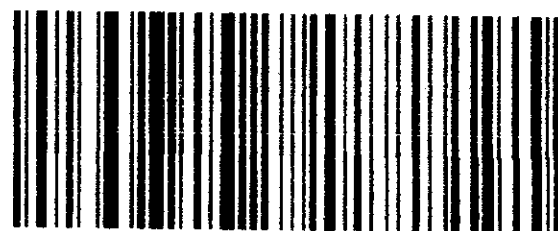
B Label #5

MATTHEW M. BIGAM
1050 E. CACTUS AVENUE #1064
LAS VEGAS, NV 89183
R84944

Label #6

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

CERTIFIED MAIL™



7196 9008 9111 1206 0434

Label #4
Certified Article Number
7196 9008 9111 1206 0434
SENDERS RECORD

Charge
Amount:

Charge
To:

FOLD AND TEAR THIS WAY →

2. Article Number



7196 9008 9111 1206 0434

3. Service Type **CERTIFIED MAIL™**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

MATTHEW M. BIGAM
1050 E. CACTUS AVENUE #1064
LAS VEGAS, NV 89183
R84944 Coronado Ranch Landscape Maintenance Corporation

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent
☐ Addressee

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

☐ Yes
☐ No

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

Thank you for using Return Receipt Service

Thank you for using Return Receipt Service

NTR0798

PS Form 3811, January 2005

APP1022

Domestic Return Receipt

Assessor Parcel Number: 176-11-311-013
File Number: R84944
Property Address: 7883 Tahoe Ridge Ct
Las Vegas, NV 89139
Title Order Number: 5616526-A5

First American Title

Inst #: 201106210002390

Fees: \$14.00

N/C Fee: \$0.00

06/21/2011 12:54:09 PM

Receipt #: 819146

Requestor:

FIRST AMERICAN NATIONAL DEF

Recorded By: CYV Pgs: 1

DEBBIE CONWAY

CLARK COUNTY RECORDER

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

◆ IMPORTANT NOTICE ◆

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

WARNING! IF YOU FAIL TO PAY THE AMOUNT SPECIFIED IN THIS NOTICE, YOU COULD LOSE YOUR HOME, EVEN IF THE AMOUNT IS IN DISPUTE!

NOTICE IS HEREBY GIVEN: Red Rock Financial Services officially assigned as agent by the Coronado Ranch Landscape Maintenance Corporation, under the Lien for Delinquent Assessments, recorded on 04/26/2011, in Book Number 20110426, as Instrument Number 0002234, reflecting MATTHEW M. BIGAM, LEAH ANN BIGAM as the owner(s) of record on said lien, land legally described as PROMONTORY 5 PLAT BOOK 126 PAGE 34 LOT 13 BLOCK 1, of the Official Records in the Office of the Recorder of Clark County, Nevada, makes known the obligation under the Covenants, Conditions and Restrictions recorded 08/25/2000, in Book Number 20000825, as Instrument Number 02301, has been breached. As of 01/01/2011 forward, all assessments, whether monthly or otherwise, late fees, interest, Association charges, legal fees and collection fees and costs, less any credits, have gone unpaid.

Above stated, the Association has equipped Red Rock Financial Services with verification of the obligation according to the Covenants, Conditions and Restriction in addition to documents proving the debt, therefore declaring any and all amounts secured as well as due and payable, electing the property to be sold to satisfy the obligation. In accordance with Nevada Revised Statutes 116, no sale date may be set until the ninety-first (91) day after the recorded date or the mailing date of the Notice of Default and Election to Sell. As of June 17, 2011, the amount owed is \$ 1,775.62. This amount will continue to increase until paid in full.

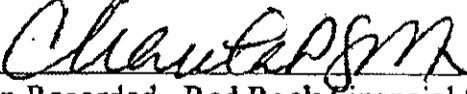

Prepared By Eungel Watson, Red Rock Financial Services, on behalf of Coronado Ranch Landscape Maintenance Corporation

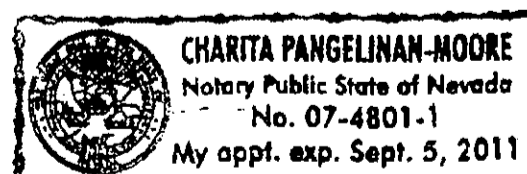
Dated: June 17, 2011

STATE OF NEVADA)
COUNTY OF CLARK)

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

WITNESS my hand and official seal.


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



NTR0799

EXHIBIT 7-1

EXHIBIT 7-1



MAILING AFFIDAVIT

File Number: R 84944

STATE OF NEVADA)
) Ss.
COUNTY OF CLARK)

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

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

Dated: 6/27/2014

Signature Andrew Burdun

See Attached 21 Pages

WALZ
CERTIFIED
MAILER™

FROM

WALZ

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

7414 7266 9904 2002 9581 93

Label #1

State of Nevada Ombudsman for Common-Interest Communities

Attention: Sharon Jackson
2501 East Sahara Avenue, Suite 202
Las Vegas, NV 89104-4137
R84944

Label #2

State of Nevada Ombudsman for Common-Interest Communities

Attention: Sharon Jackson
2501 East Sahara Avenue, Suite 202
Las Vegas, NV 89104-4137
R84944

Label #3

State of Nevada Ombudsman for Common-Interest Communities

Attention: Sharon Jackson
2501 East Sahara Avenue, Suite 202
Las Vegas, NV 89104-4137
R84944

TO:

State of Nevada Ombudsman for Common-Interest Communities

Attention: Sharon Jackson
2501 East Sahara Avenue, Suite 202
Las Vegas, NV 89104-4137

SENDER:

REFERENCE:

R84944

PS Form 3800, January 2005

RETURN
RECEIPT
SERVICE

Postage

Certified Fee

Return Receipt Fee

Restricted Delivery

Total Postage & Fees

USPS®

Receipt for
Certified Mail™

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

Mailed on 6/27/14 by
Red Rock Financial Services
See Firm Book

A FOLD AND TEAR THIS WAY → OPTIONAL

B Label #5

State of Nevada Ombudsman for Common-Interest Communities

Attention: Sharon Jackson
2501 East Sahara Avenue, Suite 202
Las Vegas, NV 89104-4137
R84944

Charge
Amount:

Charge
To:

FOLD AND TEAR THIS WAY →

Label #6

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

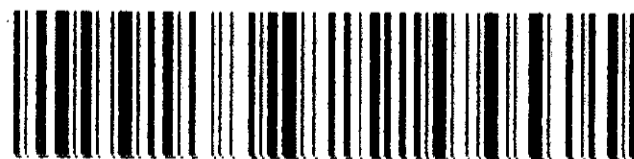
CERTIFIED MAIL™



7414 7266 9904 2002 9581 93

C

2. Article Number



7414 7266 9904 2002 9581 93

3. Service Type CERTIFIED MAIL®

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

State of Nevada Ombudsman for Common-Interest Communities

Attention: Sharon Jackson
2501 East Sahara Avenue, Suite 202
Las Vegas, NV 89104-4137
R84944 Coronado Ranch Landscape Maintenance Corporation

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent
☐ Addressee

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

☐ Yes
☐ No

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

Thank you for using Return Receipt Service

APP1026

PS Form 3811, January 2005

Domestic Return Receipt

NTR0406



June 26, 2014

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

Re: 7883 Tahoe Ridge Ct, Las Vegas, NV 89139
Coronado Ranch Landscape Maintenance Corporation
Collection Account Number: R84944

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

Dear Ombudsman, Sharon Jackson:

Enclosed, please find a copy of the Notice of Foreclosure Sale for the above referenced account. Pursuant to the Board of Director's for Coronado Ranch Landscape Maintenance Corporation Red Rock Financial Services has set a Foreclosure Sale date and the sale date is scheduled for **07/21/2014**.

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

Mailing Address(s): Homeowner(s): Matthew M. Bigam and Leah Ann Bigam

1) 7883 Tahoe Ridge Ct., Las Vegas, NV 89139

2) 140 North 1st Street, Connellsville, PA 15428

3) 804 Binbrook Drive, Henderson, NV 89052

4) 1050 E. Cactus Ave #1064, Las Vegas, NV 89183

5) 9870 Santa Ponsa Court, Las Vegas, NV 89178

6) 366 Narrows Road, Connellsville, PA 15425

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

Phone Number(s): 702-684-7419; 702-379-9267

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

Sincerely,

Christie Marling
Red Rock Financial Services

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

By sending your check, please be aware that you are authorizing Red Rock Financial Services to use the information on your check to make a one-time electronic debit from your account at the financial institution indicated on your check. This electronic debit will be for the amount of your check; no additional amount will be added to the amount. (If we cannot collect your electronic payment, we will issue a draft against your account.) Please contact the Accounts Receivable department at (702) 932-6887 to learn about other payment options should you prefer to pay your account in cash or by check. NTR0407

APP1027

Assessor Parcel Number: 176-11-311-013
File Number: R84944
Property Address: 7883 Tahoe Ridge Ct
Las Vegas, NV 89139

Inst #: 20140626-0003624
Fees: \$18.00
N/C Fee: \$0.00
06/26/2014 02:51:34 PM
Receipt #: 2070356
Requestor:
RED ROCK FINANCIAL SERVICES
Recorded By: ECM Pgs: 2
DEBBIE CONWAY
CLARK COUNTY RECORDER

NOTICE OF FORECLOSURE SALE
UNDER THE LIEN FOR DELINQUENT ASSESSMENTS

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

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

Red Rock Financial Services officially assigned as agent by the Coronado Ranch Landscape Maintenance Corporation under the Lien for Delinquent Assessments. **YOU ARE IN DEFAULT UNDER THE LIEN FOR DELINQUENT ASSESSMENTS**, recorded on 04/26/2011 in Book Number 20110426 as Instrument Number 0002234 reflecting MATTHEW M. BIGAM, LEAH ANN BIGAM as the owner(s) of record. **UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT PUBLIC SALE.** If you need an explanation of the nature of the proceedings against you, you should contact an attorney.

The Notice of Default and Election to Sell Pursuant to the Lien for Delinquent Assessments was recorded on 06/21/2011 in Book Number 20110621 as Instrument Number 0002390 of the Official Records in the Office of the Recorder.

NOTICE IS HEREBY GIVEN: That on **07/21/2014**, at **10:00 a.m.** at the front entrance of the Nevada Legal News located at 930 South Fourth Street, Las Vegas, Nevada 89101, that the property commonly known as 7883 Tahoe Ridge Ct, Las Vegas, NV 89139 and land legally described as PROMONTORY 5 PLAT BOOK 126 PAGE 34 LOT 13 BLOCK 1 of the Official Records in the Office of the County Recorder of Clark County, Nevada, will sell at public auction to the highest bidder, for cash

Assessor Parcel Number: 176-11-311-013
File Number: R84944
Property Address: 7883 Tahoe Ridge Ct
Las Vegas, NV 89139

payable at the time of sale in lawful money of the United States, by cash, a cashier's check drawn by a state or national bank, a cashier's check drawn by a state or federal credit union, state or federal savings and loan association or savings association authorized to do business in the State of Nevada, in the amount of **\$2,825.99** as of 6/26/2014, which includes the total amount of the unpaid balance and reasonably estimated costs, expenses and advances at the time of the initial publication of this notice. Any subsequent Association assessments, late fees interest, expenses or advancements, if any, of the Association or its Agent, under the terms of the Lien for Delinquent Assessments shall continue to accrue until the date of the sale. The property heretofore described is being sold "as is".

The sale will be made without covenant or warranty, expressed or implied regarding, but not limited to, title or possession, encumbrances, obligations to satisfy any secured or unsecured liens or against all right, title and interest of the owner, without equity or right of redemption to satisfy the indebtedness secured by said Lien, with interest thereon, as provided in the Declaration of Covenants, Conditions and Restrictions, recorded on 08/25/2000, in Book Number 20000825, as Instrument Number 02301 of the Official Records in the Office of the Recorder and any subsequent amendments or updates that may have been recorded.


Dated: June 26, 2014


Prepared By Christie Marling, Red Rock Financial Services, on behalf of Coronado Ranch Landscape Maintenance Corporation

STATE OF NEVADA)
COUNTY OF CLARK)

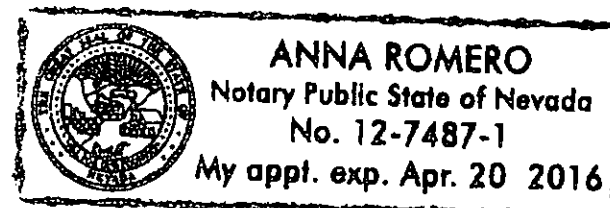
On June 26, 2014, before me, personally appeared Christie Marling, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacity, and that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

WITNESS my hand and official seal.



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

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



WALZ
CERTIFIED
MAILER™

FROM

WALZ

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

9414 7266 9904 2002 9583 91

Label #1

Matthew M. Bigam
7883 Tahoe Ridge Court
Las Vegas, NV 89139
R84944

Label #2

Matthew M. Bigam
7883 Tahoe Ridge Court
Las Vegas, NV 89139
R84944

Label #3

Matthew M. Bigam
7883 Tahoe Ridge Court
Las Vegas, NV 89139
R84944

TO:

Matthew M. Bigam
7883 Tahoe Ridge Court
Las Vegas, NV 89139

SENDER:

REFERENCE:

R84944

PS Form 3800, January 2005

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

USPS®
Receipt for
Certified Mail™

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

Mailed on 6/27/14 by
Red Rock Financial Services
See Firm Book

TEAR ALONG THIS LINE

A FOLD AND TEAR THIS WAY → OPTIONAL

B Label #5

Matthew M. Bigam
7883 Tahoe Ridge Court
Las Vegas, NV 89139
R84944

Charge
Amount:

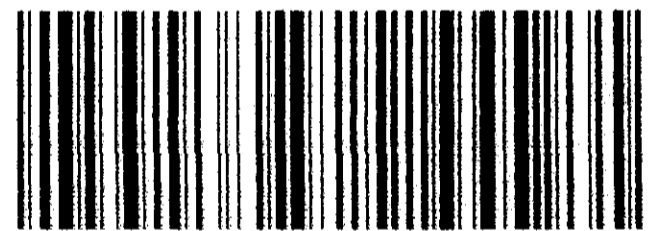
Charge
To:

FOLD AND TEAR THIS WAY →

Label #6

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

CERTIFIED MAIL™



9414 7266 9904 2002 9583 91

C

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number



9414 7266 9904 2002 9583 91

3. Service Type **CERTIFIED MAIL®**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

Matthew M. Bigam
7883 Tahoe Ridge Court
Las Vegas, NV 89139
R84944 Coronado Ranch Landscape Maintenance Corporation

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent
☐ Addressee

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

☐ Yes
☐ No

NTR0410

APP1030

PS Form 3811, January 2005

Domestic Return Receipt

Thank you for using Return Receipt Service

WALZ
CERTIFIED
MAILER™

FROM

WALZ

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

9414 7266 9904 2002 9583 84

Label #1

Leah Ann Bigam
7883 Tahoe Ridge Court
Las Vegas, NV 89139
R84944

Label #2

Leah Ann Bigam
7883 Tahoe Ridge Court
Las Vegas, NV 89139
R84944

Label #3

Leah Ann Bigam
7883 Tahoe Ridge Court
Las Vegas, NV 89139
R84944

TO:

Leah Ann Bigam
7883 Tahoe Ridge Court
Las Vegas, NV 89139

SENDER:

REFERENCE:

R84944

PS Form 3800, January 2005

RETURN
RECEIPT
SERVICE

Postage

Certified Fee

Return Receipt Fee

Restricted Delivery

Total Postage & Fees

USPS®

Receipt for
Certified Mail™

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

Mailed on 6/27/14 by
Red Rock Financial Services
See Firm Book

A FOLD AND TEAR THIS WAY → OPTIONAL

B Label #5

Leah Ann Bigam
7883 Tahoe Ridge Court
Las Vegas, NV 89139
R84944

Charge
Amount:

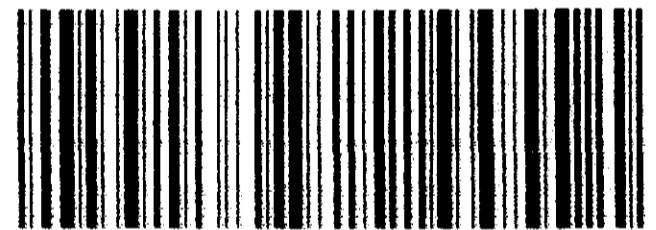
Charge
To:

FOLD AND TEAR THIS WAY →

Label #6

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

CERTIFIED MAIL™



9414 7266 9904 2002 9583 84

C

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number



9414 7266 9904 2002 9583 84

3. Service Type **CERTIFIED MAIL®**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

Leah Ann Bigam
7883 Tahoe Ridge Court
Las Vegas, NV 89139
R84944 Coronado Ranch Landscape Maintenance Corporation

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent

☐ Addressee

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

☐ Yes

☐ No

NTR0411

APP1031

PS Form 3811, January 2005

Domestic Return Receipt

Thank you for using Return Receipt Service

WALZ
CERTIFIED
MAILER™

FROM

WALZ

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

9414 7266 9904 2002 9583 77

Label #1

Leah Ann Bigam
140 North 1st Street
Connellsville, PA 15428
R84944

Label #2

Leah Ann Bigam
140 North 1st Street
Connellsville, PA 15428
R84944

Label #3

Leah Ann Bigam
140 North 1st Street
Connellsville, PA 15428
R84944

TO:

Leah Ann Bigam
140 North 1st Street
Connellsville, PA 15428

SENDER:

REFERENCE:

R84944

PS Form 3800, January 2005

RETURN
RECEIPT
SERVICE

Postage

Certified Fee

Return Receipt Fee

Restricted Delivery

Total Postage & Fees

USPS®

Receipt for
Certified Mail™

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

Mailed on 6/27/14 by
Red Rock Financial Services
See Firm Book

A FOLD AND TEAR THIS WAY → OPTIONAL

B Label #5

Leah Ann Bigam
140 North 1st Street
Connellsville, PA 15428
R84944

Charge
Amount:

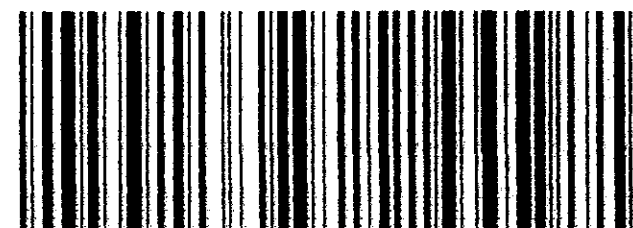
Charge
To:

FOLD AND TEAR THIS WAY →

Label #6

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

CERTIFIED MAIL™

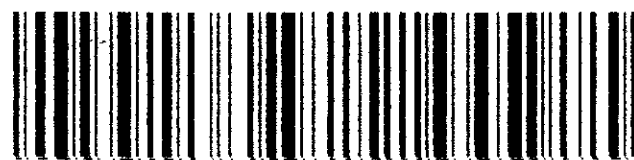


9414 7266 9904 2002 9583 77

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number



9414 7266 9904 2002 9583 77

3. Service Type CERTIFIED MAIL®

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

Leah Ann Bigam
140 North 1st Street
Connellsville, PA 15428
R84944 Coronado Ranch Landscape Maintenance Corporation

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent
☐ Addressee

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

☐ Yes
☐ No

NTR0412

APP1032

PS Form 3811, January 2005

Domestic Return Receipt

Thank you for using Return Receipt Service

WALZ
CERTIFIED
MAILER™

FROM

WALZ

FORM #35663 VERSION: 01/14
U.S. PAT. NO. 5,501,393

9414 7266 9904 2002 9583 60

Label #1

Matthew M. Bigam
140 North 1st Street
Connellsville, PA 15428
R84944

Label #2

Matthew M. Bigam
140 North 1st Street
Connellsville, PA 15428
R84944

Label #3

Matthew M. Bigam
140 North 1st Street
Connellsville, PA 15428
R84944

TO:

Matthew M. Bigam
140 North 1st Street
Connellsville, PA 15428

SENDER:

REFERENCE:

R84944

PS Form 3800, January 2005

RETURN
RECEIPT
SERVICE

Postage

Certified Fee

Return Receipt Fee

Restricted Delivery

Total Postage & Fees

USPS®

Receipt for
Certified Mail™

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

Mailed on 6/27/14 by
Red Rock Financial Services
See Firm Book

A FOLD AND TEAR THIS WAY → OPTIONAL

B Label #5

Matthew M. Bigam
140 North 1st Street
Connellsville, PA 15428
R84944

Charge
Amount:

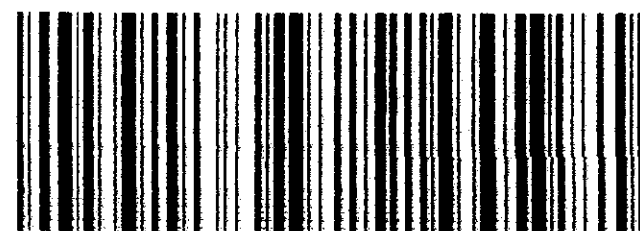
Charge
To:

FOLD AND TEAR THIS WAY →

Label #6

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

CERTIFIED MAIL



9414 7266 9904 2002 9583 60

C

2. Article Number



9414 7266 9904 2002 9583 60

3. Service Type **CERTIFIED MAIL®**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

Matthew M. Bigam
140 North 1st Street
Connellsville, PA 15428
R84944 Coronado Ranch Landscape Maintenance Corporation

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent

☐ Addressee

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

☐ Yes

☐ No

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

APP1033

PS Form 3811, January 2005

Domestic Return Receipt

NTR0413

Thank you for using Return Receipt Service

WALZ
CERTIFIED
MAILER™

FROM

WALZ

FORM #35003 VERSION: 01/14
U.S. PAT. NO. 5,501,393

9414 7266 9904 2002 9583 53

Label #1 Matthew M. Bigam
804 Binbrook Drive
Henderson, NV 89052
R84944

Label #2 Matthew M. Bigam
804 Binbrook Drive
Henderson, NV 89052
R84944

Label #3 Matthew M. Bigam
804 Binbrook Drive
Henderson, NV 89052
R84944

TO:

Matthew M. Bigam
804 Binbrook Drive
Henderson, NV 89052

SENDER:

REFERENCE:

R84944

PS Form 3800, January 2005

RETURN
RECEIPT
SERVICE

Postage

Certified Fee

Return Receipt Fee

Restricted Delivery

Total Postage & Fees

USPS®

**Receipt for
Certified Mail™**

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

Mailed on 6/27/14 by
Red Rock Financial Services
See Firm Book

A FOLD AND TEAR THIS WAY → OPTIONAL

B **Label #5**

Matthew M. Bigam
804 Binbrook Drive
Henderson, NV 89052
R84944

Charge
Amount:

Charge
To:

FOLD AND TEAR THIS WAY →

Label #6

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

CERTIFIED MAIL™



9414 7266 9904 2002 9583 53

C

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number



9414 7266 9904 2002 9583 53

3. Service Type **CERTIFIED MAIL®**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

Matthew M. Bigam
804 Binbrook Drive
Henderson, NV 89052
R84944 Coronado Ranch Landscape Maintenance Corporation

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent

☐ Addressee

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

☐ Yes

☐ No

Thank you for using Return Receipt Service

NTR0414

APP1034

PS Form 3811, January 2005

Domestic Return Receipt

WALZ
CERTIFIED
MAILER™

FROM

WALZ

FORM 3800 VERSION 01/14
U.S. PAT. NO. 5,501,393

9414 7266 9904 2002 9583 46

Label #1

Leah Ann Bigam
804 Binbrook Drive
Henderson, NV 89052
R84944

Label #2

Leah Ann Bigam
804 Binbrook Drive
Henderson, NV 89052
R84944

Label #3

Leah Ann Bigam
804 Binbrook Drive
Henderson, NV 89052
R84944

TO:

Leah Ann Bigam
804 Binbrook Drive
Henderson, NV 89052

SENDER:

REFERENCE:

R84944

PS Form 3800, January 2005

RETURN
RECEIPT
SERVICE

Postage

Certified Fee

Return Receipt Fee

Restricted Delivery

Total Postage & Fees

USPS®

Receipt for
Certified Mail™

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

Mailed on 6/27/14 by
Red Rock Financial Services
See Firm Book

A FOLD AND TEAR THIS WAY → OPTIONAL

B Label #5

Leah Ann Bigam
804 Binbrook Drive
Henderson, NV 89052
R84944

Charge
Amount:

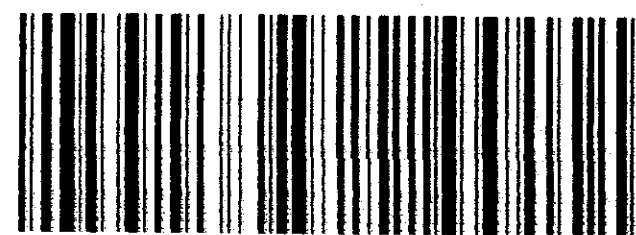
Charge
To:

FOLD AND TEAR THIS WAY →

Label #6

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

CERTIFIED MAIL™



9414 7266 9904 2002 9583 46

C

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number



9414 7266 9904 2002 9583 46

3. Service Type **CERTIFIED MAIL®**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

Leah Ann Bigam
804 Binbrook Drive
Henderson, NV 89052
R84944 Coronado Ranch Landscape Maintenance Corporation

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent

☐ Addressee

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

☐ Yes

☐ No

Thank you for using Return Receipt Service

NTR0415

APP1035

PS Form 3811, January 2005

Domestic Return Receipt

WALZ
CERTIFIED
MAILER™

FROM

WALZ

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

9414 7266 9904 2002 9583 39

TO:

Matthew M. Bigam
1050 E. Cactus Ave #1064
Las Vegas, NV 89183

Label #1 Matthew M. Bigam
1050 E. Cactus Ave #1064
Las Vegas, NV 89183
R84944

Label #2 Matthew M. Bigam
1050 E. Cactus Ave #1064
Las Vegas, NV 89183
R84944

Label #3 Matthew M. Bigam
1050 E. Cactus Ave #1064
Las Vegas, NV 89183
R84944

SENDER:

REFERENCE:

R84944

PS Form 3800, January 2005

RETURN
RECEIPT
SERVICE

Postage

Certified Fee

Return Receipt Fee

Restricted Delivery

Total Postage & Fees

USPS®

Receipt for
Certified Mail™

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

Mailed on 6/27/14 by
Red Rock Financial Services
See Firm Book

A FOLD AND TEAR THIS WAY → OPTIONAL

B Label #5

Matthew M. Bigam
1050 E. Cactus Ave #1064
Las Vegas, NV 89183
R84944

Charge
Amount:

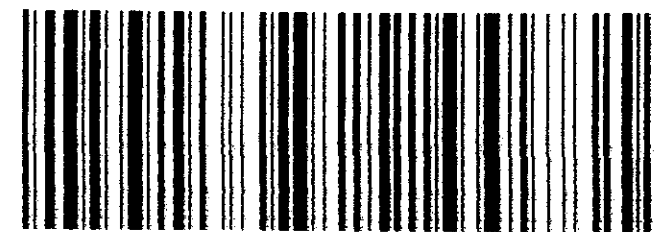
Charge
To:

FOLD AND TEAR THIS WAY →

Label #6

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

CERTIFIED MAIL™



9414 7266 9904 2002 9583 39

C

2. Article Number



9414 7266 9904 2002 9583 39

3. Service Type **CERTIFIED MAIL®**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

Matthew M. Bigam
1050 E. Cactus Ave #1064
Las Vegas, NV 89183
R84944 Coronado Ranch Landscape Maintenance Corporation

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent
☐ Addressee

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

☐ Yes
☐ No

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

Thank you for using Return Receipt Service

APP1036

PS Form 3811, January 2005

Domestic Return Receipt

NTR0416

WALZ
CERTIFIED
MAILER™

FROM

WALZ

FORM #38003 VERSION 01/14
U.S. PAT. NO. 5,501,393

9414 7266 9904 2002 9583 22

Label #1 Leah Ann Bigam
1050 E. Cactus Ave #1064
Las Vegas, NV 89183
R84944

Label #2 Leah Ann Bigam
1050 E. Cactus Ave #1064
Las Vegas, NV 89183
R84944

Label #3 Leah Ann Bigam
1050 E. Cactus Ave #1064
Las Vegas, NV 89183
R84944

TO:

Leah Ann Bigam
1050 E. Cactus Ave #1064
Las Vegas, NV 89183

SENDER:

REFERENCE:

R84944

PS Form 3800, January 2005

RETURN
RECEIPT
SERVICE

Postage

Certified Fee

Return Receipt Fee

Restricted Delivery

Total Postage & Fees

USPS®

**Receipt for
Certified Mail™**

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

Mailed on 6/27/14 by
Red Rock Financial Services
See Firm Book

A FOLD AND TEAR THIS WAY → OPTIONAL

B **Label #5**

Leah Ann Bigam
1050 E. Cactus Ave #1064
Las Vegas, NV 89183
R84944

Charge
Amount:

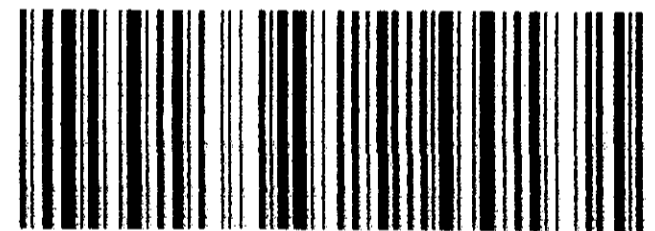
Charge
To:

FOLD AND TEAR THIS WAY →

Label #6

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

CERTIFIED MAIL™



9414 7266 9904 2002 9583 22

C

2. Article Number



9414 7266 9904 2002 9583 22

3. Service Type **CERTIFIED MAIL®**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

Leah Ann Bigam
1050 E. Cactus Ave #1064
Las Vegas, NV 89183
R84944 Coronado Ranch Landscape Maintenance Corporation

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent

☐ Addressee

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

☐ Yes

☐ No

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

Thank you for using Return Receipt Service

APP1037

PS Form 3811, January 2005

Domestic Return Receipt

NTR0417

WALZ
CERTIFIED
MAILER™

FROM

WALZ

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

9414 7266 9904 2002 9583 15

Label #1 MATTHEW M. BIGAM
1050 E. CACTUS AVENUE #1064
LAS VEGAS, NV 89183
R84944

Label #2 MATTHEW M. BIGAM
1050 E. CACTUS AVENUE #1064
LAS VEGAS, NV 89183
R84944

Label #3 MATTHEW M. BIGAM
1050 E. CACTUS AVENUE #1064
LAS VEGAS, NV 89183
R84944

TO:

MATTHEW M. BIGAM
1050 E. CACTUS AVENUE #1064
LAS VEGAS, NV 89183

SENDER:

REFERENCE:

R84944

PS Form 3800, January 2005

RETURN
RECEIPT
SERVICE

Postage

Certified Fee

Return Receipt Fee

Restricted Delivery

Total Postage & Fees

USPS®

**Receipt for
Certified Mail™**

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

Mailed on 6/27/14 by
Red Rock Financial Services
See Firm Book

A FOLD AND TEAR THIS WAY → OPTIONAL

B **Label #5**

MATTHEW M. BIGAM
1050 E. CACTUS AVENUE #1064
LAS VEGAS, NV 89183
R84944

Charge
Amount:

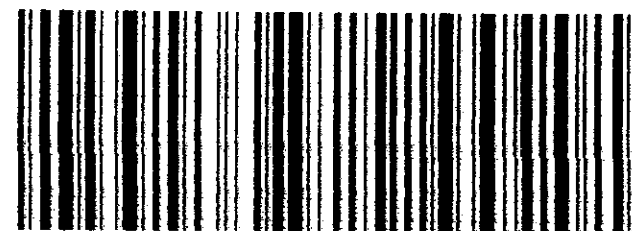
Charge
To:

FOLD AND TEAR THIS WAY →

Label #6

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

CERTIFIED MAIL™



9414 7266 9904 2002 9583 15

C

2. Article Number



9414 7266 9904 2002 9583 15

3. Service Type **CERTIFIED MAIL®**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

MATTHEW M. BIGAM
1050 E. CACTUS AVENUE #1064
LAS VEGAS, NV 89183
R84944 Coronado Ranch Landscape Maintenance Corporation

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent
☐ Addressee

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

☐ Yes
☐ No

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

Thank you for using Return Receipt Service

APP1038

PS Form 3811, January 2005

Domestic Return Receipt

NTR0418

WALZ
CERTIFIED
MAILER™

FROM

WALZ

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

9414 7266 9904 2002 9583 08

Label #1

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.,
AS NOMINEE

P.O. BOX 2026
FLINT, MI 48501-2026
R84944

Label #2

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.,
AS NOMINEE

P.O. BOX 2026
FLINT, MI 48501-2026
R84944

Label #3

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.,
AS NOMINEE

P.O. BOX 2026
FLINT, MI 48501-2026
R84944

TO:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC., AS NOMINEE

P.O. BOX 2026
FLINT, MI 48501-2026

SENDER:

REFERENCE:

R84944

PS Form 3800, January 2005

RETURN
RECEIPT
SERVICE

Postage

Certified Fee

Return Receipt Fee

Restricted Delivery

Total Postage & Fees

USPS®

Receipt for
Certified Mail™

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

Mailed on 6/27/14 by
Red Rock Financial Services
See Firm Book

A FOLD AND TEAR THIS WAY → OPTIONAL

B Label #5

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.,
AS NOMINEE

P.O. BOX 2026
FLINT, MI 48501-2026
R84944

Charge
Amount:

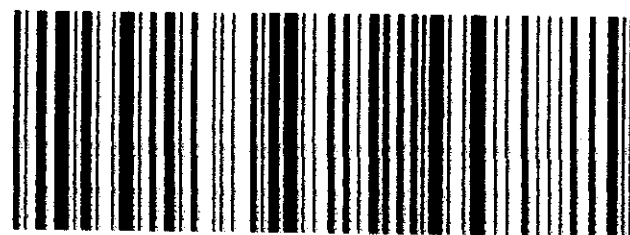
Charge
To:

FOLD AND TEAR THIS WAY →

Label #6

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

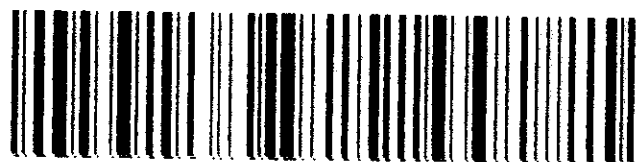
CERTIFIED MAIL™



9414 7266 9904 2002 9583 08

C

2. Article Number



9414 7266 9904 2002 9583 08

3. Service Type **CERTIFIED MAIL®**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE

P.O. BOX 2026
FLINT, MI 48501-2026
R84944 Coronado Ranch Landscape Maintenance Corporation

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent
☐ Addressee

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

☐ Yes
☐ No

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

Thank you for using Return Receipt Service

APP1039

PS Form 3811, January 2005

Domestic Return Receipt

NTR0419

WALZ
CERTIFIED
MAILER™

FROM

WALZ

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

9414 7266 9904 2002 9582 92

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.,
AS NOMINEE

Label #1

C/O REPUBLIC MORTGAGE LLC, DBA REPUBLIC
MORTGAGE
9580 WEST SAHARA AVENUE #200
LAS VEGAS, NV 89117
R84944

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.,
AS NOMINEE

Label #2

C/O REPUBLIC MORTGAGE LLC, DBA REPUBLIC
MORTGAGE
9580 WEST SAHARA AVENUE #200
LAS VEGAS, NV 89117
R84944

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.,
AS NOMINEE

Label #3

C/O REPUBLIC MORTGAGE LLC, DBA REPUBLIC
MORTGAGE
9580 WEST SAHARA AVENUE #200
LAS VEGAS, NV 89117
R84944

TO:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC., AS NOMINEE

C/O REPUBLIC MORTGAGE LLC, DBA REPUBLIC
MORTGAGE
9580 WEST SAHARA AVENUE #200
LAS VEGAS, NV 89117

REFERENCE:

R84944

PS Form 3800, January 2005

RETURN
RECEIPT
SERVICE

Postage

Certified Fee

Return Receipt Fee

Restricted Delivery

Total Postage & Fees

USPS®

Receipt for
Certified Mail™

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

Mailed on 6/27/14 by
Red Rock Financial Services
See Firm Book

A FOLD AND TEAR THIS WAY → OPTIONAL

B Label #5

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.,
AS NOMINEE

C/O REPUBLIC MORTGAGE LLC, DBA REPUBLIC
MORTGAGE
9580 WEST SAHARA AVENUE #200
LAS VEGAS, NV 89117
R84944

Charge
Amount:

Charge
To:

FOLD AND TEAR THIS WAY →

Label #6

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

CERTIFIED MAIL™



9414 7266 9904 2002 9582 92

C

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number



9414 7266 9904 2002 9582 92

3. Service Type **CERTIFIED MAIL®**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE

C/O REPUBLIC MORTGAGE LLC, DBA REPUBLIC MORTGAGE
9580 WEST SAHARA AVENUE #200
LAS VEGAS, NV 89117
R84944 Corona Ranch Landscape Maintenance Corporation

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent
☐ Addressee

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

☐ Yes
☐ No

NTR0420

APP1040

PS Form 3811, January 2005

Domestic Return Receipt

Thank you for using Return Receipt Service

WALZ
CERTIFIED
MAILER™

FROM

WALZ

FORM #38003 VERSION 01/14
U.S. PAT. NO. 5,501,393

9414 7266 9904 2002 9582 85

Label #1

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.,
AS NOMINEE

C/O REPUBLIC MORTGAGE LLC, ATTN: FOLLOW-UP DOCS
9580 WEST SAHARA AVENUE #200
LAS VEGAS, NV 89117
R84944

Label #2

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.,
AS NOMINEE

C/O REPUBLIC MORTGAGE LLC, ATTN: FOLLOW-UP DOCS
9580 WEST SAHARA AVENUE #200
LAS VEGAS, NV 89117
R84944

Label #3

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.,
AS NOMINEE

C/O REPUBLIC MORTGAGE LLC, ATTN: FOLLOW-UP DOCS
9580 WEST SAHARA AVENUE #200
LAS VEGAS, NV 89117
R84944

TO:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC., AS NOMINEE

C/O REPUBLIC MORTGAGE LLC, ATTN: FOLLOW-UP
DOCS
9580 WEST SAHARA AVENUE #200
LAS VEGAS, NV 89117

REFERENCE:

R84944

PS Form 3800, January 2005

RETURN
RECEIPT
SERVICE

Postage

Certified Fee

Return Receipt Fee

Restricted Delivery

Total Postage & Fees

USPS®

Receipt for
Certified Mail™

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

Mailed on 6/27/14 by
Red Rock Financial Services
See Firm Book

A FOLD AND TEAR THIS WAY → OPTIONAL

B Label #5

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.,
AS NOMINEE

C/O REPUBLIC MORTGAGE LLC, ATTN: FOLLOW-UP DOCS
9580 WEST SAHARA AVENUE #200
LAS VEGAS, NV 89117
R84944

Charge
Amount:

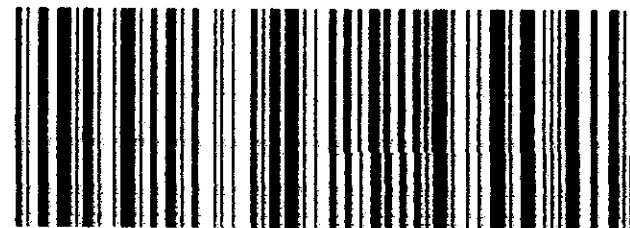
Charge
To:

FOLD AND TEAR THIS WAY →

Label #6

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

CERTIFIED MAIL™



9414 7266 9904 2002 9582 85

C

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number



9414 7266 9904 2002 9582 85

3. Service Type **CERTIFIED MAIL®**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE

C/O REPUBLIC MORTGAGE LLC, ATTN: FOLLOW-UP DOCS
9580 WEST SAHARA AVENUE #200
LAS VEGAS, NV 89117
R84944 Coronado Ranch Landscape Maintenance Corporation

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent
☐ Addressee

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

☐ Yes
☐ No

NTR0421

APP1041

PS Form 3811, January 2005

Domestic Return Receipt

Thank you for using Return Receipt Service

WALZ
CERTIFIED
MAILER™

FROM

WALZ

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

9414 7266 9904 2002 9582 78

Label #1

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.,
AS NOMINEE

1901 E VOORHEES STREET, SUITE C
DANVILLE, IL 61834
R84944

Label #2

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.,
AS NOMINEE

1901 E VOORHEES STREET, SUITE C
DANVILLE, IL 61834
R84944

Label #3

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.,
AS NOMINEE

1901 E VOORHEES STREET, SUITE C
DANVILLE, IL 61834
R84944

TO:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC., AS NOMINEE

1901 E VOORHEES STREET, SUITE C
DANVILLE, IL 61834

SENDER:

REFERENCE:

R84944

PS Form 3800, January 2005

RETURN
RECEIPT
SERVICE

Postage

Certified Fee

Return Receipt Fee

Restricted Delivery

Total Postage & Fees

USPS®

Receipt for
Certified Mail™

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

Mailed on 6/27/14 by
Red Rock Financial Services
See Firm Book

A FOLD AND TEAR THIS WAY → OPTIONAL

B Label #5

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.,
AS NOMINEE

1901 E VOORHEES STREET, SUITE C
DANVILLE, IL 61834
R84944

Charge
Amount:

Charge
To:

FOLD AND TEAR THIS WAY →

Label #6

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

CERTIFIED MAIL™



9414 7266 9904 2002 9582 78

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number



9414 7266 9904 2002 9582 78

3. Service Type CERTIFIED MAIL®

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE

1901 E VOORHEES STREET, SUITE C
DANVILLE, IL 61834
R84944 Coronado Ranch Landscape Maintenance Corporation

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent
☐ Addressee

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

☐ Yes
☐ No

NTR0422

APP1042

PS Form 3811, January 2005

Domestic Return Receipt

Thank you for using Return Receipt Service

WALZ
CERTIFIED
MAILER™

FROM

WALZ

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

9414 7266 9904 2002 9582 61

Label #1

LEAH ANN BIGAM
C/O MATTHEW M. BIGAM
1050 E. CACTUS AVENUE #1064
LAS VEGAS, NV 89183
R84944

Label #2

LEAH ANN BIGAM
C/O MATTHEW M. BIGAM
1050 E. CACTUS AVENUE #1064
LAS VEGAS, NV 89183
R84944

Label #3

LEAH ANN BIGAM
C/O MATTHEW M. BIGAM
1050 E. CACTUS AVENUE #1064
LAS VEGAS, NV 89183
R84944

TO:

LEAH ANN BIGAM
C/O MATTHEW M. BIGAM
1050 E. CACTUS AVENUE #1064
LAS VEGAS, NV 89183

SENDER:

REFERENCE:

R84944

PS Form 3800, January 2005

RETURN
RECEIPT
SERVICE

Postage

Certified Fee

Return Receipt Fee

Restricted Delivery

Total Postage & Fees

USPS®
Receipt for
Certified Mail™

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE
Mailed on 6/27/14 by
Red Rock Financial Services
See Firm Book

A FOLD AND TEAR THIS WAY → OPTIONAL

B Label #5

LEAH ANN BIGAM
C/O MATTHEW M. BIGAM
1050 E. CACTUS AVENUE #1064
LAS VEGAS, NV 89183
R84944

Charge
Amount:

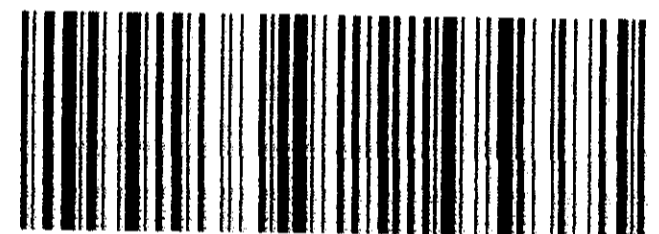
Charge
To:

FOLD AND TEAR THIS WAY →

Label #6

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

CERTIFIED MAIL™



9414 7266 9904 2002 9582 61

Label #4
Certified Article Number
79 2856 2002 4066 9922 4146
SENDERS RECORD

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number



9414 7266 9904 2002 9582 61

3. Service Type **CERTIFIED MAIL®**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

LEAH ANN BIGAM
C/O MATTHEW M. BIGAM
1050 E. CACTUS AVENUE #1064
LAS VEGAS, NV 89183
R84944 Coronado Ranch Landscape Maintenance Corporation

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent
☐ Addressee

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

☐ Yes
☐ No

NTR0423

APP1043

PS Form 3811, January 2005

Domestic Return Receipt

Thank you for using Return Receipt Service

WALZ
CERTIFIED
MAILER™

FROM

WALZ

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

9414 7266 9904 2002 9582 54

Label #1 Matthew M. Bigam
9870 Santa Ponsa Court
Las Vegas, NV 89178
R84944

Label #2 Matthew M. Bigam
9870 Santa Ponsa Court
Las Vegas, NV 89178
R84944

Label #3 Matthew M. Bigam
9870 Santa Ponsa Court
Las Vegas, NV 89178
R84944

TO:

Matthew M. Bigam
9870 Santa Ponsa Court
Las Vegas, NV 89178

SENDER:

REFERENCE:

R84944

PS Form 3800, January 2005

RETURN
RECEIPT
SERVICE

Postage

Certified Fee

Return Receipt Fee

Restricted Delivery

Total Postage & Fees

USPS®

Receipt for
Certified Mail™

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

Mailed on 6/27/14 by
Red Rock Financial Services
See Firm Book

A FOLD AND TEAR THIS WAY → OPTIONAL

B Label #5

Label #4
Certified Article Number
45 2556 2002 4066 9924 4146
SENDER'S RECORD

Matthew M. Bigam
9870 Santa Ponsa Court
Las Vegas, NV 89178
R84944

Charge
Amount:

Charge
To:

FOLD AND TEAR THIS WAY →

Label #6

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

CERTIFIED MAIL™



9414 7266 9904 2002 9582 54

C

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number



9414 7266 9904 2002 9582 54

3. Service Type **CERTIFIED MAIL®**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

Matthew M. Bigam
9870 Santa Ponsa Court
Las Vegas, NV 89178
R84944 Coronado Ranch Landscape Maintenance Corporation

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent

☐ Addressee

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

☐ Yes

☐ No

Thank you for using Return Receipt Service

NTR0424

APP1044

PS Form 3811, January 2005

Domestic Return Receipt

WALZ
CERTIFIED
MAILER™

FROM

WALZ

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

9414 7266 9904 2002 9582 47

Label #1

Leah Ann Bigam
9870 Santa Ponsa Court
Las Vegas, NV 89178
R84944

Label #2

Leah Ann Bigam
9870 Santa Ponsa Court
Las Vegas, NV 89178
R84944

Label #3

Leah Ann Bigam
9870 Santa Ponsa Court
Las Vegas, NV 89178
R84944

TO:

Leah Ann Bigam
9870 Santa Ponsa Court
Las Vegas, NV 89178

SENDER:

REFERENCE:

R84944

PS Form 3800, January 2005

RETURN
RECEIPT
SERVICE

Postage

Certified Fee

Return Receipt Fee

Restricted Delivery

Total Postage & Fees

USPS®

Receipt for
Certified Mail™

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

Mailed on 6/27/14 by
Red Rock Financial Services
See Firm Book

A FOLD AND TEAR THIS WAY → OPTIONAL

B Label #5

Leah Ann Bigam
9870 Santa Ponsa Court
Las Vegas, NV 89178
R84944

Charge
Amount:

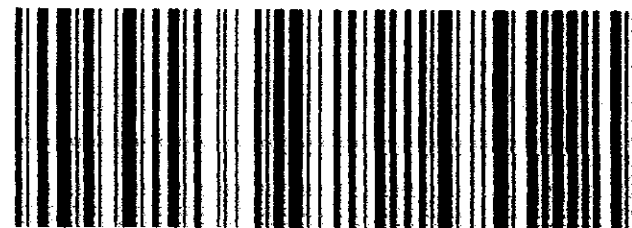
Charge
To:

FOLD AND TEAR THIS WAY →

Label #6

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

CERTIFIED MAIL™



9414 7266 9904 2002 9582 47

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number



9414 7266 9904 2002 9582 47

3. Service Type CERTIFIED MAIL®

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

Leah Ann Bigam
9870 Santa Ponsa Court
Las Vegas, NV 89178
R84944 Coronado Ranch Landscape Maintenance Corporation

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent
☐ Addressee

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

☐ Yes
☐ No

NTR0425

APP1045

PS Form 3811, January 2005

Domestic Return Receipt

Thank you for using Return Receipt Service

WALZ
CERTIFIED
MAILER™

FROM

WALZ

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

9414 7266 9904 2002 9582 30

Label #1 Matthew M. Bigam
366 Narrows Rd
Connellsville, PA 15425-6138
R84944

Label #2 Matthew M. Bigam
366 Narrows Rd
Connellsville, PA 15425-6138
R84944

Label #3 Matthew M. Bigam
366 Narrows Rd
Connellsville, PA 15425-6138
R84944

TO:

Matthew M. Bigam
366 Narrows Rd
Connellsville, PA 15425-6138

SENDER:

REFERENCE:

R84944

PS Form 3800, January 2005

RETURN
RECEIPT
SERVICE

Postage

Certified Fee

Return Receipt Fee

Restricted Delivery

Total Postage & Fees

USPS®

Receipt for
Certified Mail™

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

Mailed on 6/27/14 by
Red Rock Financial Services
See Firm Book

A FOLD AND TEAR THIS WAY → OPTIONAL

B Label #5

Matthew M. Bigam
366 Narrows Rd
Connellsville, PA 15425-6138
R84944

Charge
Amount:

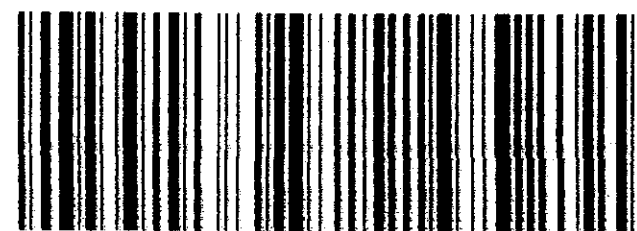
Charge
To:

FOLD AND TEAR THIS WAY →

Label #6

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

CERTIFIED MAIL™



9414 7266 9904 2002 9582 30

C

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number



9414 7266 9904 2002 9582 30

3. Service Type CERTIFIED MAIL®

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

Matthew M. Bigam
366 Narrows Rd
Connellsville, PA 15425-6138
R84944 Coronado Ranch Landscape Maintenance Corporation

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent
☐ Addressee

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

☐ Yes
☐ No

NTR0426

APP1046

PS Form 3811, January 2005

Domestic Return Receipt

Thank you for using Return Receipt Service

WALZ
CERTIFIED
MAILER™

FROM

WALZ

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

9414 7266 9904 2002 9582 23

Label #1 Leah Ann Bigam
366 Narrows Rd
Connellsville, PA 15425-6138
R84944

Label #2 Leah Ann Bigam
366 Narrows Rd
Connellsville, PA 15425-6138
R84944

Label #3 Leah Ann Bigam
366 Narrows Rd
Connellsville, PA 15425-6138
R84944

TO:

Leah Ann Bigam
366 Narrows Rd
Connellsville, PA 15425-6138

SENDER:

REFERENCE:

R84944

PS Form 3800, January 2005

RETURN
RECEIPT
SERVICE

Postage

Certified Fee

Return Receipt Fee

Restricted Delivery

Total Postage & Fees

USPS®

**Receipt for
Certified Mail™**

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

Mailed on 6/27/14 by
Red Rock Financial Services
See Firm Book

A FOLD AND TEAR THIS WAY → OPTIONAL

B **Label #5**

Leah Ann Bigam
366 Narrows Rd
Connellsville, PA 15425-6138
R84944

Charge
Amount:

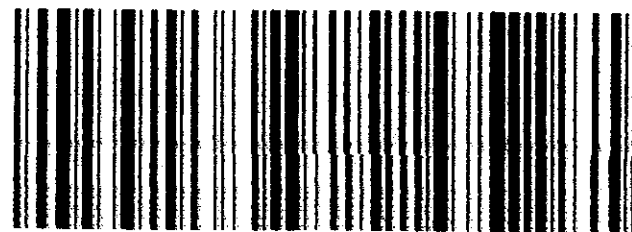
Charge
To:

FOLD AND TEAR THIS WAY →

Label #6

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

CERTIFIED MAIL™



9414 7266 9904 2002 9582 23

C

2. Article Number



9414 7266 9904 2002 9582 23

3. Service Type **CERTIFIED MAIL®**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

Leah Ann Bigam
366 Narrows Rd
Connellsville, PA 15425-6138
R84944 Coronado Ranch Landscape Maintenance Corporation

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent

☐ Addressee

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

☐ Yes

☐ No

NTR0427

PS Form 3811, January 2005

APP1047

Domestic Return Receipt

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

Thank you for using Return Receipt Service

WALZ
CERTIFIED
MAILER™

FROM

WALZ

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

9414 7266 9904 2002 9582 16

Label #1

REPUBLIC SERVICES

ACCT NO. 620-2429094
P.O. BOX 98508
LAS VEGAS, NV 89193-8508
R84944

Label #2

REPUBLIC SERVICES

ACCT NO. 620-2429094
P.O. BOX 98508
LAS VEGAS, NV 89193-8508
R84944

Label #3

REPUBLIC SERVICES

ACCT NO. 620-2429094
P.O. BOX 98508
LAS VEGAS, NV 89193-8508
R84944

TO:

REPUBLIC SERVICES

ACCT NO. 620-2429094
P.O. BOX 98508
LAS VEGAS, NV 89193-8508

SENDER:

REFERENCE:

R84944

PS Form 3800, January 2005

RETURN
RECEIPT
SERVICE

Postage

Certified Fee

Return Receipt Fee

Restricted Delivery

Total Postage & Fees

USPS®

Receipt for
Certified Mail™

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

Mailed on 6/27/14 by
Red Rock Financial Services
See Firm Book

A FOLD AND TEAR THIS WAY → OPTIONAL

B Label #5

REPUBLIC SERVICES

ACCT NO. 620-2429094
P.O. BOX 98508
LAS VEGAS, NV 89193-8508
R84944

Charge
Amount:

Charge
To:

FOLD AND TEAR THIS WAY →

Label #6

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

CERTIFIED MAIL™



9414 7266 9904 2002 9582 16

C

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number



9414 7266 9904 2002 9582 16

3. Service Type CERTIFIED MAIL®

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

REPUBLIC SERVICES

ACCT NO. 620-2429094
P.O. BOX 98508
LAS VEGAS, NV 89193-8508
R84944 Coronado Ranch Landscape Maintenance Corporation

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent
☐ Addressee

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

☐ Yes
☐ No

NTR0428

PS Form 3811, January 2005

APP1048

Domestic Return Receipt

Thank you for using Return Receipt Service

WALZ
CERTIFIED
MAILER™

FROM

WALZ

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

9414 7266 9904 2002 9582 09

Label #1

NATIONSTAR MORTGAGE, LLC

350 HIGHLAND DRIVE
LEWISVILLE, TX 75067
R84944

Label #2

NATIONSTAR MORTGAGE, LLC

350 HIGHLAND DRIVE
LEWISVILLE, TX 75067
R84944

Label #3

NATIONSTAR MORTGAGE, LLC

350 HIGHLAND DRIVE
LEWISVILLE, TX 75067
R84944

TO:

NATIONSTAR MORTGAGE, LLC

350 HIGHLAND DRIVE
LEWISVILLE, TX 75067

SENDER:

REFERENCE:

R84944

PS Form 3800, January 2005

RETURN
RECEIPT
SERVICE

Postage

Certified Fee

Return Receipt Fee

Restricted Delivery

Total Postage & Fees

USPS®

Receipt for
Certified Mail™

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

Mailed on 6/27/14 by
Red Rock Financial Services
See Firm Book

A FOLD AND TEAR THIS WAY → OPTIONAL

B Label #5

NATIONSTAR MORTGAGE, LLC

350 HIGHLAND DRIVE
LEWISVILLE, TX 75067
R84944

Charge
Amount:

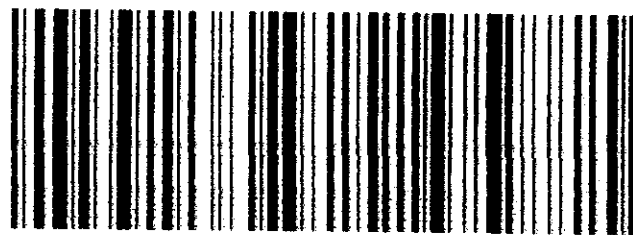
Charge
To:

FOLD AND TEAR THIS WAY →

Label #6

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

CERTIFIED MAIL™



9414 7266 9904 2002 9582 09

C

2. Article Number



9414 7266 9904 2002 9582 09

3. Service Type **CERTIFIED MAIL®**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

NATIONSTAR MORTGAGE, LLC

350 HIGHLAND DRIVE
LEWISVILLE, TX 75067
R84944 Coronado Ranch Landscape Maintenance Corporation

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent

☐ Addressee

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

☐ Yes

☐ No

NTR0429

PS Form 3811, January 2005

APP1049

Domestic Return Receipt

Certified Article Number

60 2856 2002 4066 9921 4146

SENDERS RECORD

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

Thank you for using Return Receipt Service

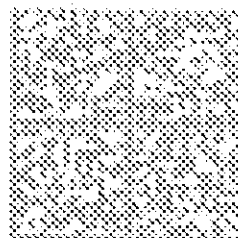
Thank you for using Return Receipt Service

RRES

RED ROCK FINANCIAL SERVICES

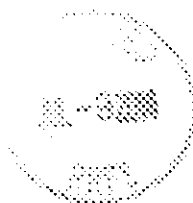
4775 W. Teco Avenue, Suite 140
Las Vegas, NV 89118

NSW



02 1R \$ 00.48⁰⁰
0008560453 JUN 27 2014
MAILED FROM ZIP CODE 89118

Leah Ann Bigam
140 North 1st Street
Cornellsville, PA 15428
R84944



Ofs

R84944

NIXIE 132 SC 1000 0007/05/14

RETURN TO SENDER
NO SUCH NUMBER
UNABLE TO FORWARD

SC 89118436040 *0370-00 NTR0133 -40



APP1050

NTR0134

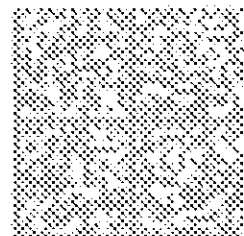
APP1051

RRES

RED ROCK FINANCIAL SERVICES

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

N3N



02 1R
0005580453
MAILED FROM ZIP CODE 89118

\$ 00.48⁰⁰

JUN 27 2014

Matthew M. Bigam
140 North 1st Street
Connellsville, PA 15428
R84944

NIXIE 152 SE 2009 0007/05/14

RETURN TO SENDER
NO SUCH NUMBER
UNABLE TO FORWARD

00: 00110436040 *00370-00 NTR0135 - 40

APR1052

CFS

R84944

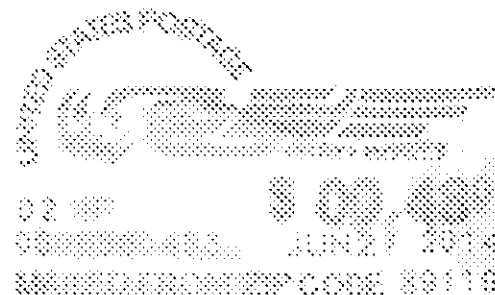
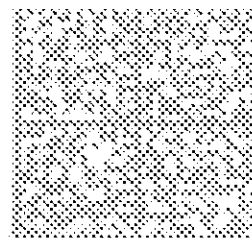
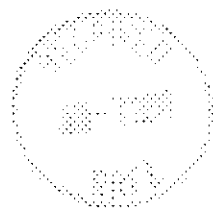
NTR0136

APP1053

RIFS

RED ROCK FINANCIAL SERVICES

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



854944

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.,
AS NOMINEE

C/O REPUBLIC MORTGAGE LLC, DBA REPUBLIC
MORTGAGE
9580 WEST SAHARA AVENUE #200
LAS VEGAS, NV 89117
884944

NIXIE 001 32 1000 0007/03/14

RETURN TO SENDER

VACANT

UNABLE TO FORWARD

SC: 80118430040 *0570-00200233**

NTR0137

8 0210233 APP1054

284944

8 6 2 2 0 0 1 7 5

NTR0138

APP1055

REC'D - COMMUNICATIONS SECTION

NTR0139

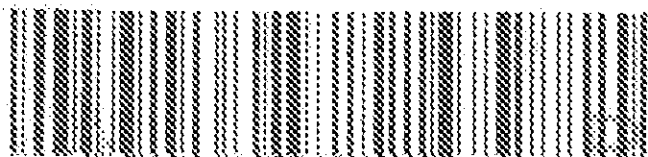
C/O REPUBLIC MORTGAGE LLC, ATTN: FOLLOW-UP DOCS
9580 WEST SAHARA AVENUE #200
LAS VEGAS, NV 89117
1084944

0800-6792

[illegible]

APP1056

2. Article Number



9414 7266 7904 2002 9582 09

3. Service Type **CERTIFIED MAIL®**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

NATIONSTAR MORTGAGE, LLC

350 HIGHLAND DRIVE

LEWISVILLE, TX 75067

R84944 Coronado Ranch Landscape Maintenance Corporation

R84944

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

D. Is delivery address different from item 1?

If YES, enter delivery address below:

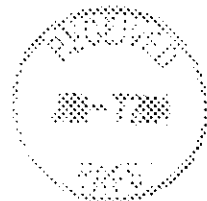
Date: _____

☐ Agent

☐ Addressee

☐ Yes

☐ No



NTR0140

APP1057

UNITED STATES POSTAL SERVICE®



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

● PRINT YOUR NAME, ADDRESS AND ZIP CODE BELOW ●

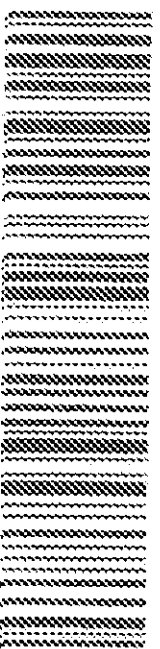


RED ROCK FINANCIAL SERVICES
4775 WEST TECO AVE SUITE 140
LAS VEGAS NV 89118



APP1058

2. Article Number



7414 7266 7904 2002 9523 0A

3. Service Type **CERTIFIED MAIL®**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE

P.O. BOX 2026

PLANT, ME 48501-2026

R84944 Coronado Ranch Landscape Maintenance Corporation

PS Form 3811, January 2005

Domestic Return Receipt

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

Michael Lalonde

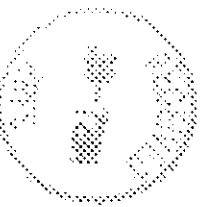
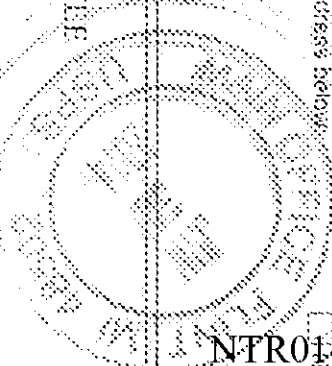
D. Is delivery address different from item 1? ☐ Yes

If YES, enter delivery address below: ☐ No

☐ Agent
☐ Addressee

NTR0142

APP1059



1204944

UNITED STATES POSTAL SERVICE®



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

● PRINT YOUR NAME, ADDRESS AND ZIP CODE BELOW ●



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



APP1060

NTR0143

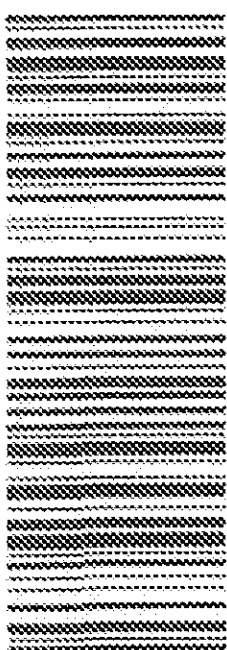
DEFINITION

RRS

REG ROCK FINANCIAL SERVICES

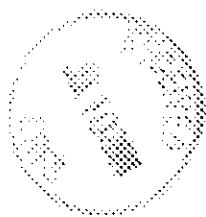
4775 W. Taco Avenue, Suite 140

Las Vegas, NV 89118



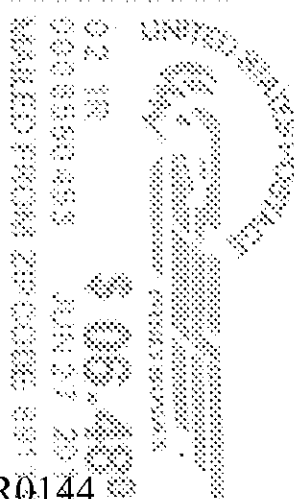
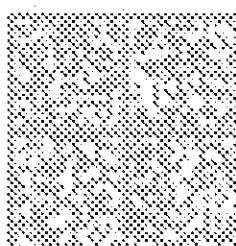
9434 7266 9908 2002 9583 60

GF5



Matthew M. Bigam
140 North 1st Street
Cincinnati, PA 15128
RS4944

294944



NTR0144

371

RETURN TO SENDER
ATTENTION: NOT KNOWN
UNABLE TO FORWARD

0578-01019-27-40

C

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number



9434 7266 3904 2002 9583 60

3. Service Type **CERTIFIED MAIL®**4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

Matthew M. Bigham
140 North 1st Street
Counellsville, PA 15423
R84944 Coronado Ranch Landscape Maintenance Corporation

PS Form 3811, January 2005

Domestic Return Receipt

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

☐ Agent
☐ Addressee

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

☐ Yes
☐ No

Thank you for using Return Receipt Service

NTR0145

APP1062

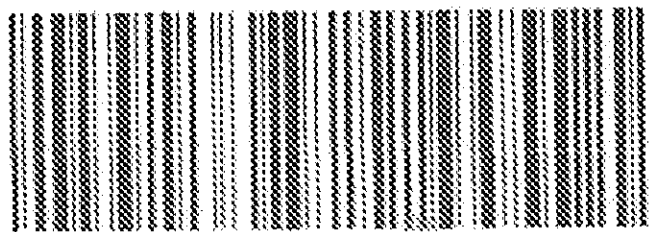
 THIS SECTION IS FOR ADDITIONAL INFORMATION
 AND SHOULD BE ATTACHED TO THE FRONT OF THE MAIL

CERTIFIED MAIL

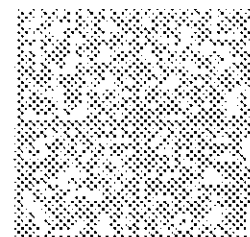
RRFS

RED ROCK FINANCIAL SERVICES

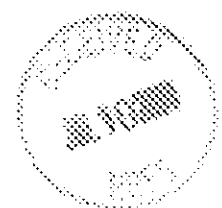
4775 W. Teco Avenue, Suite 140
Las Vegas, NV 89118



9414 7266 9904 2002 9583 84



12 18 \$ 06.48⁰⁰
0008860-483 JUN 27 2014
MAILED FROM ZIP CODE 89118



Leah Ann Bigam
7883 Tahoe Ridge Court
Las Vegas, NV 89139
RS4944

RB4944

00130648385 APP1063

NIXIE 891 68 1003 2287/06/14

RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD

*0378-07522-40 NTR0146-40

C

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number



9414 7266 9304 2002 9583 84

3. Service Type **CERTIFIED MAIL®**

4. Restricted Delivery? (Extra Fee)

☐ Yes

1. Article Addressed to:

Keeb Ann Bigum
 27883 Tahoe Ridge Court
 Las Vegas, NV 89130
 884944 Coronado Ranch Landscape Maintenance Corporation

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

D. Is delivery address different from item 1?

If YES, enter delivery address below:

☐ Agent
☐ Addressee

☐ Yes
☐ No

PS Form 3811, January 2005

Domestic Return Receipt

Thank you for using Return Receipt Service

NTR0147

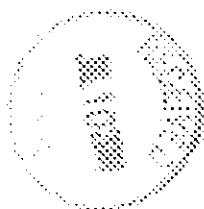
APP1064

RRS

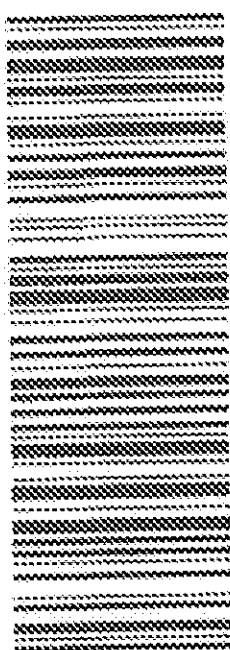
REG. ROCK FINANCIAL SERVICES

4775 W. Teco Avenue, Suite 140

Las Vegas, NV 89118



284944



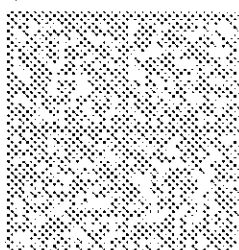
9434 7266 9904 2002 9583 91

Matthew M. Hyman
7683 Tahoe Ridge Court
Las Vegas, NV 89139
884944

0310904040

MI XIE 891 00 1000 2207/06/14
RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD

0519-08264-27-40



06 18 \$06.48
0000500463 JUN 27 10
MAILED FROM ZIP CODE 891

1X14

NTR0148

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number



9414 7266 9904 2002 4563 91

3. Service Type **CERTIFIED MAIL®**4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

Matthew M. Bigam
7883 Tahoe Ridge Court
Las Vegas, NV 89139
R54044 Colorado Ranch Landscape Maintenance Corporation

PS Form 3811, January 2005

Domestic Return Receipt

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

☒ Agent
☐ Addressee

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

Thank you for using Return Receipt Service

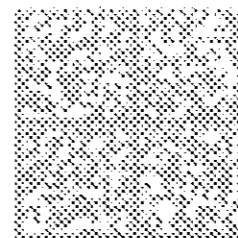
Thank you for using Return Receipt Service

RRFS

RED ROCK FINANCIAL SERVICES

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

000000000000



02 1F \$ 00.48⁰⁰
0005500453 JUN 27 2014
MAILED FROM ZIP CODE 89119



Matthew M. Bigam
7883 Tahoe Ridge Court
Las Vegas, NV 89139
R84944

NIXIE 891 88 1000 2207/06/14

RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD

*0370-00000-00-00

NTR0150

00130040007
APP1067

284944

APP1068

2. Article Number



9434 7266 9904 2002 9582 72

3. Service Type **CERTIFIED MAIL®**

4. Restricted Delivery? (Extra Fee) ☐ Yes

5. Article Addressed to:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE

1901 E VOORHEES STREET, SUITE C

DANVILLE, IL 61834

RR1944 Coronado Ranch Landscape Maintenance Corporation

284944

PS Form 3811, January 2005

Domestic Return Receipt

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

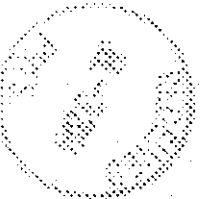
Barbara J. K...

JUN 30 2014

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

NTR0152

APP1069



UNITED STATES POSTAL SERVICE®

CHAMPAGNE IL 619

30 JAN 2014 PM 21

● PRINT YOUR NAME, ADDRESS AND ZIP CODE BELOW ●

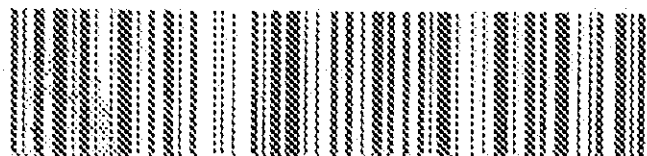
First-Class Mail®
Postage & Fees Paid
USPS®
Permit No. G-10

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

APP1070 NTR0158

APP1070

2. Article Number



9414 7266 9704 2002 9582 16

3. Service Type **CERTIFIED MAIL®**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

REPUBLIC SERVICES

ACCT NO. 620-2429094

P.O. BOX 98508

LAS VEGAS, NV 89193-8508

R84944 Coronado Ranch Landscape Maintenance Corporation

R84944

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

K PEA

B. Date of Delivery

JUN 30 2014

C. Signature

[Signature]

☐ Agent

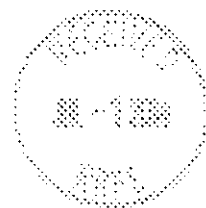
☐ Addressee

D. Is delivery address different from item 1?

If YES, enter delivery address below:

☐ Yes

☐ No



NTR0154

APP1071

Abstract

● PRINT YOUR NAME, ADDRESS AND ZIP CODE BELOW ●

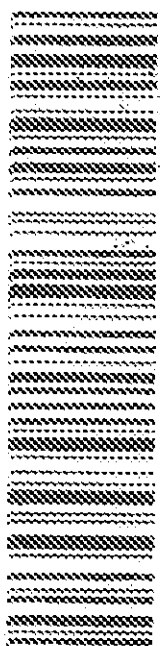


RED ROCK FINANCIAL SERVICES
4775 WEST TECO AVE SUITE 140
LAS VEGAS NV 89118

NTR0155

APP1072

2. Article Number



9334 7266 9904 2002 9533 73

3. Service Type **CERTIFIED MAIL[®]**

4. Restricted Delivery? (Extra Fee)

☐ Yes

1. Article Addressed to:

State of Nevada Ombudsman for Common-Interest Communities

Attention: Sharon Jackson

2501 East Sahara Avenue, Suite 202

Las Vegas, NV 89104-4137

R64914 Coronado Ranch Landscape Maintenance Corporation

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

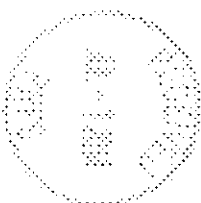
10/17/02

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

☐ Agent
☐ Addressee

NTR0156

APP1073



UNITED STATES POSTAL SERVICE®



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

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



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

NTR0157

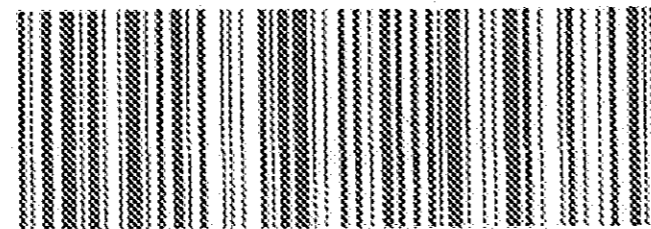
APP1074

RFS

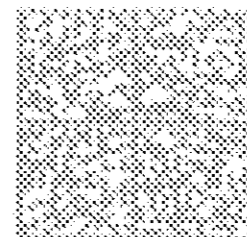
RED ROCK FINANCIAL SERVICES

4775 W. Teco Avenue, Suite 140

Las Vegas, NV 89118



9414 7266 9904 2002 9582 61



02 1R

\$ 06.48⁰⁰

0008680483

JUN 27 2014

MAILED FROM ZIP CODE 89119

LEAH ANN BIGAM

C/O MATTHEW M. BIGAM

1050 E. CACTUS AVENUE #106

LAS VEGAS, NV 89183

RS4944

NIXTE

881

SE

1000

0007/09/14

RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD

SC: 89118486848

* 0079-04117-41

NTR0160

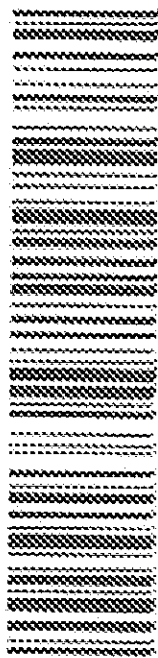
APP1075

284944

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number



9414 726 9904 2002 9562 63

3. Service Type **CERTIFIED MAIL®**4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

LEAH ANN BIGAM

C/O MATTHEW M. BIGAM

1050 E. CACTUS AVENUE #1064

LAS VEGAS, NV 89182

R84944 Coronado Ranch Landscape Maintenance Corporation

COMPLETE THIS SECTION ON DELIVERY

A. Received By (Please Print Clearly)

B. Date of Delivery

C. Signature

☒ Agent☐ Addressee

D. Is delivery address different from item 1?

Yes ☐ No ☐

If YES, enter delivery address below

Thank you for using Return Receipt Service

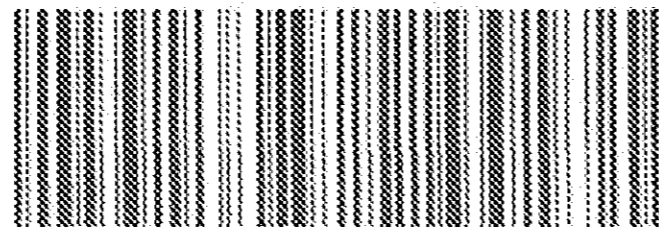
PS Form 3811, January 2005

Domestic Return Receipt

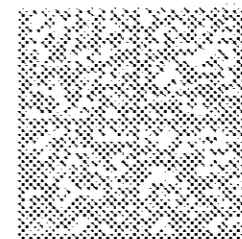
RRFS

RED ROCK FINANCIAL SERVICES

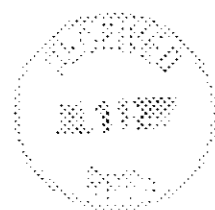
4775 W. Teco Avenue, Suite 140
Las Vegas, NV 89118



9414 7266 9704 2002 9583 22



02 1R \$ 06.48⁰⁰
0006580453 JUN 27 2014
MAILED FROM ZIP CODE 89118



Leah Ann Bigam
1050 E. Cactus Ave #1064
Las Vegas, NV 89183
R84944

NIXIE 891 SE 1083 0007/09/14

RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD

SC: 89118436040 *6579-07227-48

NTR0162

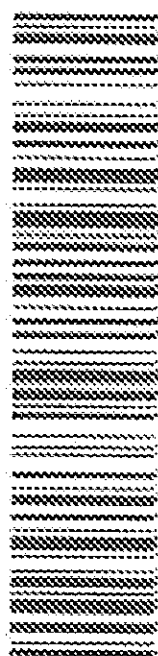
APP1077

284944

Thank you for using Return Receipt Service

THIS LABEL IS ONLY VALID WHEN USED WITH PS FORM 3811, JANUARY 2005

2. Article Number



9434 7266 9904 2002 4583 22

3. Service Type **CERTIFIED MAIL®**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

Leah Ann Nigam
3050 E. Cactus Ave #1064
Las Vegas, NV 89183
R842944 Coronado Ranch Landscape Maintenance Corporation

PS Form 3811, January 2005

Domestic Return Receipt

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

Thank you for using Return Receipt Service

©

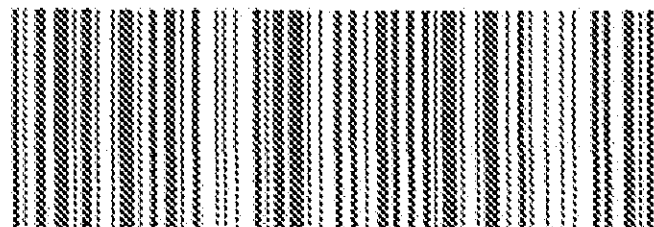
NTR0163

RRFS

RED ROCK FINANCIAL SERVICES

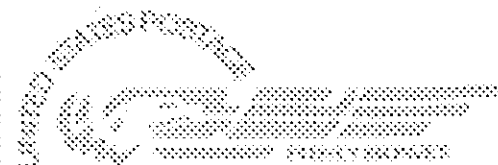
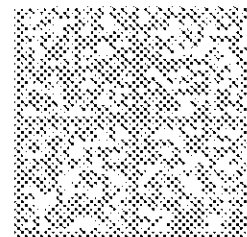
4775 W. Teco Avenue, Suite 140

Las Vegas, NV 89118



9414 7266 7904 2002 9553 39

CERTIFIED MAIL



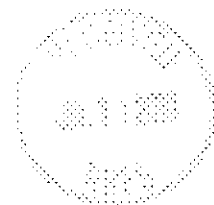
02 1R

\$ 06.48⁰⁰

0006580493

JUN 27 2014

MAILED FROM ZIP CODE 89119



Matthew M. Bigam
1050 E. Cactus Ave #1064
Las Vegas, NV 89183
BS4944

NIXIE 891 SE 1009 0007/00/14

RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD

EC: 00210430040 * 0179-07000007-40

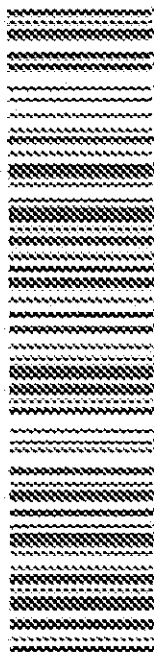
NTR0164

8 SEP 07 2014 APP1079

284944

POST OFFICE USE ONLY: POSTAGE WILL BE PAID BY ADDRESSEE
NO POSTAGE NECESSARY IF MAILED IN THE UNITED STATES

2. Article Number



9444 7266 9904 2002 9583 39

3. Service Type **CERTIFIED MAIL®**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

Matthew M. Bigam
3050 E. Cactus Ave #1004
Las Vegas, NV 89163
RR4944 Coronado Ranch Landscape Maintenance Corporation

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

☒ Agent
☐ Addressee

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

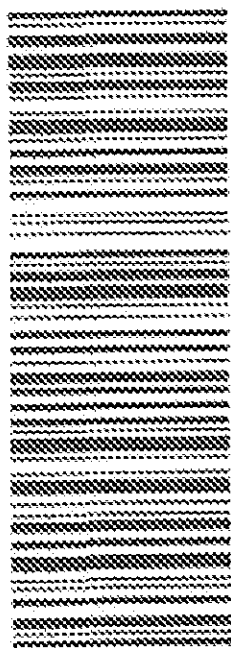
Thank you for using Return Receipt Service

**RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION**

PS Form 3811, January 2005 Domestic Return Receipt

00000000000000000000000000000000

9416 7266 9904 2002 9583 15



WATKINS IN PROCESS

1050 E. CACTUS AVE
LAS VEGAS, NV 89153
884944

100

[illegible]

RETURN TO SENDER
DELIVERABLE ADDRESS
NOT DELIVERABLE TO

Figure 1

02 18 00*
0000000000 JUN 27 10
0000000000 ZIP CODE 00

854

NTR0166

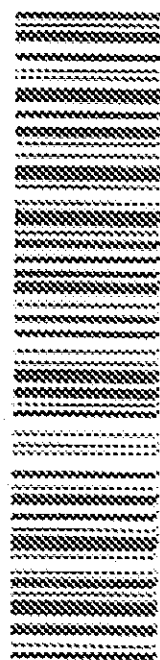
APP1081

12/28/14

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

2. Article Number



9444 7266 9926 2002 7583 15

3. Service Type CERTIFIED MAIL®

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

MATTHEW M. BICAM
1050 E. CACTUS AVENUE #1064
LAS VEGAS, NV 89183
384944 Coronado Ranch Landscape Maintenance Corporation

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

☒ Agent

☐ Addressee

☐ Yes

☐ No

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

Thank you for using Return Receipt Service

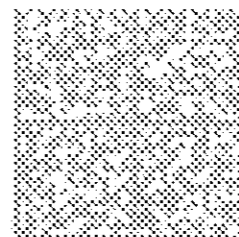
PS Form 3811, January 2005 Domestic Return Receipt

RRES

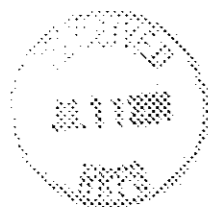
RED ROCK FINANCIAL SERVICES

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

000000000000



02.18 \$ 00.48⁰⁰
0000560453 JUN 27 2014
MAILED FROM ZIP CODE 89119



Leah Ann Bigam
7883 Tahoe Ridge Court
Las Vegas, NV 89139
R84944

R1X1E

891

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1000

2207/08/14

RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD

*0070-08213-27760
NTR0168

00100045 APP1083

284944

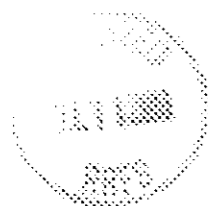
NTR0169

APP1084

RRFS

RED ROCK FINANCIAL SERVICES

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



Leah Ann Bigam
1050 E. Cactus Ave #1064
Las Vegas, NV 89163
884944



284944

01X1E 001 52 1000 0007/03/14

RETURN TO SENDER
UNCLAIMED
UNABLE TO FORWARD

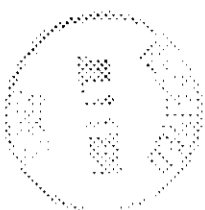
EC: 00110420040 *0070-00771-27-42



PRFS

RED ROCK SPANCOM SERVICES

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



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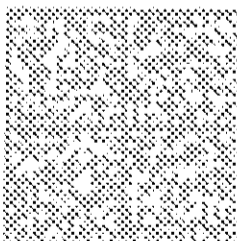
LEAH ANN BIGAM

C/O MATTHEW M. BIGAM

1080 E. CACTUS AVENUE #1064

LAS VEGAS, NV 89183

884944



02 00 \$00.48
0000000000 JUN 27 20
PAID FROM ZIP CODE 891

NTR0171

284944

3 555 5 1000 254 0

RETURN TO SENDER
UNCLAIMED
UNABLE TO FORWARD

NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES

NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES

60307

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

MATTHEW M. BICANI
1050 E. CACTUS AVENUE #1064
LAS VEGAS, NV 89183
RS4944

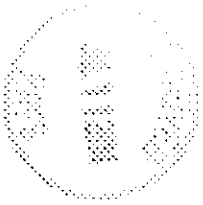
01 12 \$ 00.48
0006560453 JUN 17 2007
MADE FROM MP CORR 501
R0172

APP1087

RRFS

RED ROCK FINANCIAL SERVICES

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

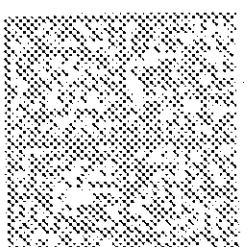


289944

Matthew M. Bigoni
1050 E. Cactus Ave #1064
Las Vegas, NV 89133
NS4944

289944

DATE: 06/11/2014
TIME: 10:00
TO: 1050 E. CACTUS AVE #1064
LAS VEGAS, NV 89133
FROM: 4775 W. TECO AVE SUITE 140
LAS VEGAS, NV 89118
POSTAGE: \$00.48
ZIP CODE: 89133
CITY: LAS VEGAS
STATE: NV
COUNTRY: USA
RETURN TO SENDER
UNCLAIMED
UNABLE TO FORWARD



02 1R \$00.48
0006560453 JUN 17 2014
MAILED FROM ZIP CODE 89133

NTR0173

EXHIBIT 7-2

EXHIBIT 7-2

Assessor Parcel Number: 176-11-311-013
File Number: R84944
Property Address: 7883 Tahoe Ridge Ct
Las Vegas, NV 89139

Inst #: 20140626-0003624
Fees: \$18.00
N/C Fee: \$0.00
06/26/2014 02:51:34 PM
Receipt #: 2070358
Requestor:
RED ROCK FINANCIAL SERVICES
Recorded By: ECM Pgs: 2
DEBBIE CONWAY
CLARK COUNTY RECORDER

NOTICE OF FORECLOSURE SALE
UNDER THE LIEN FOR DELINQUENT ASSESSMENTS

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

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

Red Rock Financial Services officially assigned as agent by the Coronado Ranch Landscape Maintenance Corporation under the Lien for Delinquent Assessments. **YOU ARE IN DEFAULT UNDER THE LIEN FOR DELINQUENT ASSESSMENTS**, recorded on 04/26/2011 in Book Number 20110426 as Instrument Number 0002234 reflecting MATTHEW M. BIGAM, LEAH ANN BIGAM as the owner(s) of record. **UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT PUBLIC SALE.** If you need an explanation of the nature of the proceedings against you, you should contact an attorney.

The Notice of Default and Election to Sell Pursuant to the Lien for Delinquent Assessments was recorded on 06/21/2011 in Book Number 20110621 as Instrument Number 0002390 of the Official Records in the Office of the Recorder.

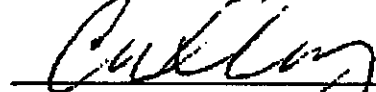
NOTICE IS HEREBY GIVEN: That on 07/21/2014, at 10:00 a.m., at the front entrance of the Nevada Legal News located at 930 South Fourth Street, Las Vegas, Nevada 89101, that the property commonly known as 7883 Tahoe Ridge Ct, Las Vegas, NV 89139 and land legally described as PROMONTORY 5 PLAT BOOK 126 PAGE 34 LOT 13 BLOCK 1 of the Official Records in the Office of the County Recorder of Clark County, Nevada, will sell at public auction to the highest bidder, for cash

Assessor Parcel Number: 176-11-311-013
File Number: R84944
Property Address: 7883 Tahoe Ridge Ct
Las Vegas, NV 89139

payable at the time of sale in lawful money of the United States, by cash, a cashier's check drawn by a state or national bank, a cashier's check drawn by a state or federal credit union, state or federal savings and loan association or savings association authorized to do business in the State of Nevada, in the amount of **\$2,825.99** as of 6/26/2014, which includes the total amount of the unpaid balance and reasonably estimated costs, expenses and advances at the time of the initial publication of this notice. Any subsequent Association assessments, late fees interest, expenses or advancements, if any, of the Association or its Agent, under the terms of the Lien for Delinquent Assessments shall continue to accrue until the date of the sale. The property heretofore described is being sold "as is".

The sale will be made without covenant or warranty, expressed or implied regarding, but not limited to, title or possession, encumbrances, obligations to satisfy any secured or unsecured liens or against all right, title and interest of the owner, without equity or right of redemption to satisfy the indebtedness secured by said Lien, with interest thereon, as provided in the Declaration of Covenants, Conditions and Restrictions, recorded on 08/25/2000, in Book Number 20000825, as Instrument Number 02301 of the Official Records in the Office of the Recorder and any subsequent amendments or updates that may have been recorded.

Dated: June 26, 2014



Prepared By Christie Marling, Red Rock Financial Services, on behalf of Coronado Ranch Landscape Maintenance Corporation

STATE OF NEVADA)
COUNTY OF CLARK)

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

WITNESS my hand and official seal.



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

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

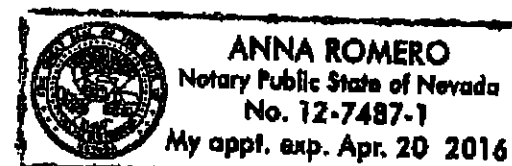


EXHIBIT 8

EXHIBIT 8

2

Inst #: 20150423-0002845
Fees: \$18.00
N/C Fee: \$0.00
04/23/2015 03:58:52 PM
Receipt #: 2397134
Requestor:
LAW OFFICE OF MIKE BEEDE
Recorded By: BERRYS Pgs: 2
DEBBIE CONWAY
CLARK COUNTY RECORDER

RECORDING COVER PAGE

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

APN# 176-11-311-013

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

TITLE OF DOCUMENT

(DO NOT Abbreviate)

Notice of Lis Pendens

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

RECORDING REQUESTED BY:

Mike Beede, Esq.

RETURN TO: Name Law Office of Mike Beede

Address 2300 W. Sahara Ave. Suite 420

City/State/Zip Las Vegas, NV 89102

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

Name

Address

City/State/Zip


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

An additional recording fee of \$1.00 will apply.

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

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

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



CLERK OF THE COURT

LIS
The Law Office of Mike Beede, PLLC
Michael Beede, Esq.
Nevada State Bar No. 13068
2300 W. Sahara Ave. #420
Las Vegas, NV 89102
T: 702-473-8406
F: 702-832-0248
Attorney for Plaintiff

DISTRICT COURT
CLARK COUNTY, NEVADA

ANTHONY S. NOONAN IRA LLC,
Plaintiffs,

vs.

MATTHEW BIGAM, et al.

Defendants.

CASE NO. A-14-710465-C

DEPT NO. I

NOTICE OF LIS PENDENS

Please take notice pursuant to NRS 14.010, an action has been filed by the Plaintiff, ANTHONY S. NOONAN IRA LLC, regarding title and possession to the real property commonly known as, 7883 TAHOE RIDGE CT. LAS VEGAS, NV 89139 and legally described as, PROMONTORY 5, PLAT BOOK 126, PAGE 34, LOT 13 BLOCK 1.

LAW OFFICE OF MICHAEL BEEDE

/s/ Michael Beede

BY: _____

MICHAEL BEEDE, ESQ.
Law Office of Michael Beede
2300 W. Sahara Ave., #420
Las Vegas, NV 89102
Phone: 702-473-8406
Fax: 702-832-0248

EXHIBIT 9

EXHIBIT 9



Red Rock Financial Services
Accounting Ledger
 Information as of: July 09, 2014

Account Number: 84944
Association: Coronado Ranch Landscape Maintenance Corporation
Property Address: 7883 Tahoe Ridge Ct, Las Vegas, NV 89139
Ledger Balance: \$2,825.99
Homeowner(s): Matthew M. Bigam;Leah Ann Bigam;Leah Ann Bigam;Matthew M. Bigam;Matthew M. Bigam;Leah Ann Bigam;Matthew M. Bigam;Leah Ann Bigam;MATTHEW M. BIGAM;MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE;MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE;MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE;MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE;LEAH ANN BIGAM;Matthew Bigam;Leah Bigam;Matthew Bigam;Leah Bigam;REPUBLIC SERVICES;NATIONSTAR MORTGAGE, LLC;State of Nevada Ombudsman for Common-Interest Communities

Posting	Description	Amount	Balance	Pmt Ref	Memo
3/8/2007	Capital Contribution - Operating	\$100.00	\$100.00		Capital Contribution - Operating
3/8/2007	Association Mgmt Payment	(\$100.00)	\$0.00		Batch Post
1/1/2008	Annual Assessment	\$156.00	\$156.00		Annual Assessment
1/7/2008	Association Mgmt Payment	(\$156.00)	\$0.00	01839	Lockbox Payment
1/1/2009	Annual Assessment	\$156.00	\$156.00		Annual Assessment
1/1/2009	Annual Assessment	\$39.00	\$195.00		Annual Assessment
3/18/2009	Association Mgmt Payment	(\$195.00)	\$0.00	02201	Lockbox Payment
1/1/2010	Annual Assessment	\$216.00	\$216.00		Annual Assessment
4/8/2010	Association Mgmt Payment	(\$216.00)	\$0.00	040810	RRFS PIF 03/10
1/1/2011	Annual Assessment	\$216.00	\$216.00		Annual Assessment
1/15/2011	Late Fees	\$25.00	\$241.00		Late Fees
4/7/2011	Mailing Costs	\$7.98	\$248.98		Bigam/Matthew M.
4/7/2011	Intent to Lien Letter	\$125.00	\$373.98		
4/7/2011	Mailing Costs	\$7.98	\$381.96		Bigam/Leah Ann
4/20/2011	Mailing Costs	\$7.98	\$389.94		Bigam/Matthew M.
4/20/2011	Lien for Delinquent Assessment	\$275.00	\$664.94		
4/20/2011	Lien Release	\$30.00	\$694.94		
4/20/2011	Lien Recording Costs	\$28.00	\$722.94		
4/20/2011	Mailing Costs	\$7.98	\$730.92		Bigam/Leah Ann
4/29/2011	Association Interest	\$0.95	\$731.87		
5/11/2011	Payoff Demand	\$150.00	\$881.87		Pacific Coast Title
5/30/2011	Association Interest	\$0.95	\$882.82		
6/6/2011	Intent to NOD	\$90.00	\$972.82		
6/17/2011	Notice of Default	\$375.00	\$1,347.82		
6/17/2011	Trustee Sale Guarantee	\$290.00	\$1,637.82		



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Posting	Description	Amount	Balance	Pmt Ref	Memo
6/17/2011	NOD Mailing Costs	\$79.80	\$1,717.62		
6/17/2011	NOD Release	\$30.00	\$1,747.62		
6/17/2011	NOD Recording Costs	\$14.00	\$1,761.62		
6/17/2011	NOD Release Recording Costs	\$14.00	\$1,775.62		
6/17/2011	NOD Mailing Charges Adjustment	(\$15.96)	\$1,759.66		
6/29/2011	Association Interest	\$0.95	\$1,760.61		
7/30/2011	Association Interest	\$0.95	\$1,761.56		
8/10/2011	Payoff Demand	\$150.00	\$1,911.56		Miles Legal
8/29/2011	Intent to NOS	\$90.00	\$2,001.56		
8/29/2011	Association Interest	\$0.95	\$2,002.51		
9/29/2011	Association Interest	\$0.95	\$2,003.46		
10/30/2011	Association Interest	\$0.95	\$2,004.41		
11/29/2011	Intent to Conduct Foreclosure	\$25.00	\$2,029.41		
11/30/2011	Association Interest	\$0.95	\$2,030.36		
12/22/2011	Red Rock Partial Payment	(\$300.00)	\$1,730.36	PC 138	Partial payment
12/30/2011	Association Interest	\$0.95	\$1,731.31		
1/1/2012	Annual Assessment	\$216.00	\$1,947.31		Annual Assessment
1/1/2012	Late Fees	\$25.00	\$1,972.31		Late Fees
1/1/2012	Late Fees	(\$25.00)	\$1,947.31		Late Fees
1/4/2012	Payment Plan	\$30.00	\$1,977.31		
1/15/2012	Late Fees	\$25.00	\$2,002.31		Late Fees
1/19/2012	Red Rock Partial Payment	(\$300.00)	\$1,702.31	CC 003827773	Partial payment
1/29/2012	Association Interest	\$0.95	\$1,703.26		
2/21/2012	Red Rock Partial Payment	(\$300.00)	\$1,403.26	CC 003828169	Partial Payment
3/1/2012	Association Interest	\$1.59	\$1,404.85		



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Posting	Description	Amount	Balance	Pmt Ref	Memo
3/27/2012	Red Rock Partial Payment	(\$300.00)	\$1,104.85	CC 003967034	Partial payment
4/1/2012	Association Interest	\$0.84	\$1,105.69		
4/30/2012	Payment Breach Letter	\$25.00	\$1,130.69		
4/30/2012	Association Interest	\$0.53	\$1,131.22		
5/30/2012	Association Interest	\$1.48	\$1,132.70		
6/30/2012	Association Interest	\$1.48	\$1,134.18		
7/30/2012	Association Interest	\$1.48	\$1,135.66		
8/21/2012	Intent to Conduct Foreclosure	\$25.00	\$1,160.66		
8/29/2012	Association Interest	\$1.48	\$1,162.14		
9/29/2012	Association Interest	\$1.48	\$1,163.62		
10/30/2012	Association Interest	\$1.48	\$1,165.10		
11/29/2012	Association Interest	\$1.48	\$1,166.58		
12/30/2012	Association Interest	\$1.48	\$1,168.06		
1/1/2013	Annual Assessment	\$216.00	\$1,384.06		Annual Assessment
1/29/2013	Association Interest	\$1.48	\$1,385.54		
1/30/2013	Payoff Demand	\$150.00	\$1,535.54		Horizon Title
3/1/2013	Association Interest	\$2.43	\$1,537.97		
4/1/2013	Association Interest	\$2.43	\$1,540.40		
4/29/2013	Association Interest	\$2.43	\$1,542.83		
5/30/2013	Association Interest	\$2.43	\$1,545.26		
6/30/2013	Association Interest	\$2.43	\$1,547.69		
7/30/2013	Association Interest	\$2.43	\$1,550.12		
8/30/2013	Association Interest	\$2.43	\$1,552.55		
9/30/2013	Association Interest	\$2.43	\$1,554.98		
10/30/2013	Association Interest	\$2.43	\$1,557.41		



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Posting	Description	Amount	Balance	Pmt Ref	Memo
11/29/2013	Association Interest	\$2.43	\$1,559.84		
12/30/2013	Association Interest	\$2.43	\$1,562.27		
1/1/2014	Annual Assessment	\$216.00	\$1,778.27		Annual Assessment
1/15/2014	Late Fees	\$25.00	\$1,803.27		Late Fees
1/29/2014	Association Interest	\$2.43	\$1,805.70		
3/1/2014	Association Interest	\$3.38	\$1,809.08		
4/1/2014	Association Interest	\$3.38	\$1,812.46		
4/8/2014	Intent to Conduct Foreclosure	\$25.00	\$1,837.46		
4/29/2014	Association Interest	\$2.85	\$1,840.31		
5/30/2014	Association Interest	\$2.85	\$1,843.16		
6/26/2014	NOS Mailing Costs	\$8.96	\$1,852.12		
6/26/2014	NOS Mailing Costs	\$8.96	\$1,861.08		
6/26/2014	NOS Mailing Costs	\$8.96	\$1,870.04		
6/26/2014	NOS Mailing Costs	\$8.96	\$1,879.00		
6/26/2014	NOS Mailing Costs	\$8.96	\$1,887.96		
6/26/2014	NOS Mailing Costs	\$8.96	\$1,896.92		
6/26/2014	NOS Mailing Costs	\$8.96	\$1,905.88		
6/26/2014	NOS Mailing Costs	\$8.96	\$1,914.84		
6/26/2014	NOS Mailing Costs	\$8.96	\$1,923.80		
6/26/2014	NOS Mailing Costs	\$8.96	\$1,932.76		
6/26/2014	NOS Mailing Costs	\$8.96	\$1,941.72		
6/26/2014	NOS Mailing Costs	\$8.96	\$1,950.68		
6/26/2014	NOS Mailing Costs	\$8.96	\$1,959.64		
6/26/2014	NOS Mailing Costs	\$8.96	\$1,968.60		
6/26/2014	NOS Mailing Costs	\$8.96	\$1,977.56		



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Posting	Description	Amount	Balance	Pmt Ref	Memo
6/26/2014	NOS Mailing Costs	\$8.96	\$1,986.52		
6/26/2014	NOS Mailing Costs	\$8.96	\$1,995.48		
6/26/2014	NOS Mailing Costs	\$8.96	\$2,004.44		
6/26/2014	NOS Mailing Costs	\$8.96	\$2,013.40		
6/26/2014	NOS Mailing Costs	\$8.96	\$2,022.36		
6/26/2014	NOS Mailing Costs	\$8.96	\$2,031.32		
6/26/2014	Notice of Sale	\$275.00	\$2,306.32		
6/26/2014	Publishing and Posting Costs	\$496.67	\$2,802.99		
6/26/2014	NOS Recording Costs	\$23.00	\$2,825.99		

Exhibit 10

AFFIDAVIT OF ANTHONY S. NOONAN IRA LLC

COUNTY OF CLARK)

) ss.

STATE OF NEVADA)

1. My name is Anthony S. Noonan. I am a manager for Anthony S. Noonan IRA, LLC (the "ASN LLC") and have acted in that capacity since ASN LLC was chartered by the Nevada Secretary of State in 2009.
2. ASN LLC is involved in the business of purchasing, renting and selling real property in Nevada.
3. I have acquired multiple properties, including at both first deed of trust and HOA foreclosure sale auctions, on behalf of ASN LLC since 2009.
4. On July 21, 2014 the property located at 7883 Tahoe Ridge Ct, Las Vegas, NV 89139 (the "Subject Property") was auctioned for sale by Red Rock Financial Services (RRFS) on behalf of the Coronado Ranch Landscape Maintenance Corporation (the "HOA").
5. Either the day before, or the morning of, the auction by RRFS, I performed my normal due diligence on all the properties to be auctioned on July 21, 2014, including the Subject Property.
6. As part of my due diligence I input the parcel number for the Subject Property into the Clark County Recorder's online search function to see what liens were recorded against the Subject Property.
7. I did not see a lis pendens, lien release, or other document indicating that any partial payment of the super-priority lien had been made or attempted. See attached Exhibit A for a screen shot of the Clark County Recording office's index for the subject property on July 20, 2014. Attached Exhibit B is a current screen shot of all recordings made on the Subject Property as of March 29, 2016.
8. On the day of the auction I appeared in person and made several bids on the Subject Property including the high bid in the amount of \$50,100. I immediately paid for the Subject Property with cashier's checks and subsequently recorded the foreclosure deed to the Subject Property on July 25, 2014.

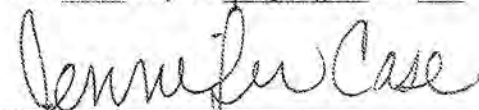
- 1 9. As of the date of auction and the date of recording of the HOA deed to the Subject
2 Property I had no knowledge of any attempted partial payment of the superpriority
3 lien to the HOA in advance of the foreclosure sale.
4 10. Several months prior to the auction of the Subject Property I made a verbal
5 commitment to the other Plaintiffs in this action to acquire properties at HOA
6 foreclosure sales in a joint venture arrangement.
7 11. I did not discuss the auction of the Subject Property with them prior to the sale.
8 12. Immediately following the sale I called the other Plaintiffs and advised them of the
9 purchase of the Subject Property.
10 13. I did not become aware of any potential disputes between the HOA and the any
11 lender until Defendants made their 16.1 disclosures.

12 DATED this 29th day of March, 2016.

13 

14 ANTHONY S. NOONAN
15 Manager for Anthony S. Noonan IRA LLC

16 SUBSCRIBED and SWORN to before me
17 this 29 day of March, 2016.

18 
19 NOTARY PUBLIC in and for said
20 County and State.

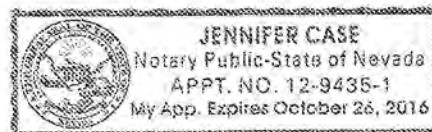


EXHIBIT A

Search Results Print

You searched under: **Parcel Number** for: **176-11-311-013** with the document types of: **ALL DOCUMENTS** between: **1/1/1900** and **3/29/2016**

Records found: 22

First Party Name	First Cross Party Name	Instrument #	Document Type	Modifier	Record Date	Parcel #	Remarks	Total Value
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<u>BIGAM, MATTHEW M</u>	REPUBLIC MORTGAGE LLC	200702200004388	DEED OF TRUST		2/20/2007 2:58:50 PM	176-11-311-013		
<u>BIGAM, MATTHEW M</u>	REPUBLIC MORTGAGE LLC	200702200004389	DEED OF TRUST		2/20/2007 2:58:50 PM	176-11-311-013		
<u>BIGAM, MATTHEW M</u>	REPUBLIC MORTGAGE LLC	200706070003687	DEED OF TRUST		6/7/2007 2:36:39 PM	176-11-311-013		
<u>BIGAM, MATTHEW M</u>	CORONADO RANCH LANDSCAPE MAINTENANCE CORPORATION	201104260002234	LIEN		4/26/2011 12:57:56 PM	176-11-311-013		0.0000
<u>BIGAM, MATTHEW M</u>	CORONADO RANCH LANDSCAPE MAINTENANCE CORPORATION	201106210002390	DEFAULT		6/21/2011 12:54:09 PM	176-11-311-013		0.0000
<u>MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC</u>	US BANK NATIONAL ASSOCIATION EE	201110120000574	ASSIGNMENT		10/12/2011 8:41:07 AM	176-11-311-013		0.0000
<u>M. BIGAM MATTHEW</u>	REPUBLIC SERVICES	201112220002697	LIEN		12/22/2011 12:24:21 PM	176-11-311-013		0.0000
<u>M. BIGAM MATTHEW</u>	REPUBLIC SERVICES	201208300004074	LIEN		8/30/2012 5:57:43 PM	176-11-311-013		0.0000
<u>BIGAM, MATTHEW M</u>	REPUBLIC SERVICES	201303210000618	LIEN		3/21/2013 10:25:35 AM	176-11-311-013		0.0000
<u>BANK OF AMERICA NA</u>	NATIONSTAR MORTGAGE LLC	201308160000512	ASSIGNMENT		8/16/2013 9:36:58 AM	176-11-311-013		0.0000
<u>BIGAM, MATTHEW</u>	CLARK COUNTY	201309050001844	LIEN		9/5/2013 10:59:42 AM	176-11-311-013		0.0000
<u>M. BIGAM</u>	REPUBLIC	201403130002180	LIEN		3/13/2014	176-11-		0.0000

APP1105

<u>MATTHEW</u>	SERVICES				1:16:42 PM	311-013		
<u>BIGFAM, MATTHEW M</u>	CORONADO RANCH LANDSCAPE MAINTENANCE CORPORATION	201406260003624	NOTICE	SALE	6/26/2014 2:51:34 PM	176-11-311-013		0.0000
<u>CORONADO RANCH LANDSCAPE MAINTENANCE CORPORATION</u>	ANTHONY S NOONAN IRA LLC	201407250000291	DEED		7/25/2014 9:00:22 AM	176-11-311-013		286149.0000
<u>NOONAN, LOU</u>	HERRING, TONYA NOONAN	201409080000989	DEED UPON DEATH		9/8/2014 10:46:16 AM	176-11-311-013	NOTARY SEAL IN MARGIN PAGE 2	0.0000
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<u>REPUBLIC MORTGAGE LLC NEVADA LLC</u>	REAL TIME RESOLUTIONS INC	201410150002470	ASSIGNMENT		10/15/2014 4:25:00 PM	176-11-311-013		0.0000
<u>BANK OF AMERICA NA</u>	ANTHONY S NOONAN IRA LLC	201503270003385	JUDGMENT	DEFAULT	3/27/2015 4:12:40 PM	176-11-311-013		0.0000
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<u>REAL TIME RESOLUTIONS INC</u>	BIGAM, MATTHEW M	201505060000486	SUBSTITUTION/RECONVEYANCE		5/6/2015 9:01:05 AM	176-11-311-013		0.0000
<u>NOONAN, ANTHONY S IRA</u>	REPUBLIC SILVER STATE DISPOSAL INC	201512030000092	LIEN		12/3/2015 8:27:59 AM	176-11-311-013		0.0000

EXHIBIT B

Search Results Print

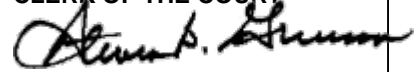
You searched under: **Parcel Number** for: **176-11-311-013** with the document types of: **ALL DOCUMENTS** between: **1/1/1900** and **7/20/2014**

Records found: 14

Refresh								
First Party Name	First Cross Party Name	Instrument #	Document Type	Modifier	Record Date	Parcel #	Remarks	Total Value
<u>BIGAM, MATTHEW M</u>	REPUBLIC MORTGAGE LLC	200702200004388	DEED OF TRUST		2/20/2007 2:58:50 PM	176-11-311-013		
<u>BIGAM, MATTHEW M</u>	REPUBLIC MORTGAGE LLC	200702200004389	DEED OF TRUST		2/20/2007 2:58:50 PM	176-11-311-013		
<u>PROMONTORY POINT 4 INC</u>	BIGAM, MATTHEW M	200702200004387	DEED		2/20/2007 2:58:50 PM	176-11-311-013		556050.0000
<u>BIGAM, MATTHEW M</u>	REPUBLIC MORTGAGE LLC	200706070003687	DEED OF TRUST		6/7/2007 2:36:39 PM	176-11-311-013		
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<u>M. BIGAM MATTHEW</u>	REPUBLIC SERVICES	201112220002697	LIEN		12/22/2011 12:24:21 PM	176-11-311-013		0.0000
<u>M. BIGAM MATTHEW</u>	REPUBLIC SERVICES	201208300004074	LIEN		8/30/2012 5:57:43 PM	176-11-311-013		0.0000
<u>BIGAM, MATTHEW M</u>	REPUBLIC SERVICES	201303210000618	LIEN		3/21/2013 10:25:35 AM	176-11-311-013		0.0000
<u>BANK OF AMERICA NA</u>	NATIONSTAR MORTGAGE LLC	201308160000512	ASSIGNMENT		8/16/2013 9:36:58 AM	176-11-311-013		0.0000

APP1108

<u>BIGAM,</u> <u>MATTHEW</u>	CLARK COUNTY	201309050001844	LIEN		9/5/2013 10:59:42 AM	013 176- 11- 311- 013	0.0000
<u>M. BIGAM</u> <u>MATTHEW</u>	REPUBLIC SERVICES	201403130002180	LIEN		3/13/2014 1:16:42 PM	176- 11- 311- 013	0.0000
<u>BIGFAM,</u> <u>MATTHEW M</u>	CORONADO RANCH LANDSCAPE MAINTENANCE CORPORATION	201406260003624	NOTICE	SALE	6/26/2014 2:51:34 PM	176- 11- 311- 013	0.0000



MSTR

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*Attorneys for Defendants Nationstar
Mortgage LLC & U.S. Bank, N.A.*

DISTRICT COURT

CLARK COUNTY, NEVADA

ANTHONY S. NOONAN IRA, LLC; and LOU
NOONAN; and JAMES M. ALLRED IRA,
LLC;

Plaintiff,

v.

MATTHEW M. BIGAM; and REPUBLIC
MORTGAGE; and REPUBLIC MORTGAGE,
LLC; and U.S. BANK NATIONAL
ASSOCIATION EE; and BANK OF AMERICA,
N.A.; and NATIONSTAR MORTGAGE, LLC;
and ROE CORPORATIONS I-V, inclusive,

Defendants.

Case No.: A-14-710465-C
Dept.: IV

NATIONSTAR AND U.S. BANK'S:

**(1) MOTION TO STRIKE PLAINTIFFS'
SECOND RENEWED MOTION FOR
SUMMARY JUDGMENT, AND
ALTERNATIVELY,**

**(2) OPPOSITION TO PLAINTIFFS'
SECOND RENEWED MOTION FOR
SUMMARY JUDGMENT, AND**

**(3) SUPPLEMENT TO NATIONSTAR
AND U.S. BANK'S RENEWED MOTION
FOR SUMMARY JUDGMENT**

Date of Hearing: February 7, 2019
Time of Hearing: 9:00 a.m.

I. INTRODUCTION

This court already found tender preserved the deed of trust in its April 2016 summary judgment order. (**Exhibit A**, court's April 2016 summary judgment order.) The sole question remaining following the court's order was whether there existed any additional expenses that might have been added to the superpriority.¹ The court allowed discovery on this limited issue. Discovery

¹ The order issued prior to the Nevada Supreme Court finding in the *Ikon Holdings* case that an HOA's superpriority is limited to nine months of assessments plus any nuisance abatement charges.

1 proved no nuisance abatement charges existed. Both plaintiffs and defendant filed renewed
2 summary judgment motions. Those motions are still pending with this court.

3 Rather than requesting a ruling from the court on the parties' already-pending motions,
4 plaintiffs improperly file their third motion for summary judgment asking this court, yet again as it
5 did in their first renewed summary judgment motion, to reconsider its finding that tender preserved
6 the deed of trust. Plaintiffs' tactic is improper. Not only has the dispositive motion and
7 reconsideration deadlines long passed, plaintiffs admit they filed their motion merely as a ploy to
8 seek this court's attention in ruling on the already-pending renewed motions for summary judgment
9 filed by both parties. Rather than filing its *third* dispositive motion, which adds nothing dispositive
10 in their favor, plaintiffs could have simply requested a status check or the parties could have
11 submitted another stipulation to continue trial. Plaintiffs' second renewed motion for summary
12 judgment should be stricken.

13 To the extent the court considers plaintiffs' motion on its merits, Nationstar and U.S. Bank
14 supplement this opposition to plaintiffs' second renewed motion for summary judgment and
15 supplement with new, binding authority on tender from the Nevada Supreme Court that reaffirms
16 that summary judgment is warranted in Nationstar and U.S. Bank's favor. This Court has already
17 made findings and conclusions on tender that resolve the entire matter; new Nevada Supreme Court
18 authority merely confirms it.

19 **II. ESTABLISHED FACTS AND CONCLUSIONS OF LAW**

20 This court has already found the following relevant facts relating to tender in its April 2016
21 order, **Ex. A**, which facts are the law of the case and dispositive in Nationstar and U.S. Bank's favor:

- 22 1. The property is located in Coronado Ranch Landscape Maintenance Association (**the HOA**).
- 23 2. Monthly assessments on the property are \$18.
- 24 3. On July 25, 2011, after the HOA recorded its notice of default, Miles Bauer Bergstrom &
25 Winters (**Miles Bauer**), a law firm retained by Bank of America, N.A. (**BANA**), the loan
26 servicer at the time for U.S. Bank's predecessor, Republic Mortgage, contacted the HOA,
27 care of Red Rock, and requested a ledger identifying the super-priority amount allegedly
28 owed to the HOA.

4. In response, the HOA provided a ledger, dated August 10, 2011, identifying the total amount allegedly owed.
5. Based on the annual assessment amount identified in the HOA's August 10, 2011 ledger, BANA accurately calculated the sum of nine months of common assessments as \$162.00 and tendered that amount to the HOA on August 26, 2011.
6. The HOA refused BANA's tender but provided no explanation.
7. Despite BANA's tender, the HOA and Red Rock moved forward with foreclosure.
8. The HOA foreclosed on the property on July 21, 2014.

(Exhibit A, April 2016 MSJ Order.)

This court has already found the following relevant conclusions of law related to tender in its April 2016 order, **Ex. A.**, which conclusions are law of the case and dispositive Nationstar and U.S. Bank's favor:

1. As to Defendants' Motion for Summary Judgment, **the Court finds there are genuine issues of material fact as to whether Defendants' tender of \$162.00 was equal to the extent of any charges incurred by the association on a unit pursuant to NRS 116.310312**, and to the extent of the assessments for common expenses based on the periodic budget adopted by the association pursuant to NRS 116.3115 which would have become due in the absence of acceleration during the 9 months immediately preceding institution of the action taken in this case to enforce the lien.
2. Without further discovery, this Court cannot determine whether Defendants' preliminary estimate of 9 months of the HOA's monthly assessments encompasses the entirety of the superpriority portion of the HOA's lien.
3. **However, Defendants' tender of payment was sufficient to preserve their interest in the subject property.**

(Exhibit A, April 2016 MSJ Order) (emphasis added).

For ease of reference, Nationstar and U.S. Bank attach their still-pending renewed motion for summary judgment, filed November 10, 2016. (Attached, without exhibits, as **Exhibit B.**)

...

1 **III. ARGUMENT**

2 Since Nationstar and U.S. Bank filed their renewed motion for summary judgment, the
3 Nevada Supreme Court has unequivocally affirmed BANA's tender of the superpriority properly
4 preserved the deed of trust, further affirming this court's April 2016 order finding the same.
5 Similarly, all issues raised by plaintiffs in their second renewed motion for summary judgment have
6 been rejected by the Nevada Supreme Court. Nationstar and U.S. Bank are entitled to summary
7 judgment in their favor.

8 **A. BANA's Tender Preserved the Deed of Trust—*Diamond Spur* is Dispositive &
9 the Nevada Supreme Court Rejects All of Plaintiffs' Arguments**

10 This court already found BANA tendered 9 months' worth of assessments. **Ex. A**, finding of
11 fact, no. 9. Because the HOA's lien did not include any nuisance abatement charges, the
12 superpriority amount was the exact amount BANA tendered - \$162.00 (\$18.00 monthly assessment
13 x 9 months = \$162.00). *See Ex. B*, and supporting documentation.

14 The Nevada Supreme Court published a controlling precedent on September 13, 2018 in the
15 case of *Bank of Am., N.A. v. SFR Invs. Pool 1, LLC*, 134 Nev. Adv. Op. 72, 427 P.3d 113 (2018)
16 (*Diamond Spur*) that confirms BANA's tender properly preserved the deed of trust. The facts in
17 *Diamond Spur* and this case are identical. In both cases, Bank of America contacted the HOA's
18 collection agent seeking to obtain the superpriority amount and offering to pay that amount in full.
19 427 P.3d at 116. Bank of America tendered nine months' worth of assessments in both cases. *Id.*
20 The letters included with both checks stated the HOAs' acceptance would be understood as "express
21 agreement that [Bank of America]'s financial obligations towards the HOA in regards to the
22 [property] have now been 'paid in full.'" *Id.* And in both cases the HOA, via its collection agent,
23 rejected the payment and sold the property at foreclosure to a third-party buyer. *Id.*

24 The Nevada Supreme Court's *Diamond Spur* decision rejects all arguments plaintiffs raise in
25 their second renewed motion for summary judgment:

26 **First**, the Nevada Supreme Court held that Bank of America's tender of nine months' worth
27 of assessments was sufficient to satisfy the superpriority lien. *Id.* at 117-118. (*See* plaintiffs' second
28 renewed mot. summ. j. at §§ V.A, V.B, at pgs. 8-11.)

1 **Second**, the Nevada Supreme Court held BANA's tender letter included a condition upon
2 which the bank had the right to insist, and therefore did not contain improper conditions. *Id.* at 118.
3 (*See* plaintiffs' second renewed mot. summ. j. at §V.D.2, pg. 16, and § 5.D.E at pgs. 22-23.)

4 **Third**, the Supreme Court held the bank was not required to record its tender. *Id.* at 119.
5 (*See* plaintiffs' second renewed mot. summ. j. at §V.D.3, at pgs. 16-22.)

6 **Fourth**, the Supreme Court further held a purchaser's status as a bona fide purchaser is
7 irrelevant under these circumstances. *Id.* at 121 ("A party's status as a BFP is irrelevant when a
8 defect in the foreclosure proceeding renders the sale void"). (*See* plaintiffs' second renewed mot.
9 summ. j. at §V.F at pgs. 23-26.)

10 **Fifth**, the Nevada Supreme Court held HOA's rejection of the tender was improper where, as
11 here, the HOA believed, in good faith, the amount tendered was insufficient to satisfy BANA's
12 obligations to satisfy the superpriority. *Id.* at 118-19. (*See* plaintiffs' second renewed mot. summ. j.
13 at §V.D.1, at pgs. 12-15.)

14 The Supreme Court concluded that the third-party purchaser in *Diamond Spur* purchased the
15 property subject to the deed of trust. *Id.* This case mirrors *Diamond Spur*. This court should find
16 the deed of trust survived the HOA foreclosure sale.

17 **B. Nationstar Has a Valid Interest in the Property as Servicer for U.S. Bank**

18 In addition to desperately trying to dispute the legal effect of BANA's tender in preserving
19 the deed of trust, plaintiffs also argue Nationstar has no valid interest in the property. (*See* plaintiffs'
20 second renewed mot. summ. j. at §V.C, at pgs. 11-12.) Plaintiffs fail to appreciate that Nationstar
21 is the current servicer for U.S. Bank, who owns the note and deed of trust (the **loan**). BANA was a
22 prior servicer, at the time it tendered the superpriority. Plaintiffs' argument that Nationstar has no
23 interest is baseless, directly contradicted by the assignments, and fails to discern the difference
24 between the owner of a loan (U.S. Bank) and the servicer of the loan (Nationstar).

25 ...

26 ...

27 ...

28 ...

1 **IV. CONCLUSION**

2 Plaintiffs' second renewed motion for summary judgment should be denied. Instead,
3 Nationstar and U.S. Bank request the Court enter final judgment in their favor on all claims and
4 enter a judgment declaring that the deed of trust survived the HOA's lien sale and plaintiffs took title
5 subject thereto.

6 DATED January 7th, 2019.

7 **AKERMAN LLP**

8 /s/ Donna M. Wittig

9 ARIEL E. STERN, ESQ.

Nevada Bar No. 8276

10 DONNA M. WITTIG, ESQ.

Nevada Bar No. 11015

11 1635 Village Center Circle, Suite 200

12 Las Vegas, Nevada 89134

13 *Attorneys for Nationstar Mortgage*
14 *LLC and U.S. Bank, N.A., as trustee*

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that I am an employee of AKERMAN LLP, and that on this 7th day of January, 2019, I caused to be served a true and correct copy of the foregoing **NATIONSTAR AND U.S. BANK'S: (1) MOTION TO STRIKE PLAINTIFFS' SECOND RENEWED MOTION FOR SUMMARY JUDGMENT, AND ALTERNATIVELY, (2) OPPOSITION TO PLAINTIFFS' SECOND RENEWED MOTION FOR SUMMARY JUDGMENT, AND (3) SUPPLEMENT TO NATIONSTAR AND U.S. BANK'S RENEWED MOTION FOR SUMMARY JUDGMENT**, in the following manner:

(ELECTRONIC SERVICE) Pursuant to Administrative Order 14-2, the above-referenced document was electronically filed on the date hereof and served through the Notice of Electronic Filing automatically generated by the Court's facilities to those parties listed on the Court's Master Service List as follows:

WILLIAMS & ASSOCIATES

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Robin Gullo	rgullo@dhwlawlv.com

LAW OFFICE OF MIKE BEEDE, PLLC

EService	EserviceLegalLV@gmail.com
Mike Beede	Mike@legallv.com

/s/ Carla Llarena

An employee of AKERMAN LLP

EXHIBIT A

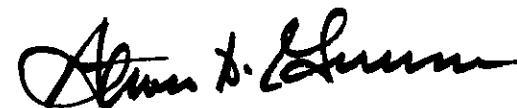
EXHIBIT A

ORDR

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7 *Attorneys for Defendants Nationstar*
8 *Mortgage LLC & U.S. Bank, N.A.*

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05/03/2016 09:17:20 AM



CLERK OF THE COURT

DISTRICT COURT
CLARK COUNTY, NEVADA

11 ANTHONY S. NOONAN IRA, LLC; and LOU
12 NOONAN; and JAMES M. ALLRED IRA,
13 LLC;

Plaintiff,

v.

15 MATTHEW M. BIGAM; and REPUBLIC
16 MORTGAGE; and REPUBLIC MORTGAGE,
17 LLC; and U.S. BANK NATIONAL
18 ASSOCIATION EE; and BANK OF AMERICA,
N.A.; and NATIONSTAR MORTGAGE, LLC;
and ROE CORPORATIONS I-V, inclusive,

Defendants.

Case No.: A-14-710465-C

Dept.: IV

**~~PROPOSED~~ ORDER DENYING
PLAINTIFFS' AND NATIONSTAR
MORTGAGE LLC'S AND U.S. BANK
N.A.'S MOTIONS FOR SUMMARY
JUDGMENT**

19 Plaintiffs Anthony S. Noonan IRA, LLC, Lou Noonan and James M. Allred IRA, LLC
20 (collectively, **Plaintiffs**) filed a Motion for Summary Judgment on June 10, 2015. Defendants
21 Nationstar Mortgage, LLC (**Nationstar**) and U.S. Bank N.A., as Trustee for Certificateholders of
22 Citigroup Mortgage Loan Trust Inc., Mortgage pass-through certificates, Series 2007-AR07 (**U.S.**
23 **Bank**) (collectively, **Defendants**) filed a Motion for Summary Judgment on July 6, 2015. On March
24 2, 2016, these matters came before the Court. At oral argument, the Court permitted the parties to
25 conduct additional discovery and permitted further briefing on the parties' respective motions for
26 summary judgment. A hearing for supplemental briefing was set for April 13, 2016. Pursuant to the
27 March 2, 2016 hearing, the parties' submitted their respective supplemental briefings. The Court,
28

1 having reviewed the motions and the parties' respective supplemental briefings, makes the following
2 findings of fact and conclusions of law:

3 **Findings of Fact**

- 4 1. In February 2007, Matthew and Leah Bigam purchased the property. The Bigams financed
5 ownership of the property by way of a loan with Republic Mortgage LLC in the amount of
6 \$479,400.00 secured by a deed of trust (the **senior deed of trust**) dated February 17, 2009.
- 7 2. On October 3, 2011, U.S. Bank was assigned the deed of trust. Bank of America, N.A., and
8 later Nationstar, serviced the loan.
- 9 3. The property is located in Coronado Ranch Landscape Maintenance Association (**the HOA**).
- 10 4. Monthly assessments on the property are \$18.
- 11 5. On April 26, 2011, the HOA through its agent, Red Rock Financial Services (**Red Rock**)
12 recorded a notice of delinquent assessment lien. In the notice, the HOA stated the Bigams
13 owed \$730.92, which includes assessments, late fees, interest, fines/violations and collection
14 fees and costs.
- 15 6. On June 21, 2011, the HOA, through its agent Red Rock, recorded a notice of default and
16 election to sell to satisfy the delinquent assessment lien. The notice states the amount due to
17 the HOA was \$1,775.62, but does not specify whether it includes assessments, interest, fees
18 and collection costs in addition to assessments.
- 19 7. On July 25, 2011, after the HOA recorded its notice of default, Miles Bauer Bergstrom &
20 Winters (**Miles Bauer**), a law firm retained by Bank of America, N.A. (**BANA**), the loan
21 servicer at the time for U.S. Bank's predecessor, Republic Mortgage, contacted the HOA,
22 care of Red Rock, and requested a ledger identifying the super-priority amount allegedly
23 owed to the HOA.
- 24 8. In response, the HOA provided a ledger, dated August 10, 2011, identifying the total amount
25 allegedly owed.
- 26 9. Based on the annual assessment amount identified in the HOA's August 10, 2011 ledger,
27 BANA accurately calculated the sum of nine months of common assessments as \$162.00 and
28 tendered that amount to the HOA on August 26, 2011.

10. The HOA refused BANA's tender but provided no explanation.

11. Despite BANA's tender, the HOA and Red Rock moved forward with foreclosure.

12. On June 26, 2014, the HOA, through its agent, Red Rock, recorded a notice of trustee's sale scheduling a sale for July 21, 2014. The notice states the amount the Bigam owed the HOA was \$2,825.99, but does not specify whether it includes assessments, interest, fees and collection costs in addition to assessments.

13. The HOA foreclosed on the property on July 21, 2014.

14. A foreclosure deed in favor of plaintiffs was recorded on July 25, 2014.

15. The deed states plaintiffs paid \$50,100.00 to purchase the property, less than 18% of the property's stated transfer tax value \$286,149.

Conclusions of Law

1. As to Defendants' Motion for Summary Judgment, the Court finds there are genuine issues of material fact as to whether Defendants' tender of \$162.00 was equal to the extent of any charges incurred by the association on a unit pursuant to NRS 116.310312, and to the extent of the assessments for common expenses based on the periodic budget adopted by the association pursuant to NRS 116.3115 which would have become due in the absence of acceleration during the 9 months immediately preceding institution of the action taken in this case to enforce the lien.

2. Without further discovery, this Court cannot determine whether Defendants' preliminary estimate of 9 months of the HOA's monthly assessments encompasses the entirety of the superpriority portion of the HOA's lien.

3. However, Defendants' tender of payment was sufficient to preserve their interest in the subject property.

4. Defendants made a good-faith tender of payment to satisfy the superpriority lien despite lacking an accurate accounting from the HOA of all charges incurred against the subject property.

5. The HOA's failure to provide such an accounting, and to subsequently request funds in excess of those included in the superpriority lien, effectively frustrated the Defendants' efforts to pay the superpriority lien and preserve the Defendants' interest in the property.

...

10. The hearing on this matter set for April 13, 2016, at 9:00 a.m. is off calendar.

DATED this _____ day of April, 2016.

DISTRICT COURT JUDGE

Submitted By:
AKERMAN LLP

/s/ Christine M. Parvan

ARIEL E. STERN, ESQ.

Nevada Bar No. 8276

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*Attorneys for Nationstar Mortgage LLC and
U.S. Bank, N.A., as trustee*

Approved as to form and content:
THE LAW OFFICE OF MIKE BEEDE



Michael Beede, Esq.

Nevada Bar No.

2300 W Sahara Ave, Fourth Floor

Las Vegas, Nevada 89102

1 **THEREFORE, IT IS HEREBY ORDERED THAT:**

- 2 1. Defendants' Motion for Summary Judgment is DENIED.
- 3 2. Plaintiffs' Motion for Summary Judgment is DENIED.
- 4 3. The parties may engage in discovery to determine the nature and amount of the charges
- 5 incurred against the subject property.
- 6 4. Defendants shall be permitted to pay only those amounts included in the superpriority lien to
- 7 preserve their interest in the subject property by way of the senior Deed of Trust.
- 8 5. The hearing on this matter set for April 13, 2016, at 9:00 a.m. is off calendar.

9 DATED this 26 day of April, 2016.

10 
11 DISTRICT COURT JUDGE 

13 **Submitted By:**

14 **AKERMAN LLP**

15 
16 ARIEL E. STERN, ESQ.

17 Nevada Bar No. 8276

18 CHRISTINE M. PARVAN, ESQ.

19 Nevada Bar No. 10711

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22 *Attorneys for Nationstar Mortgage LLC and*
23 *U.S. Bank, N.A., as trustee*

24 ~~**Approved as to form and content:**~~

25 ~~**THE LAW OFFICE OF MIKE BEEDE**~~

26 ~~Michael Beede, Esq.~~

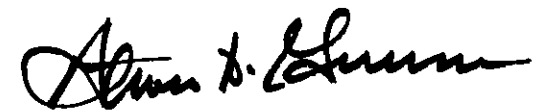
27 ~~Nevada Bar No.~~

28 ~~2300 W Sahara Ave, Fourth Floor~~

~~Las Vegas, Nevada 89102~~

EXHIBIT B

EXHIBIT B



CLERK OF THE COURT

MSJD

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Attorneys for Defendants Nationstar

Mortgage LLC & U.S. Bank, N.A.

DISTRICT COURT

CLARK COUNTY, NEVADA

ANTHONY S. NOONAN IRA, LLC; and LOU
NOONAN; and JAMES M. ALLRED IRA,
LLC;

Plaintiff,

v.

MATTHEW M. BIGAM; and REPUBLIC
MORTGAGE; and REPUBLIC MORTGAGE,
LLC; and U.S. BANK NATIONAL
ASSOCIATION EE; and BANK OF AMERICA,
N.A.; and NATIONSTAR MORTGAGE, LLC;
and ROE CORPORATIONS I-V, inclusive,

Defendants.

Case No.: A-14-710465-C

Dept.: IV

**NATIONSTAR AND U.S. BANK'S
RENEWED MOTION FOR SUMMARY
JUDGMENT**

Defendants Nationstar Mortgage LLC (**Nationstar**) and U.S. Bank N.A., as Trustee for Certificateholders of Citigroup Mortgage Loan Trust Inc., Mortgage pass-through certificates, Series 2007-AR07 (**U.S. Bank**) (collectively, **Defendants or The Banks**) renew their motion for summary judgment based on the discovery the Court permitted in its prior order on cross-motions for summary judgment.

This motion is based on Rule 56, the following points and authorities, the attached exhibits, the pleadings and papers on file, including the Court's previous order, and any argument the Court may entertain at the hearing of this motion.

NOTICE OF MOTION

TO: ALL PARTIES AND COUNSEL OF RECORD:

PLEASE TAKE NOTICE that Nationstar Mortgage LLC and U.S. Bank N.A., as Trustee for Certificateholders of Citigroup Mortgage Loan Trust Inc., Mortgage pass-through certificates, Series 2007-AR07 will bring the foregoing **DEFENDANTS' RENEWED MOTION FOR SUMMARY JUDGMENT** on for hearing before the Court on the 14 day of DECEMBER, 2016, at the hour of 9:00A a.m., or as soon thereafter as counsel can be heard.

Dated: November 10, 2016.

AKERMAN LLP

/s/ Rex D. Garner

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*Attorneys for Nationstar Mortgage LLC and
U.S. Bank, N.A., as trustee*

MEMORANDUM OF POINTS AND AUTHORITIES**I. INTRODUCTION**

The Court has already made findings and conclusions sufficient to nearly dispose of this case entirely. *See Exhibit A* (April 26, 2016 Order). The sole remaining issue of fact cited in the Court's order related to amounts in Coronado Ranch Landscape Maintenance Association's (**the HOA's**) lien that might qualify for superpriority status, and the Court permitted discovery on that issue. Discovery was done on that issue, and there is no room for genuine factual dispute on this issue—the HOA's superpriority lien in this case was limited solely to 9 months' worth of assessments, or \$162, which the Court already found was tendered by the bank, thereby preserving the bank's first deed of trust.

Therefore, Nationstar and U.S. Bank request entry of final judgment in their favor on all claims in this lawsuit, with a declaration that the First Deed of Trust was not extinguished by the HOA foreclosure sale and plaintiffs took subject to this deed.

II. STATEMENT OF FACTS

A. These are the facts found by the Court in its April 26, 2016 Order:

1. In February 2007, Matthew and Leah Bigam purchased the property. The Bigams financed their purchase by way of a loan with Republic Mortgage LLC in the amount of \$479,400.00 secured by a deed of trust (the senior deed of trust) dated February 17, 2009.

2. On October 3, 2011, U.S. Bank was assigned the deed of trust. Bank of America, N.A., and later Nationstar, serviced the loan.

3. The property is located in Coronado Ranch Landscape Maintenance Association (the HOA).

4. Monthly assessments on the property at the relevant time were \$18.

5. On April 26, 2011, the HOA through its agent, Red Rock Financial Services (Red Rock) recorded a notice of delinquent assessment lien. In the notice, the HOA stated the Bigams owed \$730.92, which includes assessments, late fees, interest, fines/violations and collection fees and costs.

6. On June 21, 2011, the HOA, through its agent Red Rock, recorded a notice of default and election to sell to satisfy the delinquent assessment lien. The notice states the amount due to the HOA was \$1,775.62, but does not specify whether it includes assessments, interest, fees and collection costs in addition to assessments.

7. On July 25, 2011, after the HOA recorded its notice of default, Miles Bauer Bergstrom & Winters (Miles Bauer), a law firm retained by Bank of America, N.A. (BANA), the loan servicer at the time for U.S. Bank's predecessor, Republic Mortgage, contacted the HOA, care of Red Rock, and requested a ledger identifying the super-priority amount allegedly owed to the HOA.

8. In response, the HOA provided a ledger, dated August 10, 2011, identifying the total amount allegedly owed.

9. Based on the annual assessment amount identified in the HOA's August 10, 2011 ledger, BANA accurately calculated the sum of nine months of common assessments as \$162.00 and tendered that amount to the HOA on August 26, 2011.

10. The HOA refused BANA's tender but provided no explanation.

11. Despite BANA's tender, the HOA and Red Rock moved forward with foreclosure.

12. On June 26, 2014, the HOA, through its agent, Red Rock, recorded a notice of trustee's sale scheduling a sale for July 21, 2014. The notice states the amount the Bigams owed to the HOA was \$2,825.99, but does not specify whether it includes assessments, interest, fees and collection costs in addition to assessments.

13. The HOA foreclosed on the property on July 21, 2014.

14. A foreclosure deed in favor of plaintiffs was recorded on July 25, 2014.

15. The deed states plaintiffs paid \$50,100.00 to purchase the property, less than 18% of the property's stated transfer tax value of \$286,149.

B. These are the facts established through the discovery the Court permitted in its April 26, 2016 Order:

1. Based on testimony from both the HOA and the HOA's collection agent (Red Rock), as well as authenticated business records of both the HOA and Red Rock, the Bigams' account did *not* include any charges for removal or abatement of public nuisance.¹

2. Although billed annually, the monthly assessment for common expenses was \$18.00.²

III. ARGUMENT

A. The Court identified only one factual issue standing in the way of final judgment—the amount of superpriority.

In its April Order, the Court concluded that "Defendants' tender of payment was sufficient to preserve their interest in the subject property," but found that "there are genuine issues of material fact as to whether Defendants' tender of \$162.00 was equal to the extent of any charges incurred by the association on a unit pursuant to NRS 116.310312, and to the extent of the assessments for common expenses based on the periodic budget adopted by the association pursuant

¹ See highlighted excerpts from the Rule 30(b)(6) Deposition of Coronado Ranch Landscape Maintenance Associated (HOA depo.), attached as **Exhibit B**, along with exhibits C and D to that deposition, which include a 2011 and 2014 account ledger, labelled HOA 661–62 and HOA 209–14; *see also* highlighted excerpts from the Rule 30(b)(6) Deposition of Red Rock Financial Services, LLC, attached as **Exhibit C**, along with exhibits B and E to that deposition.

² Ex. B (HOA depo.) at pages 7, 8, 12, and exhibit B to the deposition, which are papers related to the 2011 budget, labeled HOA 734–36 and 780–81.

1 to NRS 116.3115 which would have become due in the absence of acceleration during the 9 months
2 immediately preceding institution of the action taken in this case to enforce the lien." Ex. A at p. 3.
3 Therefore, "Without further discovery, this Court cannot determine whether Defendants' preliminary
4 estimate of 9 months of the HOA's monthly assessments encompasses the entirety of the
5 superpriority portion of the HOA's lien." *Id.*

6 Two days after this Court's April 26, 2016 Order, the Nevada Supreme Court clarified the
7 limits of the superpriority portion of an HOA's lien under NRS 116.3116. *Horizons at Seven Hills*
8 *Homeowners Ass'n v. Ikon Holdings, LLC*, 132 Adv. Op. 35, at 13, 373 P.3d 66, 72 (April 28, 2016)
9 ("Taking into consideration the legislative intent, the statute's text, and statutory construction
10 principles, we conclude the superpriority lien granted by NRS 116.3116(2) does not include an
11 amount for collection fees and foreclosure costs incurred; rather it is limited to an amount equal to
12 the common expense assessments due during the nine months before foreclosure.").

13 Accordingly, NRS 116.3116(2) means what it says—that the superpriority portion of an
14 HOA's lien is limited to 9 months' worth of assessments and anything incurred by the HOA under
15 NRS 116.310312. NRS 116.310312, in turn, includes only charges an HOA incurs to abate or
16 remove a public nuisance on the property or to maintain the exterior of the unit in accordance with
17 the standards of the governing documents. NRS 116.310312(2)(a) and (b).

18 **B. The sole fact issue remaining can no longer be genuinely disputed.**

19 To remove any doubt as to the amount of the HOA's superpriority lien, the Banks took the
20 depositions of both the HOA and the HOA collection agent and subpoenaed their records related to
21 this property. In both documents and in testimony, the HOA confirmed that although billed
22 annually, the monthly assessment was \$18.³ Ex. B (HOA testimony at 7:12–16, 8:18–25, and 12:4–
23 11) and Ex. B to that testimony (2011 budget, labeled HOA 780–81).

24
25 ³ Defendants anticipate that Plaintiffs will argue that because the HOA billed annually, the Banks
26 should have tendered the annual assessment amount of \$216 rather than the \$162 actually tendered.
27 Plaintiffs will support this argument with *zero* legal authority, and their argument directly contradicts
28 what the statute says. NRS 116 contains no exception to the 9-month limit if an HOA bills annually
rather than monthly. An HOA's billing preference does not and cannot trump the plain language of
Nevada law.

1 In addition, the records and the witnesses confirmed that no charges for removal or
2 abatement of a public nuisance were included in the HOA's lien and no charges related to
3 maintaining the home's exterior were included. Ex. B (2011 and 2014 account ledger, labelled HOA
4 661–62 and HOA 210–14). The testimony was clear:

5 Q: Do you see anything in this ledger, any charges related to the removal or abatement of
6 any public nuisances?

7 A: No.

8 Q: Do you see any charges related to maintaining the exterior of the unit?

9 A: No.

10 Q: Here is Exhibit D, which is a letter to the homeowner from Red Rock with an
accounting ledger dated July 9th, 2014. Do you see that?

11 A: Yes.

12 Q: And same questions, following the January 1st, 2011 entry and moving forward
13 through the five pages of this exhibit, do you see any charges here related to the
maintenance of the exterior of the unit?

14 A: No.

15 Q: Do you see any charges related to abatement or removal of any public nuisance?

16 A: No.

17 Ex. B (HOA depo.) at 15:23–16:20; *see also* Ex. C (Red Rock depo.) at 13:11–17 and 17:18–19:7
18 (same absence of charges under NRS 116.310312).

19 **C. The facts and laws support judgment in The Banks' favor.**

20 The Court already found that the bank tendered a full 9 months' worth of assessments. Ex. A
21 at Finding No. 9. And because the HOA's lien did *not* include any charges under NRS 116.310312,
22 the maximum superpriority portion of the lien was \$18 multiplied by 9 months, or \$162—the very
23 amount that the bank tendered. *Id.*

24 Therefore, no remaining issue that is both genuinely disputed and material to the outcome of
25 this lawsuit remains to be decided. The Banks request final judgment in their favor.

1 **D. Plaintiffs' argument about being *bona fide* purchasers, although disputed, is not**
2 **material.**

3 Plaintiffs will argue that the Court cannot grant judgment for The Banks because they are
4 *bona fide* purchasers. Putting aside for the time being that Plaintiffs bear the burden of proving this
5 fact⁴, which they cannot prove, their status as *bona fide* purchasers is not material to the Court's
6 decision. Only *material* facts under the current state of law matter to the Court's decision, so this
7 issue (however unproven and disputed) cannot legally prevent summary judgment. *See Wood v.*
8 *Safeway, Inc.*, 121 Nev. 724, 729, 121 P.3d 1026, 1030 (2005) ("[T]he substantive law will identify
9 which facts are material. *Only* disputes over *facts that might affect the outcome* of the suit under the
10 governing law will properly preclude the entry of summary judgment."), *quoting Anderson v. Liberty*
11 *Lobby, Inc.*, 477 U.S. 242, 247–48, 106 S.Ct. 2505, 2505 (1986) (emphasis added).

12 The reason Plaintiffs' status as bona fide purchasers is immaterial is the Nevada Supreme
13 Court's August 2016 decision in *Stone Hollow Avenue Trust v. Bank of America, N.A.*, No. 64955,
14 2016 WL 4543202, *1 (Nev. Aug. 11, 2016) (*Stone Hollow II*), attached hereto as **Exhibit D**. *Stone*
15 *Hollow II* reversed an earlier decision dated March 18, 2016, wherein the Nevada Supreme Court
16 had reversed a summary judgment in Bank of America's favor. *Stone Hollow Avenue Trust v. Bank*
17 *of America*, 2016 WL 1109167, *1 (Nev. Mar. 18, 2016) (*Stone Hollow I*), attached as **Exhibit E**.
18 The summary judgment had been based on a pre-sale tender. *Id.* The Nevada Supreme Court in
19 *Stone Hollow I* found that despite tender, the district court should have considered the potential harm
20 to the buyer, and that the buyer could be a *bona fide* purchaser for value. *Id.*

21 Bank of America petitioned for reconsideration of *Stone Hollow I*, arguing that tender
22 discharges the lien as a matter of law, making equitable doctrines like *bona fide* purchaser
23 inapplicable. On August 11, 2016, the Nevada Supreme Court granted the reconsideration petition
24 and agreed with Bank of America, issuing an opinion reversing *Stone Hollow I*. **Ex. D**. The three-
25 justice panel found that pre-sale tender satisfies the superpriority portion of the HOA's lien
26 regardless of the HOA's rejection of tender. *Id.* This demonstrates that tender of the proper amount,
27 whether rejected or not, redeems the priority of a first deed of trust without regard to whether the

28 ⁴ *See Berge v. Fredericks*, 95 Nev. 183, 185, 591 P.2d 246, 248 (1979) ("the burden of establishing
her status as a purchaser rests with [purchaser] respondent Valdez").

1 purchaser of the property at HOA lien sale is a *bona fide* purchaser. Although unpublished, the
2 *Stone Hollow II* decision is persuasive because it reveals how the Nevada Supreme Court would
3 likely rule in this and every other similar case involving tender of the superpriority portion of an
4 HOA lien, especially considering all three members of the panel were in the majority in the 2014
5 *SFR Investments* decision. See NRAP 36(c)(3) (authorizing citation to unpublished opinions). And
6 this Court got it right in its April 2016 Order even *before Ikon* and *Stone Hollow II* were handed
7 down.

8 Even if *bona fide* purchaser status were relevant, Plaintiffs could not prove it entitles them to
9 take free and clear of a pre-existing recorded deed because they do not dispute that the bank's deed
10 was recorded well before their purchase of this property, and Nevada law imposes on them
11 constructive notice.⁵ See NRS 111.320 ("instrument of writing, acknowledged or proved and
12 certified, and recorded . . . must . . . impart notice to all persons of the contents thereof; and
13 subsequent purchasers and mortgagees shall be deemed to purchase and take with notice."); *see also*
14 *Hewitt v. Glaser Land & Livestock Co.*, 97 Nev. 207, 208, 626 P.2d 268, 268-69 (1981); *Allison*
15 *Steel Mfg. Co. v. Bentonite, Inc.*, 86 Nev. 494, 497, 471 P.2d 666, 668 (1970); *Berger v. Fredericks*,
16 95 Nev. 183, 189, 591 P.2d 246, 249 (1979) ("The authorities are unanimous in holding that [the
17 purchaser] has notice of whatever the search would disclose.").

18 Hence, because Plaintiffs' arguments concerning *bona fide* status are not legally relevant and
19 they are unprovable, they are no obstacle to final judgment in The Banks' favor.

20 ///

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28 ⁵ In addition, the Court could take judicial notice of the publicly recorded deed under NRS 47.130.

1 **IV. CONCLUSION**

2 The Court adjudicated nearly all of this case on its merits in April 2016. Now, having
3 removed any doubt as to the sole remaining factual issue, Nationstar and U.S. Bank request that the
4 Court enter final judgment in their favor on all claims and enter a judgment declaring that the deed
5 of trust survived the HOA's lien sale and plaintiffs took title subject thereto.

6 DATED this 10th day of November, 2016.

7 **AKERMAN LLP**

8 /s/ Rex D. Garner

9 ARIEL E. STERN, ESQ.

10 Nevada Bar No. 8276

11 REX D. GARNER, ESQ.

12 Nevada Bar No. 9401

13 1160 Town Center Drive, Suite 330

14 Las Vegas, Nevada 89144

15 *Attorneys for Nationstar Mortgage*
16 *LLC and U.S. Bank, N.A., as trustee*

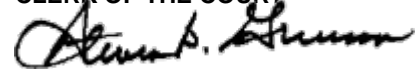
CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on the 10th day of November, 2016 and pursuant to NRCP 5, I served through the electronic filing system ("Wiznet") a true and correct copy of the foregoing **NATIONSTAR AND U.S. BANK'S RENEWED MOTION FOR SUMMARY JUDGMENT** addressed to:

Mike Beede Esq.		
	Contact	Email
	EService	EserviceLegalLV@gmail.com
The Law Office of Mike Beede, PLLC		
	Contact	Email
	Mike Beede	Mike@legallv.com
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/s/ Michael Hannon

An employee of AKERMAN LLP



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Attorneys for Republic Silver State Disposal, Inc.
d/b/a Republic Services

DISTRICT COURT
CLARK COUNTY, NEVADA

ANTHONY S. NOONAN IRA, LLC; and
LOU NOONAN; and JAMES M. ALLRED
IRA, LLC;

Plaintiff,

v.

MATTHEW M. BIGAM; and REPUBLIC
MORTGAGE; and REPUBLIC
MORTGAGE, LLC; and U.S. BANK
NATIONAL ASSOCIATION; and BANK
OF AMERICA, N.A.; and NATIONSTAR
MORTGAGE, LLC; and ROE
CORPORATIONS I-V, inclusive,

Defendants.

Case No.: A-14-710465-C
Dept.: IV

REPUBLIC SILVER STATE DISPOSAL, INC., D/B/A REPUBLIC SERVICES'

LIMITED OPPOSITION TO PLAINTIFF'S SECOND RENEWED MOTION FOR

SUMMARY JUDGMENT

COMES NOW Defendant, REPUBLIC SILVER STATE DISPOSAL, INC., D/B/A
REPUBLIC SERVICES' ("Republic"), by and through its attorney, Drew J. Starbuck, Esq. of
The Law Offices of WILLIAMS ❖ STARBUCK, and hereby submits this Limited Opposition
to Plaintiff, ANTHONY S. NOONAN IRA, LLC; and LOU NOONAN; and JAMES M.
ALLRED IRA, LLC ("Plaintiff")'s Motion for Summary Judgment. This Partial Opposition is

1 based on the following arguments and the arguments of counsel at the time of hearing on this
2 matter.

3 Republic is not necessarily opposed to the relief requested by Plaintiff except that,
4 regardless of the outcome of the Motion, pursuant to NRS 444.520(3), Republic has a perpetual
5 and super-priority lien on the real property that is the subject of this litigation that is superior
6 to any of the interests represented in this litigation. [See, NRS 444.520(3)].

7 Therefore, Republic respectfully requests that any Order the Court may enter as a result
8 of Plaintiff's Motion clarifies that Republic maintains its super priority status as first in priority
9 above all other parties in this litigation.

10 DATED this 8th day of January, 2019.

11 WILLIAMS ❖ STARBUCK

12 /s/ Drew J. Starbuck

13 DONALD H. WILLIAMS, ESQ.

14 Nevada Bar No. 5548

15 DREW J. STARBUCK, ESQ.

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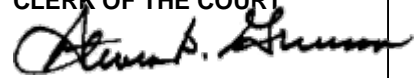
Attorneys for Republic Silver State

Disposal, Inc. d/b/a Republic Services

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that I am an employee of Williams ❖ Starbuck, and pursuant to NRCP 5(b), EDCR 8.05, Administrative Order 14-2, and NEFCR 9, I caused a true and correct copy of the foregoing **REPUBLIC SILVER STATE DISPOSAL, INC., D/B/A REPUBLIC SERVICES' LIMITED OPPOSITION TO PLAINTIFF'S SECOND RENEWED MOTION FOR SUMMARY JUDGMENT** to be submitted via electronic mail and electronically for filing and service with the Eighth Judicial District Court via the Court's Electronic Filing System on the 9th day of January, 2019 as follows:

Employee of Williams ❖ Starbuck



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Nevada Bar No. 8276
DONNA M. WITTIG, ESQ.
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*Attorneys for Defendants Nationstar
Mortgage LLC & U.S. Bank, N.A.*

DISTRICT COURT
CLARK COUNTY, NEVADA

ANTHONY S. NOONAN IRA, LLC; and LOU
NOONAN; and JAMES M. ALLRED IRA,
LLC;

Plaintiff,

v.

MATTHEW M. BIGAM; and REPUBLIC
MORTGAGE; and REPUBLIC MORTGAGE,
LLC; and U.S. BANK NATIONAL
ASSOCIATION EE; and BANK OF AMERICA,
N.A.; and NATIONSTAR MORTGAGE, LLC;
and ROE CORPORATIONS I-V, inclusive,

Defendants.

Case No.: A-14-710465-C
Dept.: IV

**NATIONSTAR AND U.S. BANK'S
ANSWER TO AMENDED COMPLAINT**

Defendants U.S. Bank National Association (**U.S. Bank**) and Nationstar Mortgage LLC
(**Nationstar**) answers plaintiffs' amended complaint as follows:

1. Defendants lack sufficient information to admit or deny the allegations in this
paragraph and, on that basis, deny the same.

[2-19. Plaintiffs omit paragraphs 2 through 19 in their amended complaint.]

20. The allegations in this paragraph state characterizations and legal conclusions to
which no response is required. To the extent an answer is required and this paragraph asserts
allegations against these answering defendants, defendants deny plaintiffs took title to the property

1 free and clear of U.S. Bank's first deed of trust, of which Nationstar is the servicer. Defendants lack
2 sufficient information to admit or deny the remaining allegations in this paragraph and, on that basis,
3 deny the same.

4 21. To the extent this paragraph asserts allegations against these answering defendants,
5 defendants admit they continue to claim an interest in the property superior to plaintiffs' interest;
6 namely, the first deed of trust was not extinguished by the HOA foreclosure sale, which lien
7 continues to encumber the property. Defendants lack sufficient information to admit or deny the
8 remaining allegations in this paragraph and, on that basis, deny the same.

9 22. Defendants assert the recorded documents speak for themselves and defendants deny
10 any allegation inconsistent therewith.

11 23. Defendants assert the recorded documents speak for themselves and defendants deny
12 any allegation inconsistent therewith. Defendants assert U.S. Bank owns the loan underlying and
13 documented by the first deed of trust.

14 24. Defendants assert the recorded documents speak for themselves and defendants deny
15 any allegation inconsistent therewith. Defendants assert Bank of America, N.A. was a prior servicer.

16 25. Defendants assert the recorded documents speak for themselves and defendants deny
17 any allegation inconsistent therewith.

18 26. The allegations in this paragraph state characterizations and legal conclusions to
19 which no response is required. To the extent an answer is required, defendants lack sufficient
20 information to admit or deny the allegations in this paragraph and, on that basis, deny the same.

21 27. The allegations in this paragraph state characterizations and legal conclusions to
22 which no response is required. To the extent an answer is required, defendants lack sufficient
23 information to admit or deny the allegations in this paragraph and, on that basis, deny the same.

24 28. The allegations in this paragraph state characterizations and legal conclusions to
25 which no response is required. To the extent an answer is required and this paragraph asserts
26 allegations against these answering defendants, deny.

27 . . .

28 . . .

30. The allegations in this paragraph state characterizations and legal conclusions to which no response is required. To the extent an answer is required and this paragraph asserts allegations against these answering defendants, defendants deny plaintiffs are entitled to the relief they request herein. Defendants lack sufficient information to admit or deny the remaining allegations in this paragraph and, on that basis, deny the same.

(Declaratory Relief/Quiet Title Pursuant to NRS 30.010 et. seq. and NRS 116 et seq.)

31. Defendants repeat and incorporate by reference their answers to the allegations above.

32. The allegations in this paragraph state characterizations and legal conclusions to which no response is required. To the extent an answer is required, defendants admit the court has the power and authority to declare the rights and interests of the parties, but defendants deny plaintiffs are entitled to the relief they request herein. More specifically, defendants deny defendants' interest in the property were extinguished by the HOA's foreclosure sale.

33. The allegations in this paragraph state characterizations and legal conclusions to which no response is required. To the extent an answer is required, defendants deny plaintiffs hold title free and clear of defendants' first deed of trust. Defendants lack sufficient information to admit or deny the remaining allegations in this paragraph and, on that basis, deny the same.

34. To the extent this paragraph asserts allegations against these answering defendants, defendants admit they continue to claim an interest in the property; namely, the first deed of trust was not extinguished by the HOA foreclosure sale, which lien continues to encumber the property. Defendants lack sufficient information to admit or deny the remaining allegations in this paragraph and, on that basis, deny the same.

35. To the extent this paragraph asserts allegations against these answering defendants, deny.

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**(Preliminary and Permanent Injunction against U.S. Bank N.A., Bank of America, N.A.,
Nationstar Mortgage LLC and Real Time Solutions, Inc.)**

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THIRD CLAIM FOR RELIEF**(Slander to Title)**

42. Defendants repeat and incorporate by reference their answers to the allegations above.

43. To the extent this paragraph asserts allegations against these answering defendants, deny. Defendants lack sufficient information to admit or deny the remaining allegations in this paragraph and, on that basis, deny the same.

44. To the extent this paragraph asserts allegations against these answering defendants, deny. Defendants lack sufficient information to admit or deny the remaining allegations in this paragraph and, on that basis, deny the same.

45. To the extent this paragraph asserts allegations against these answering defendants, deny. Defendants lack sufficient information to admit or deny the remaining allegations in this paragraph and, on that basis, deny the same.

46. To the extent this paragraph asserts allegations against these answering defendants, deny. Defendants lack sufficient information to admit or deny the remaining allegations in this paragraph and, on that basis, deny the same.

PRAYER FOR RELIEF

To the extent plaintiffs' prayer for relief seeks relief from these defendants,

1. Defendants deny plaintiffs are entitled to the relief sought in paragraph 1 of the prayer for relief;

2. Defendants deny plaintiffs are entitled to the relief sought in paragraph 2 of the prayer for relief;

3. Defendants deny plaintiffs are entitled to the relief sought in paragraph 3 of the prayer for relief;

4. Defendants deny plaintiffs are entitled to the relief sought in paragraph 4 of the prayer for relief;

5. Defendants deny plaintiffs are entitled to the relief sought in paragraph 5 of the prayer for relief.

...

1 **AFFIRMATIVE DEFENSES**

2 Defendants assert the following additional defenses. To the extent discovery and
3 investigation of this case is not yet complete, defendants reserve the right to amend this answer by
4 adding, deleting, or amending defenses as may be appropriate. Any allegations not specifically
5 admitted are denied. In further answer to the amended complaint, and by way of additional
6 defenses, defendants aver as follows:

7 **FIRST AFFIRMATIVE DEFENSE**
8 **(Failure to State a Claim)**

9 Plaintiffs have failed to state facts sufficient to constitute any cause of action against
10 defendants.

11 **SECOND AFFIRMATIVE DEFENSE**
12 **(Barred from Equitable Relief)**

13 Plaintiffs are barred from obtaining equitable relief by plaintiffs' own inequitable conduct.

14 **THIRD AFFIRMATIVE DEFENSE**
15 **(Tender, Estoppel, Laches, Waiver)**

16 The superpriority portion of the HOA's lien was satisfied prior to the homeowner's
17 association foreclosure under the doctrines of tender, estoppel, laches, or waiver.

18 **FOURTH AFFIRMATIVE DEFENSE**
19 **(Inequities, Commercial Reasonableness and Violation of Good Faith – NRS 116.1113)**

20 The homeowner's association foreclosure sale was inequitable and/or not commercially
21 reasonable, and the circumstances of sale of the property violated the homeowner's association's
22 obligation of good faith under NRS 116.1113 and duty to act in a commercially reasonable manner.

23 **FIFTH AFFIRMATIVE DEFENSE**
24 **(Failure to Mitigate Damages)**

25 Plaintiffs' claims are barred in whole or in part because of its failure to take reasonable steps
26 to mitigate its damages, if any.

27 **SIXTH AFFIRMATIVE DEFENSE**
28 **(No Standing)**

Plaintiffs lack standing to bring some or all of their claims and causes of action.

...

SEVENTH AFFIRMATIVE DEFENSE
(Unclean Hands)

Defendants aver the affirmative defense of unclean hands.

EIGHTH AFFIRMATIVE DEFENSE
(Plaintiffs are Not Entitled to Relief)

Defendants deny plaintiffs are entitled to any relief for which they pray.

NINTH AFFIRMATIVE DEFENSE
(Failure to Do Equity)

Defendants aver the affirmative defense of failure to do equity.

TENTH AFFIRMATIVE DEFENSE
(Failure to Provide Notice)

Defendants, or their predecessors in interest, were not provided proper notice of the "superpriority" assessment amounts and the homeowner's association foreclosure sale, and any such notice provided to defendants or their predecessors in interest failed to comply with the statutory and common law requirements of Nevada and with state and federal constitutional law.

ELEVENTH AFFIRMATIVE DEFENSE
(Void Foreclosure Sale)

The HOA foreclosure sale is void for failure to comply with the provisions of NRS Chapter 116, and other provisions of law.

TWELFTH AFFIRMATIVE DEFENSE
(Plaintiff is not a Bona Fide Purchaser)

Plaintiffs are not bona fide purchasers.

THIRTEENTH AFFIRMATIVE DEFENSE
(Unjust Enrichment)

Plaintiffs' claims are barred, in whole or in part, because plaintiffs would be unjustly enriched if allowed to recover all or any part of the damages or relief alleged in the complaint.

FOURTEENTH AFFIRMATIVE DEFENSE
(Statute of Limitations)

Plaintiffs' claims are barred in whole or in part by the statute of limitations.

...

FIFTEENTH AFFIRMATIVE DEFENSE
(Estoppel)

Plaintiffs are estopped from asserting their claims against defendants.

SIXTEENTH AFFIRMATIVE DEFENSE
(Additional Affirmative Defenses)

Pursuant to NRCP 11, Defendants reserve the right to assert additional affirmative defenses in the event discovery and/or investigation disclose the existence of other affirmative defenses.

DATED January 29th, 2019.

AKERMAN LLP

/s/ Donna M. Wittig

ARIEL E. STERN, ESQ.

Nevada Bar No. 8276

DONNA M. WITTIG, ESQ.

Nevada Bar No. 11015

1635 Village Center Circle, Suite 200
Las Vegas, Nevada 89134

*Attorneys for Nationstar Mortgage
LLC and U.S. Bank, N.A., as trustee*

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that I am an employee of AKERMAN LLP, and that on this 29th day of January, 2019, I caused to be served a true and correct copy of the foregoing **NATIONSTAR AND U.S. BANK'S ANSWER TO AMENDED COMPLAINT**, in the following manner:

(ELECTRONIC SERVICE) Pursuant to Administrative Order 14-2, the above-referenced document was electronically filed on the date hereof and served through the Notice of Electronic Filing automatically generated by the Court's facilities to those parties listed on the Court's Master Service List as follows:

WILLIAMS & ASSOCIATES

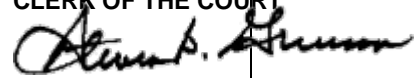
Donald H. Williams, Esq.	dwilliams@dhwlawlv.com
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LAW OFFICE OF MIKE BEEDE, PLLC

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Mike Beede	Mike@legallv.com

/s/ Carla Llarena

An employee of AKERMAN LLP



RIS
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Attorneys for Plaintiffs

**DISTRICT COURT
CLARK COUNTY, NEVADA**

ANTHONY S. NOONAN IRA, LLC; and
LOU NOONAN; and JAMES M. ALLRED
IRA, LLC;

Plaintiffs,

v.

MATTHEW M. BIGAM; and CORONADO
RANCH LANDSCAPE MAINTENANCE
CORPORATION; and REPUBLIC
MORTGAGE; and REPUBLIC MORTGAGE
LLC; and U.S. BANK NATIONAL
ASSOCIATION as Trustee for the
Certificateholders of Citigroup Mortgage Loan
Trust Inc., Mortgage pass-through certificates,
Series 2007-AR7; and BANK OF AMERICA
NA; and NATIONSTAR MORTGAGE, LLC;
and REAL TIME RESOLUTIONS, INC.; and
REPUBLIC SILVER STATE DISPOSAL,
INC.; and ROE CORPORATIONS I-V,
inclusive,

Defendants.

CASE NO. A-14-710465-C
DEPT NO. IV

**PLAINTIFFS' REPLY IN
SUPPORT OF SECOND
RENEWED MOTION FOR
SUMMARY JUDGMENT**

AND

**PLAINTIFFS' OPPOSITION
TO DEFENDANTS
NATIONSTAR MORTGAGE
LLC AND U.S. BANK, N.A.'S
MOTION TO STRIKE**

Plaintiffs Anthony S. Noonan IRA, LLC, Lou Noonan, and James M. Allred IRA, LLC
(hereafter, "Plaintiffs"), by and through their attorneys of record, Michael N. Beede, Esq. and
James W. Fox, Esq., of The Law Office of Mike Beede, PLLC, hereby files their Reply in Support
of their previously filed Second Renewed Motion for Summary Judgment, and Plaintiffs'

1 Opposition to Defendants Nationstar Mortgage LLC and U.S. Bank, N.A.’s (hereafter “Nationstar
2 and US Bank”) Motion to Strike Plaintiffs’ Second Renewed Motion for Summary Judgment.

3 This Reply and Opposition is made and based upon the attached Memorandum of Points
4 and Authorities, the Motion, all papers and pleadings on file herein, and any oral argument at the
5 time of the hearing

6 Dated this 31st day of January, 2019.

7
8 THE LAW OFFICE OF MIKE BEEDE, PLLC

9 By: /s/ Michael Beede
10 MICHAEL BEEDE, ESQ.
11 Nevada Bar No. 13068
12 JAMES W. FOX, ESQ.
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14 2470 St. Rose Pkwy, Suite 307
15 Henderson, NV 89074
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18 eservice@legallv.com
19 Attorneys for Plaintiffs

20
21 **MEMORANDUM OF POINTS AND AUTHORITIES**

22 **I. INTRODUCTION**

23 Nationstar and US Bank point to the Court’s April 2016 Summary Judgment Order that
24 tender preserved the deed of trust, and claim that continued Discovery did not reveal any existence
25 of nuisance abatement charges. Nationstar and US Bank also claim that Plaintiffs’ are using
26 improper tactics by filing a Second Renewed Motion for Summary Judgment. Since the
27 dispositive motion and reconsideration deadlines have passed, these Defendants boldly claim that
28 Plaintiffs’ admittedly filed their Second Renewed Motion for Summary Judgment as an attempt
to seek this Court’s attention in ruling on the currently pending, previously filed renewed motions
for summary judgment, filed by both parties.

Nationstar and US Bank seemingly suggest that Plaintiff’s Second Renewed Motion for
Summary Judgment should be stricken without any reference to any authority supporting that

position. The Banks rely heavily on recent Nevada Supreme Court precedent in *Bank of Am., N.A. v. SFR Invs. Pool 1, LLC*, 134 Nev. Adv. Op. 72, 427 P.3d 113 (2018) (*Diamond Spur*). *Diamond Spur* has no relation to a Motion to Strike or to the arguments raised by Plaintiff in its Second Renewed Motion for Summary Judgment.

Additionally, Republic Silver State Disposal, Inc., d/b/a Republic Services (hereafter “Republic Services”) filed a Limited Opposition to Plaintiffs’ Second Renewed Motion for Summary Judgment. Republic Services is not opposed to the relief requested by the Plaintiffs. However, they do cite NRS 444.520(3) to claim that their perpetual and super-priority lien is superior to any of the other interests represented in this case. Republic Services request that any Order issued regarding this matter reflect Republic Services’ super priority status as first priority above all other parties.

II. LEGAL ARGUMENT

A. REPLY IN SUPPORT OF RENEWED MOTION FOR SUMMARY JUDGMENT

1) Plaintiff’s Motion is Property Before the Court

This Court “may reconsider a previously decided issue if substantially different evidence is subsequently introduced or the decision is clearly erroneous.” *Masonry and Tile Contractors Ass’n of Southern Nevada v. Jolley, Urga & Wirth, Ltd.*, 113 Nev. 737, 741, 941 P.2d 486, 489 (1997) (internal citations omitted). A court has discretion to depart from a prior order when “(1) the motion is necessary to correct manifest errors of law or fact upon which the judgment is based; ...”. *Turner v. Burlington N. Santa Fe R. Co.*, 338 F.3d1058, 1063 (9th Cir.2003) (quoting *McDowell v. Calderon*, 197 F.3d 1253, 1254 n. 1 (9th Cir. 1999) (en banc)); see also *Kona Enters Inc. v. Estate of Bishop*, 229 F.3d 877, 890 (9th Cir.2000). A motion to reconsider must set forth the following: (1) some valid reason why the court should revisit its prior order; and (2) facts or law in support of reversing the prior decision. *Frasure v. United States*, 256 F.Supp.2d 1180, 1183 (D.Nev. 2003). A court has inherent authority to reconsider its prior orders at any time. *Trail v. Faretto*, 91 Nev. 401, 403, 536 P.2d 1026, 1027 (1975) (“[A] court may, for sufficient cause shown, amend, correct, resettle, modify, or vacate, as the case may be, an order previously made

1 and entered on motion in the progress of the cause or proceeding."); see also *Barry v. Lindner*,
2 119 Nev. 661, 670, 81 P.3d 537, 543 (Nev. 2003) (NRCp 54(b) permits a district court to revise
3 orders at any time before the entry of final judgment).

4 As pointed out by BANA, there are significant changes to the legal landscape surrounding
5 HOA sales. Of course, BANA continues its longstanding practice of misreading and over-
6 extending Supreme Court decisions. There are several ways to evaluate Plaintiff's Second
7 Renewed Motion for Summary Judgment. Initially, it could be treated as a brand-new motion for
8 summary judgment. In which case the merits of the new briefing should be reached. Alternatively,
9 it could be treated as a motion for reconsideration of certain points of prior summary judgment
10 orders. In which case, as set forth in the preceding paragraph revisiting prior orders is appropriate
11 until a final judgment is issued. NRCp 54(b). Finally it could be treated as a supplemental briefing
12 regarding the prior submitted motion for summary judgment, which the court has wide discretion
13 to permit and consider. *See*, EDCR 2.20 allowing supplemental briefs at the court's discretion.

14 **2) Defendant Fails to Identify Any Legal Basis for Its Position That NRS 116.3116**
15 **Should Be Construed In Contravention Of Its Plain Language Meaning**

16 Defendant remains unable to provide this Court with any basis for its position that the
17 plain language of NRS 116.3116 should be ignored. Specifically NRS 116.3116 grants
18 superpriority to the assessments for common expenses "**which would have become due in the**
19 **absence of acceleration during the 9 months immediately preceding institution of an action**
20 **to enforce the lien.**" (emphasis added) It is undisputed that that the notice of delinquent
21 assessments lien was mailed in April of 2011. The amount of the assessments which came due
22 in the absence of acceleration in the nine months prior was \$216.00. The bank failed to pay or
23 offer to pay \$216.00 to satisfy the HOA's superpriority lien portion, and therefore failed to protect
24 its interest. Any other interpretation of the statute would refute every relevant rule of statutory
25 construction.

1 **3) Nationstar Fails to Present Any Evidence That It Has a Claim to the Deed of**
2 **Trust**

3 Without citation, authority, or evidence, Nationstar asserts that it has an interest in the
4 property only as servicer of an interest held by US Bank. However, Nationstar has not provided
5 a scintilla of evidence demonstrating that Nationstar has any servicing relationship with US Bank.
6 Having failed to offer any evidence to refute the chain of assignments of the Deed of Trust which
7 clarify that Nationstar has no interest, judgement against Nationstar is required.

8 Ultimately, Plaintiff's renewed filing seeks to place before the court the relevant and
9 current authority necessary to evaluate the pending claims on their merits. Summary Judgment is
10 appropriate in this matter and should be entered in favor of Plaintiff.

11 **B. OPPOSITION TO BANKS' MOTION TO STRIKE**

12 EDCR 2.20(c) requires that, "A party filing a motion must also serve and file with it a
13 memorandum of points and authorities in support of each ground thereof. The absence of such
14 memorandum may be construed as an admission that the motion is not meritorious, as cause for
15 its denial or as a waiver of all grounds not so supported." In this case the Banks titled their filing
16 as a Motion to Strike, but provided no citation to any rule, statute or case which would support
17 their Motion to Strike. The Banks have waived the opportunity to properly support their motion
18 to strike by failing to provide even a scintilla of valid argument in favor in their original filing.
19 As such their purported motion to strike is not properly before this Court, and must not be
20 addressed on its merits.

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Dated this 31st day of January, 2019.

By: /s/ Michael Beede
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Attorneys for Plaintiffs

CERTIFICATE OF SERVICE

Pursuant to NRCP 5(b), I certify that I am an employee of The Law Office of Mike Beede, PLLC and that on the 31st day of January, 2019, I did cause a true and correct copy of the foregoing **PLAINTIFFS' REPLY IN SUPPORT OF SECOND RENEWED MOTION FOR SUMMARY JUDGMENT AND PLAINTIFFS' OPPOSITION TO DEFENDANTS NATIONSTAR MORTGAGE LLC AND U.S. BANL, N.A.'S MOTION TO STRIKE** to be served upon each of the parties listed below via electronic service through the Eighth Judicial District Court's Odyssey E-File and Serve System:

Ariel E. Stern, Esq.	ariel.stern@akerman.com
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By: /s/ Michael Madden
An Employee of The Law Office of Mike Beede, PLLC

**DISTRICT COURT
CLARK COUNTY, NEVADA**

Other Title to Property**COURT MINUTES****February 07, 2019**

A-14-710465-C	Anthony S Noonan IRA LLC, Plaintiff(s) vs. Matthew Bigam, Defendant(s)
---------------	--

February 07, 2019	9:00 AM	Plaintiff's Second Renewed Motion for Summary Judgment
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HEARD BY: Earley, Kerry**COURTROOM:** RJC Courtroom 12D**COURT CLERK:** Elizabeth Vargas**REPORTER:** Angela Campagna**PARTIES** Beede, Michael

Attorney for Plaintiff

PRESENT: Wittig, Donna

Attorney for Defendants

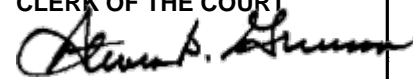
JOURNAL ENTRIES

- Drew Starbuck, Esq. present on behalf of Defendant Republic Silver State Disposal, Inc. Mr. Beede argued even if Defendant delivered tender, the tender amount was not sufficient; argued regarding the amount of HOA dues for the nine-month period. Mr. Beede further argued there was no factual support that Nationstar had a recorded interest in the property. Ms. Wittig argued the Court previously determined tender was sufficient, the ledger stated the homeowner was current through December 2010, and the amount paid was more than the amount due. Ms. Wittig further argued Nationstar was brought into the case by the Defendant; argued the only issue that should be before the Court is whether any additional amounts should be due to the HOA. Ms. Wittig moved to strike Plaintiff's Motion and argued it was beyond the scope of supplemental briefing requested. COURT ORDERED, Plaintiff's Second Renewed Motion for Summary Judgment DENIED. COURT FURTHER ORDERED, Nationstar and US Bank's Motion for Summary Judgment GRANTED; Nationstar and US Bank's Motion to Strike Plaintiff's Second Renewed Motion for Summary Judgment DENIED.

PRINT DATE: 03/08/2019

Page 1 of 1

Minutes Date: February 07, 2019



FFCL

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*Attorneys for Defendants Nationstar
Mortgage LLC & U.S. Bank, N.A.*

DISTRICT COURT

CLARK COUNTY, NEVADA

ANTHONY S. NOONAN IRA, LLC; and LOU
NOONAN; and JAMES M. ALLRED IRA,
LLC;

Plaintiff,

v.

MATTHEW M. BIGAM; and REPUBLIC
MORTGAGE; and REPUBLIC MORTGAGE,
LLC; and U.S. BANK NATIONAL
ASSOCIATION EE; and BANK OF AMERICA,
N.A.; and NATIONSTAR MORTGAGE, LLC;
and ROE CORPORATIONS I-V, inclusive,

Defendants.

Case No.: A-14-710465-C

Dept.: IV

**FINDINGS OF FACT, CONCLUSIONS
OF LAW AND JUDGMENT**

Date of Hearing: February 7, 2019

Time of Hearing: 9:00 a.m.

This case came for hearing on Plaintiffs Anthony S. Noonan IRA, LLC, Lou Noonan, and James M. Allred IRA, LLC's (**Plaintiffs**) motion for summary judgment, originally filed June 10, 2015, and defendants Nationstar Mortgage LLC (**Nationstar**) and U.S. Bank National Association (**U.S. Bank**) (Nationstar and U.S. Bank, together, **defendants**) motion for summary judgment filed July 6, 2015. Plaintiffs filed a supplement in support of their motion for summary judgment on March 30, 2016. The court denied both parties' summary judgment motions by minute order entered April 8, 2016, followed by a written order entered May 3, 2016 (**first MSJ order**). The first MSJ

1 order made some findings of fact and conclusions of law, and the court allowed additional limited
2 discovery.

3 Plaintiffs filed a motion for reconsideration on April 18, 2016, which defendants moved to
4 strike on May 3, 2016. The court denied both motions.

5 On November 10, 2016, Plaintiffs and defendants both filed renewed motions for summary
6 judgment.

7 On December 19, 2018, Plaintiffs filed a second renewed motion for summary judgment,
8 which defendants again moved to strike.

9 A hearing on the parties renewed motions for summary judgment, Plaintiffs' second renewed
10 motion for summary judgment and defendants' motion to strike was held February 7, 2019. Michael
11 Beede, Esq. appeared for Plaintiffs. Donna Wittig, Esq. appeared for defendants.¹

12 The court, having reviewed the briefs and having heard arguments of counsel, makes the
13 following findings of fact, conclusions of law and judgment on Plaintiffs' claims for quiet
14 title/declaratory relief, injunctive relief and slander of title against defendants.

15 FINDINGS OF FACT

16 A. Findings of Fact from the First MSJ Order

17 The court incorporates its findings of fact from the May 3, 2016 Order Denying Plaintiffs'
18 and Nationstar Mortgage LLC's and U.S. Bank N.A.s Motions for Summary Judgment as follows:

19 1. In February 2007, Matthew and Leah Bigam purchased the property. The Bigams
20 financed ownership of the property by way of a loan with Republic Mortgage LLC in the amount of
21 \$479,400.00 secured by a deed of trust (the **senior deed of trust**) dated February 17, 2009.

22 2. On October 3, 2011, U.S. Bank was assigned the deed of trust. Bank of America,
23 N.A., and later Nationstar, serviced the loan.

24 ...

25
26 ¹ Drew Starbuck, Esq. appeared for defendant Republic Silver State Disposal, Inc. (**Republic**) for the
27 limited oppositions Republic filed to the various motions. Mr. Starbuck was excused from the
28 proceedings, as a settlement has been reached between Plaintiffs and Republic which shall be
memorialized by separate stipulation.

1 3. The property is located in Coronado Ranch Landscape Maintenance Association (**the**
2 **HOA**).

3 4. Monthly assessments on the property are \$18.

4 5. On April 26, 2011, the HOA through its agent, Red Rock Financial Services (**Red**
5 **Rock**) recorded a notice of delinquent assessment lien. In the notice, the HOA stated the Bigams
6 owed \$730.92, which includes assessments, late fees, interest, fines/violations and collection fees
7 and costs.

8 6. On June 21, 2011, the HOA, through its agent Red Rock, recorded a notice of default
9 and election to sell to satisfy the delinquent assessment lien. The notice states the amount due to the
10 HOA was \$1,775.62, but does not specify whether it includes assessments, interest, fees and
11 collection costs in addition to assessments.

12 7. On July 25, 2011, after the HOA recorded its notice of default, Miles Bauer
13 Bergstrom & Winters (**Miles Bauer**), a law firm retained by Bank of America, N.A. (**BANA**), the
14 loan servicer at the time for U.S. Bank's predecessor, Republic Mortgage, contacted the HOA, care
15 of Red Rock, and requested a ledger identifying the super-priority amount allegedly owed to the
16 HOA.

17 8. In response, the HOA provided a ledger, dated August 10, 2011, identifying the total
18 amount allegedly owed.

19 9. Based on the annual assessment amount identified in the HOA's August 10, 2011
20 ledger, BANA accurately calculated the sum of nine months of common assessments as \$162.00 and
21 tendered that amount to the HOA on August 26, 2011.

22 10. The HOA refused BANA's tender but provided no explanation.

23 11. Despite BANA's tender, the HOA and Red Rock moved forward with foreclosure.

24 12. On June 26, 2014, the HOA, through its agent, Red Rock, recorded a notice of
25 trustee's sale scheduling a sale for July 21, 2014. The notice states the amount the Bigam owed the
26 HOA was \$2,825.99, but does not specify whether it includes assessments, interest, fees and
27 collection costs in addition to assessments.

28 13. The HOA foreclosed on the property on July 21, 2014.

14. A foreclosure deed in favor of Plaintiffs was recorded on July 25, 2014.

15. The deed states Plaintiffs paid \$50,100.00 to purchase the property, less than 18% of the property's stated transfer tax value \$286,149.

B. Additional Findings of Fact

The court makes the following additional findings of fact:

16. The HOA charged an annual assessment of \$216.00 per year which came due on January 1, 2011. Despite the HOA's assessments coming due annually on January 1, at the time Red Rock recorded the notice of delinquent assessment lien in April 2011, the Bigams were only four (4) months past due on their annual assessment.

17. No nuisance abatement charges existed at the time Red Rock recorded the notice of delinquent assessment lien.

18. Miles Bauer's letter accompanying the tender check was not impermissibly conditional, as BANA had the right to insist on each condition contained in the letter.

CONCLUSIONS OF LAW

A. Summary Judgment Burden and HOA Litigation Proof Overview

1. Summary judgment is proper when there is no genuine issue of material fact and the movant is entitled to judgment as a matter of law. NRCP 56(c); *see also Wood v. Safeway, Inc.*, 121 Nev. 724, 730, 121 P.3d 1026, 1030 (2005). After the movant has carried its burden to identify issues where there is no genuine issue of material fact, the non-moving party must "set forth specific facts demonstrating the existence of a genuine issue for trial or have summary judgment entered against him." *Wood*, 121 Nev. at 732.

2. The Nevada Supreme Court confirmed that an association's super-priority lien is limited to nine months of delinquent assessments. *Horizons at Seven Hills Homeowners Ass'n v. Ikon Holdings, LLC*, 132 Nev. Adv. Op. 35, 373 P.3d 66, 73 (2016) ("[W]e conclude the superpriority lien ... is limited to an amount equal to the common expense assessments due during the nine months before foreclosure.").

3. In *SFR Investments Pool 1, LLC v. U.S. Bank, N.A.*, the Supreme Court clearly stated that a mortgagee's pre-foreclosure payment of the super-priority amount prevents the deed of trust

1 from being extinguished. 130 Nev. Adv. Op. 75, 334 P.3d 408, 414 (“[A]s junior lienholder, [the
2 holder of the first deed of trust] could have paid off the [HOA] lien to avert loss of its security[.]”)
3 (emphasis added); *id.*, at 413 (“As a practical matter, secured lenders will most likely pay the [9]
4 months’ assessments demanded by the association rather than having the association foreclose on the
5 unit.”).

6 4. Coupling the Nevada Supreme Court’s holdings in *SFR Investments* and *Ikon*
7 *Holdings* shows that a mortgagee’s tender to an association of nine months’ delinquent assessments
8 extinguishes the association’s super-priority lien, even whereas here, the HOA assessments were
9 charged on an annual basis. This is because the superpriority portion of an HOA’s lien is limited to 9
10 months’ worth of assessments immediately preceding institution of an action that “would have
11 become due *in the absence of acceleration.*” *Ikon Holdings*, 373 P.3d at 69 (emphasis added).

12 **A. Conclusions of Law from the First MSJ Order**

13 The court incorporates the following conclusions of law from the first MSJ order:

14 5. Defendants’ tender of payment was sufficient to preserve their interest in the subject
15 property.

16 6. Defendants made a good-faith tender of payment to satisfy the superpriority lien
17 despite lacking an accurate accounting from the HOA of all charges incurred against the subject
18 property.

19 7. The HOA’s failure to provide such an accounting, and to subsequently request funds
20 in excess of those included in the superpriority lien, effectively frustrated the defendants’ efforts to
21 pay the superpriority lien and preserve the defendants’ interest in the property.

22 **B. Additional Conclusions of Law**

23 The court makes the following additional conclusions of law:

24 8. The court finds there are no genuine issues of material fact as to whether defendants’
25 \$162.00 tender was sufficient to satisfy the superpriority portion of the HOA’s lien. BANA’s
26 \$162.00 tender equaled nine months’ worth of assessments, which tender was more than sufficient
27 given the Bigams were only four months past due on their annual assessment when Red Rock
28 recorded the notice of delinquent assessment lien in April 2011. At the time of either Red Rock’s

1 recording of the notice of delinquent assessment lien, or at the time of BANA's tender, no additional
2 charges such as nuisance abatement charges, existed to add to the superpriority portion of the HOA's
3 lien.

4 9. The Nevada Supreme Court published controlling precedent on September 13, 2018
5 in the case of *Bank of Am., N.A. v. SFR Invs. Pool I, LLC*, 134 Nev. Adv. Op. 72, 427 P.3d 113
6 (2018) (***Diamond Spur***) that confirms BANA's tender properly preserved the deed of trust. In both
7 *Diamond Spur* and the instant case, Bank of America contacted the HOA's collection agent seeking
8 to obtain the superpriority amount and offering to pay that amount in full. 427 P.3d at 116. Bank of
9 America tendered nine months' worth of assessments in both cases. *Id.* The letters included with
10 both checks stated the HOAs' acceptance would be understood as "express agreement that [Bank of
11 America]'s financial obligations towards the HOA in regards to the [property] have now been 'paid
12 in full.'" *Id.* And in both cases the HOA, via its collection agent, rejected the payment and sold the
13 property at foreclosure to a third-party buyer. *Id.* BANA's letter here was not impermissibly
14 conditional.

15 10. Red Rock unjustifiably rejected BANA's super-priority payment. But that unjustified
16 rejection is irrelevant – that payment discharged the super-priority lien under the tender doctrine.
17 The tender doctrine is designed "to enable the debtor to ... relieve his property of encumbrance by
18 offering his creditor all that he has any right to claim," which "does not mean that the debtor must
19 offer an amount beyond reasonable dispute, but it means the amount due, — actually due."
20 *Dohrman v. Tomlinson*, 399 P.2d 255, 258 (Id. 1965). *See also Diamond Spur*, 427 P.3d at 118-19.

21 11. Plaintiffs' status as a bona fide purchaser is irrelevant. *Diamond Spur*, 427 P.3d at
22 121 ("A party's status as a BFP is irrelevant when a defect in the foreclosure proceeding renders the
23 sale void").

24 12. BANA was not required to record its tender. *Id.* at 119.

25 13. Plaintiffs contend that the superpriority amount in this action is \$216.00, or the entire
26 annual assessment of \$216.00 which came due on January 1, 2011. Plaintiffs contend that this is the
27 amount of "the assessments for common expenses based on the periodic budget adopted by the
28 association pursuant to NRS 116.3115 which would have become due in the absence of acceleration

1 during the 9 months immediately preceding institution of an action to enforce the lien” as
2 contemplated by NRS 116.3116.

3 14. The Court declines to adopt Plaintiffs’ interpretation of NRS 116.3116 and its
4 application to the instant facts. Although the Court acknowledges that \$216.00 of assessments came
5 due on January 1, 2011, four month prior to mailing and recording of the notice of delinquent
6 assessment lien, the Court finds that where a property is subject to an annual assessment, the
7 superpriority lien portion is limited to nine twelfths (or 75%) of the annual assessment. The Court
8 further finds that because the Bigams had only been delinquent on their annual assessment for four
9 months, the superpriority amount is limited to four twelfths (or 33.33%) of the annual assessment.

10 15. Nationstar, as servicer for U.S. Bank, has a valid property interest in the property. To
11 the extent Nationstar does not have a property interest, as argued by Plaintiffs, judgment cannot be
12 entered against an unwilling party-defendant with no interest in the property.

13 ORDER

14 **IT IS HEREBY ORDERED, ADJUDGED, AND DECREED** that defendants' motion for
15 summary judgment is **GRANTED**, and defendants' motion to strike Plaintiffs; second renewed
16 motion for summary judgment is **DENIED**;

17 **IT IS FURTHER ORDERED, ADJUDGED AND DECREED** that Plaintiffs' motion for
18 summary judgment, and renewed motions for summary judgment are **DENIED**;

19 **IT IS HEREBY ORDERED, ADJUDGED, AND DECREED** Plaintiffs purchased their
20 interest in the Property subject to the senior deed of trust;

21 **IT IS FURTHER ORDERED, ADJUDGED, AND DECREED** that all persons or entities
22 whom were granted title or an interest in the Property through the HOA Sale took such title or
23 interest subject to the obligations secured by the senior deed of trust.

24 ...

25 ...

26 ...

27 ...

28

1 **IT IS FURTHER ORDERED, ADJUDGED, AND DECREED** that there being no just
2 reason for delay, this Order is hereby certified as a final judgment pursuant to NRCP 54(b) for
3 purposes of appeal.

4 **IT IS FURTHER ORDERED, ADJUDGED, AND DECREED** that trial and all pretrial
5 deadlines are VACATED.

6 DATED: March 13, 2019.

7
8 
9 HONORABLE KERRY EARLY

10 Submitted by:

11 **AKERMAN LLP**

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13 MELANIE D. MORGAN, ESQ.

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612 S. Tenth St.

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Attorneys for Defendant Republic Silver State
Disposal, Inc.

A-14-710465C

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2 reason for delay, this Order is hereby certified as a final judgment pursuant to NRCP 54(b) for
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5 deadlines are VACATED.

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7 **KERRY L. EARLEY**

8 HONORABLE KERRY EARLY

10 *Submitted by:*

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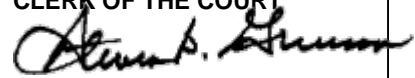
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*Attorneys for Defendants Nationstar Mortgage LLC
& U.S. Bank, N.A.*

DISTRICT COURT
CLARK COUNTY, NEVADA

ANTHONY S. NOONAN IRA, LLC; and LOU
NOONAN; and JAMES M. ALLRED IRA,
LLC;

Plaintiff,

v.

MATTHEW M. BIGAM; and REPUBLIC
MORTGAGE; and REPUBLIC MORTGAGE,
LLC; and U.S. BANK NATIONAL
ASSOCIATION EE; and BANK OF AMERICA,
N.A.; and NATIONSTAR MORTGAGE, LLC;
and ROE CORPORATIONS I-V, inclusive,

Defendants.

Case No.: A-14-710465-C
Dept.: IV

**NOTICE OF ENTRY OF FINDINGS OF
FACT, CONCLUSIONS OF LAW AND
JUDGMENT**

TO ALL PARTIES AND TO THEIR ATTORNEYS OF RECORD:

PLEASE TAKE NOTICE that a **FINDINGS OF FACT, CONCLUSIONS OF LAW AND
JUDGMENT** has been entered by this Court on the 18th day of March, 2019, in the above-captioned
matter. A copy of said Order is attached hereto as **Exhibit A**.

Dated this 19th day of March, 2019

AKERMAN LLP

/s/ Donna M. Wittig

MELANIE D. MORGAN, ESQ.

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*Attorneys for Nationstar Mortgage LLC and
U.S. Bank*

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that I am an employee of AKERMAN LLP, and that on this 19th day of March, 2019, I caused to be served a true and correct copy of the foregoing **NOTICE OF ENTRY OF FINDINGS OF FACT, CONCLUSIONS OF LAW AND JUDGMENT**, in the following manner:

(ELECTRONIC SERVICE) Pursuant to Administrative Order 14-2, the above-referenced document was electronically filed on the date hereof and served through the Notice of Electronic Filing automatically generated by the Court's facilities to those parties listed on the Court's Master Service List as follows:

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Drew Starbuck, Esq.	dstarbuck@dhwlawlv.com
Robin Gullo	rgullo@dhwlawlv.com

LAW OFFICE OF MIKE BEEDE, PLLC

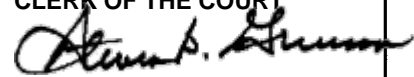
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/s/ Carla Llarena

An employee of AKERMAN LLP

EXHIBIT A

EXHIBIT A



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*Attorneys for Defendants Nationstar
Mortgage LLC & U.S. Bank, N.A.*

DISTRICT COURT

CLARK COUNTY, NEVADA

ANTHONY S. NOONAN IRA, LLC; and LOU
NOONAN; and JAMES M. ALLRED IRA,
LLC;

Plaintiff,

v.

MATTHEW M. BIGAM; and REPUBLIC
MORTGAGE; and REPUBLIC MORTGAGE,
LLC; and U.S. BANK NATIONAL
ASSOCIATION EE; and BANK OF AMERICA,
N.A.; and NATIONSTAR MORTGAGE, LLC;
and ROE CORPORATIONS I-V, inclusive,

Defendants.

Case No.: A-14-710465-C
Dept.: IV

**FINDINGS OF FACT, CONCLUSIONS
OF LAW AND JUDGMENT**

Date of Hearing: February 7, 2019
Time of Hearing: 9:00 a.m.

This case came for hearing on Plaintiffs Anthony S. Noonan IRA, LLC, Lou Noonan, and James M. Allred IRA, LLC's (**Plaintiffs**) motion for summary judgment, originally filed June 10, 2015, and defendants Nationstar Mortgage LLC (**Nationstar**) and U.S. Bank National Association (**U.S. Bank**) (Nationstar and U.S. Bank, together, **defendants**) motion for summary judgment filed July 6, 2015. Plaintiffs filed a supplement in support of their motion for summary judgment on March 30, 2016. The court denied both parties' summary judgment motions by minute order entered April 8, 2016, followed by a written order entered May 3, 2016 (**first MSJ order**). The first MSJ

1 order made some findings of fact and conclusions of law, and the court allowed additional limited
2 discovery.

3 Plaintiffs filed a motion for reconsideration on April 18, 2016, which defendants moved to
4 strike on May 3, 2016. The court denied both motions.

5 On November 10, 2016, Plaintiffs and defendants both filed renewed motions for summary
6 judgment.

7 On December 19, 2018, Plaintiffs filed a second renewed motion for summary judgment,
8 which defendants again moved to strike.

9 A hearing on the parties renewed motions for summary judgment, Plaintiffs' second renewed
10 motion for summary judgment and defendants' motion to strike was held February 7, 2019. Michael
11 Beede, Esq. appeared for Plaintiffs. Donna Wittig, Esq. appeared for defendants.¹

12 The court, having reviewed the briefs and having heard arguments of counsel, makes the
13 following findings of fact, conclusions of law and judgment on Plaintiffs' claims for quiet
14 title/declaratory relief, injunctive relief and slander of title against defendants.

15 FINDINGS OF FACT

16 A. Findings of Fact from the First MSJ Order

17 The court incorporates its findings of fact from the May 3, 2016 Order Denying Plaintiffs'
18 and Nationstar Mortgage LLC's and U.S. Bank N.A.s Motions for Summary Judgment as follows:

19 1. In February 2007, Matthew and Leah Bigam purchased the property. The Bigams
20 financed ownership of the property by way of a loan with Republic Mortgage LLC in the amount of
21 \$479,400.00 secured by a deed of trust (the **senior deed of trust**) dated February 17, 2009.

22 2. On October 3, 2011, U.S. Bank was assigned the deed of trust. Bank of America,
23 N.A., and later Nationstar, serviced the loan.

24 ...

25
26 ¹ Drew Starbuck, Esq. appeared for defendant Republic Silver State Disposal, Inc. (**Republic**) for the
27 limited oppositions Republic filed to the various motions. Mr. Starbuck was excused from the
28 proceedings, as a settlement has been reached between Plaintiffs and Republic which shall be
memorialized by separate stipulation.

1 3. The property is located in Coronado Ranch Landscape Maintenance Association (**the**
2 **HOA**).

3 4. Monthly assessments on the property are \$18.

4 5. On April 26, 2011, the HOA through its agent, Red Rock Financial Services (**Red**
5 **Rock**) recorded a notice of delinquent assessment lien. In the notice, the HOA stated the Bigams
6 owed \$730.92, which includes assessments, late fees, interest, fines/violations and collection fees
7 and costs.

8 6. On June 21, 2011, the HOA, through its agent Red Rock, recorded a notice of default
9 and election to sell to satisfy the delinquent assessment lien. The notice states the amount due to the
10 HOA was \$1,775.62, but does not specify whether it includes assessments, interest, fees and
11 collection costs in addition to assessments.

12 7. On July 25, 2011, after the HOA recorded its notice of default, Miles Bauer
13 Bergstrom & Winters (**Miles Bauer**), a law firm retained by Bank of America, N.A. (**BANA**), the
14 loan servicer at the time for U.S. Bank's predecessor, Republic Mortgage, contacted the HOA, care
15 of Red Rock, and requested a ledger identifying the super-priority amount allegedly owed to the
16 HOA.

17 8. In response, the HOA provided a ledger, dated August 10, 2011, identifying the total
18 amount allegedly owed.

19 9. Based on the annual assessment amount identified in the HOA's August 10, 2011
20 ledger, BANA accurately calculated the sum of nine months of common assessments as \$162.00 and
21 tendered that amount to the HOA on August 26, 2011.

22 10. The HOA refused BANA's tender but provided no explanation.

23 11. Despite BANA's tender, the HOA and Red Rock moved forward with foreclosure.

24 12. On June 26, 2014, the HOA, through its agent, Red Rock, recorded a notice of
25 trustee's sale scheduling a sale for July 21, 2014. The notice states the amount the Bigam owed the
26 HOA was \$2,825.99, but does not specify whether it includes assessments, interest, fees and
27 collection costs in addition to assessments.

28 13. The HOA foreclosed on the property on July 21, 2014.

14. A foreclosure deed in favor of Plaintiffs was recorded on July 25, 2014.

15. The deed states Plaintiffs paid \$50,100.00 to purchase the property, less than 18% of the property's stated transfer tax value \$286,149.

B. Additional Findings of Fact

The court makes the following additional findings of fact:

16. The HOA charged an annual assessment of \$216.00 per year which came due on January 1, 2011. Despite the HOA's assessments coming due annually on January 1, at the time Red Rock recorded the notice of delinquent assessment lien in April 2011, the Bigams were only four (4) months past due on their annual assessment.

17. No nuisance abatement charges existed at the time Red Rock recorded the notice of delinquent assessment lien.

18. Miles Bauer's letter accompanying the tender check was not impermissibly conditional, as BANA had the right to insist on each condition contained in the letter.

CONCLUSIONS OF LAW

A. Summary Judgment Burden and HOA Litigation Proof Overview

1. Summary judgment is proper when there is no genuine issue of material fact and the movant is entitled to judgment as a matter of law. NRCP 56(c); *see also Wood v. Safeway, Inc.*, 121 Nev. 724, 730, 121 P.3d 1026, 1030 (2005). After the movant has carried its burden to identify issues where there is no genuine issue of material fact, the non-moving party must "set forth specific facts demonstrating the existence of a genuine issue for trial or have summary judgment entered against him." *Wood*, 121 Nev. at 732.

2. The Nevada Supreme Court confirmed that an association's super-priority lien is limited to nine months of delinquent assessments. *Horizons at Seven Hills Homeowners Ass'n v. Ikon Holdings, LLC*, 132 Nev. Adv. Op. 35, 373 P.3d 66, 73 (2016) ("[W]e conclude the superpriority lien ... is limited to an amount equal to the common expense assessments due during the nine months before foreclosure.").

3. In *SFR Investments Pool 1, LLC v. U.S. Bank, N.A.*, the Supreme Court clearly stated that a mortgagee's pre-foreclosure payment of the super-priority amount prevents the deed of trust

1 from being extinguished. 130 Nev. Adv. Op. 75, 334 P.3d 408, 414 (“[A]s junior lienholder, [the
2 holder of the first deed of trust] could have paid off the [HOA] lien to avert loss of its security[.]”)
3 (emphasis added); *id.*, at 413 (“As a practical matter, secured lenders will most likely pay the [9]
4 months’ assessments demanded by the association rather than having the association foreclose on the
5 unit.”).

6 4. Coupling the Nevada Supreme Court’s holdings in *SFR Investments* and *Ikon*
7 *Holdings* shows that a mortgagee’s tender to an association of nine months’ delinquent assessments
8 extinguishes the association’s super-priority lien, even whereas here, the HOA assessments were
9 charged on an annual basis. This is because the superpriority portion of an HOA’s lien is limited to 9
10 months’ worth of assessments immediately preceding institution of an action that “would have
11 become due *in the absence of acceleration.*” *Ikon Holdings*, 373 P.3d at 69 (emphasis added).

12 **A. Conclusions of Law from the First MSJ Order**

13 The court incorporates the following conclusions of law from the first MSJ order:

14 5. Defendants’ tender of payment was sufficient to preserve their interest in the subject
15 property.

16 6. Defendants made a good-faith tender of payment to satisfy the superpriority lien
17 despite lacking an accurate accounting from the HOA of all charges incurred against the subject
18 property.

19 7. The HOA’s failure to provide such an accounting, and to subsequently request funds
20 in excess of those included in the superpriority lien, effectively frustrated the defendants’ efforts to
21 pay the superpriority lien and preserve the defendants’ interest in the property.

22 **B. Additional Conclusions of Law**

23 The court makes the following additional conclusions of law:

24 8. The court finds there are no genuine issues of material fact as to whether defendants’
25 \$162.00 tender was sufficient to satisfy the superpriority portion of the HOA’s lien. BANA’s
26 \$162.00 tender equaled nine months’ worth of assessments, which tender was more than sufficient
27 given the Bigams were only four months past due on their annual assessment when Red Rock
28 recorded the notice of delinquent assessment lien in April 2011. At the time of either Red Rock’s

1 recording of the notice of delinquent assessment lien, or at the time of BANA's tender, no additional
2 charges such as nuisance abatement charges, existed to add to the superpriority portion of the HOA's
3 lien.

4 9. The Nevada Supreme Court published controlling precedent on September 13, 2018
5 in the case of *Bank of Am., N.A. v. SFR Invs. Pool 1, LLC*, 134 Nev. Adv. Op. 72, 427 P.3d 113
6 (2018) (*Diamond Spur*) that confirms BANA's tender properly preserved the deed of trust. In both
7 *Diamond Spur* and the instant case, Bank of America contacted the HOA's collection agent seeking
8 to obtain the superpriority amount and offering to pay that amount in full. 427 P.3d at 116. Bank of
9 America tendered nine months' worth of assessments in both cases. *Id.* The letters included with
10 both checks stated the HOAs' acceptance would be understood as "express agreement that [Bank of
11 America]'s financial obligations towards the HOA in regards to the [property] have now been 'paid
12 in full.'" *Id.* And in both cases the HOA, via its collection agent, rejected the payment and sold the
13 property at foreclosure to a third-party buyer. *Id.* BANA's letter here was not impermissibly
14 conditional.

15 10. Red Rock unjustifiably rejected BANA's super-priority payment. But that unjustified
16 rejection is irrelevant – that payment discharged the super-priority lien under the tender doctrine.
17 The tender doctrine is designed "to enable the debtor to ... relieve his property of encumbrance by
18 offering his creditor all that he has any right to claim," which "does not mean that the debtor must
19 offer an amount beyond reasonable dispute, but it means the amount due, — actually due."
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21 11. Plaintiffs' status as a bona fide purchaser is irrelevant. *Diamond Spur*, 427 P.3d at
22 121 ("A party's status as a BFP is irrelevant when a defect in the foreclosure proceeding renders the
23 sale void").

24 12. BANA was not required to record its tender. *Id.* at 119.

25 13. Plaintiffs contend that the superpriority amount in this action is \$216.00, or the entire
26 annual assessment of \$216.00 which came due on January 1, 2011. Plaintiffs contend that this is the
27 amount of "the assessments for common expenses based on the periodic budget adopted by the
28 association pursuant to NRS 116.3115 which would have become due in the absence of acceleration

1 during the 9 months immediately preceding institution of an action to enforce the lien” as
2 contemplated by NRS 116.3116.

3 14. The Court declines to adopt Plaintiffs’ interpretation of NRS 116.3116 and its
4 application to the instant facts. Although the Court acknowledges that \$216.00 of assessments came
5 due on January 1, 2011, four month prior to mailing and recording of the notice of delinquent
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7 superpriority lien portion is limited to nine twelfths (or 75%) of the annual assessment. The Court
8 further finds that because the Bigams had only been delinquent on their annual assessment for four
9 months, the superpriority amount is limited to four twelfths (or 33.33%) of the annual assessment.

10 15. Nationstar, as servicer for U.S. Bank, has a valid property interest in the property. To
11 the extent Nationstar does not have a property interest, as argued by Plaintiffs, judgment cannot be
12 entered against an unwilling party-defendant with no interest in the property.

13 ORDER

14 **IT IS HEREBY ORDERED, ADJUDGED, AND DECREED** that defendants' motion for
15 summary judgment is **GRANTED**, and defendants' motion to strike Plaintiffs; second renewed
16 motion for summary judgment is **DENIED**;

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18 summary judgment, and renewed motions for summary judgment are **DENIED**;

19 **IT IS HEREBY ORDERED, ADJUDGED, AND DECREED** Plaintiffs purchased their
20 interest in the Property subject to the senior deed of trust;

21 **IT IS FURTHER ORDERED, ADJUDGED, AND DECREED** that all persons or entities
22 whom were granted title or an interest in the Property through the HOA Sale took such title or
23 interest subject to the obligations secured by the senior deed of trust.

24 ...

25 ...

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27 ...

28

1 **IT IS FURTHER ORDERED, ADJUDGED, AND DECREED** that there being no just
2 reason for delay, this Order is hereby certified as a final judgment pursuant to NRCP 54(b) for
3 purposes of appeal.

4 **IT IS FURTHER ORDERED, ADJUDGED, AND DECREED** that trial and all pretrial
5 deadlines are VACATED.

6 DATED: March 13, 2019.

7
8 
9 HONORABLE KERRY EARLY

10 Submitted by:

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A-14-710465C

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7 **KERRY L. EARLEY**

8 HONORABLE KERRY EARLY

10 *Submitted by:*

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18 *Attorneys for Nationstar Mortgage LLC and U.S.*
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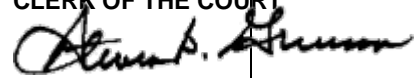
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IRA, LLC;

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RANCH LANDSCAPE MAINTENANCE
CORPORATION; and REPUBLIC
MORTGAGE; and REPUBLIC MORTGAGE
LLC; and U.S. BANK NATIONAL
ASSOCIATION as Trustee for the
Certificateholders of Citigroup Mortgage Loan
Trust Inc., Mortgage pass-through certificates,
Series 2007-AR7; and BANK OF AMERICA
NA; and NATIONSTAR MORTGAGE, LLC;
and REAL TIME RESOLUTIONS, INC.; and
REPUBLIC SILVER STATE DISPOSAL,
INC.; and ROE CORPORATIONS I-V,
inclusive,

Defendants.

CASE NO. A-14-710465-C
DEPT NO. IV

**PLAINTIFFS' NOTICE OF
APPEAL**

TO: ALL PARTIES AND THEIR COUNSEL OF RECORD:

Plaintiffs Anthony S. Noonan IRA, LLC, Lou Noonan, and James M. Allred IRA, LLC
("Plaintiffs"), by and through their attorneys of record, Michael Beede, Esq. and James W. Fox,
Esq. of The Law Office of Mike Beede, PLLC, hereby appeals to the Supreme Court of Nevada
the March 18, 2019 Findings of Fact, Conclusions of Law and Judgment granting Defendants'

1 Nationstar Mortgage LLC and U.S. Bank, N.A.'s Motion for Summary Judgment and denying
2 Plaintiffs' Motion for Summary Judgment and Renewed Motion for Summary Judgment, and all
3 interlocutory orders incorporated therein.

4 DATED this 17th day of April, 2019.

5 THE LAW OFFICE OF MIKE BEEDE, PLLC

6 By: /s/ Michael Beede, Esq.
7 MICHAEL BEEDE, ESQ.
8 Nevada Bar No. 13068
9 JAMES W. FOX, ESQ.
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14 *Attorneys for Plaintiffs*
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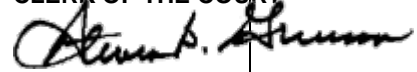
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**DISTRICT COURT
CLARK COUNTY, NEVADA**

ANTHONY S. NOONAN IRA, LLC; and
LOU NOONAN; and JAMES M. ALLRED
IRA, LLC;

Plaintiffs,

v.

MATTHEW M. BIGAM; and CORONADO
RANCH LANDSCAPE MAINTENANCE
CORPORATION; and REPUBLIC
MORTGAGE; and REPUBLIC MORTGAGE
LLC; and U.S. BANK NATIONAL
ASSOCIATION as Trustee for the
Certificateholders of Citigroup Mortgage Loan
Trust Inc., Mortgage pass-through certificates,
Series 2007-AR7; and BANK OF AMERICA
NA; and NATIONSTAR MORTGAGE, LLC;
and REAL TIME RESOLUTIONS, INC.; and
REPUBLIC SILVER STATE DISPOSAL,
INC.; and ROE CORPORATIONS I-V,
inclusive,

Defendants.

CASE NO. A-14-710465-C
DEPT NO. IV

**PLAINTIFFS' CASE APPEAL
STATEMENT**

TO: ALL PARTIES AND THEIR COUNSEL OF RECORD:

Plaintiffs Anthony S. Noonan IRA, LLC, Lou Noonan, and James M. Allred IRA, LLC
("Plaintiffs"), by and through their attorneys of record, Michael Beede, Esq. and James W. Fox,

Esq. of The Law Office of Mike Beede, PLLC, hereby submits its Case Appeal Statement pursuant to NRAP3(f)(3).

1) The Appellants filing this Case Appeal statement are Anthony S. Noonan IRA, LLC, Lou Noonan, and James M. Allred IRA, LLC.

2) The order(s) appealed are:

a) The Findings of Fact, Conclusions of Law and Judgment granting Defendants' Nationstar Mortgage LLC and U.S. Bank, N.A.'s Motion for Summary Judgment and denying Plaintiffs' Motion for Summary Judgment and Renewed Motion for Summary Judgment, signed by the Honorable Judge Kerry Earley on March 13, 2019, and filed in the above-entitled Court on March 18, 2019. A Notice of Entry of Order was filed March 19, 2019.

3) Appellants are Anthony S. Noonan IRA, LLC, Lou Noonan, and James M. Allred IRA, LLC. Counsel for Appellants is as follows:

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4) The Respondents are Nationstar Mortgage, LLC and U.S. Bank, N.A. Counsel for Respondents is follows:

AKERMAN, LLP

Ariel E. Stern, Esq.

Nevada Bar No. 8276

Donna M. Wittig, Esq.

Nevada Bar No. 11015

1635 Village Center Circle, Suite 200

Las Vegas, NV 89134

T: (702) 634-5000

F: (702) 380-8572

5) All counsel listed above are licensed to practice law in Nevada.

- 1 6) Appellants were represented by retained counsel in the District Court.
- 2 7) Appellants are represented by retained counsel on appeal.
- 3 8) Appellants were not granted leave to proceed in forma pauperis by the District Court.
- 4 9) The date proceedings commenced in District Court was December 1, 2014.
- 5 10) In this action, Appellants argue that it took title to the property located at 7883 Tahoe
- 6 Ridge Ave., Las Vegas, NV 89139, and bearing Clark County Assessor's Parcel
- 7 Number 176-11-311-013 (the "Property") free and clear of all liens as a result of an
- 8 HOA superpriority lien foreclosure sale. The Court ruled in favor of Respondents,
- 9 Nationstar Mortgage, LLC and U.S. Bank, N.A. ("Respondents") on the errant
- 10 conclusion that deed of trust beneficiary satisfied the HOA's superpriority lien
- 11 portion. Appellant contends that the deed of trust beneficiary miscalculated the
- 12 superpriority lien portion. Based on the miscalculation, the deed of trust beneficiary's
- 13 agent attempted to pay an insufficient amount, but conditioned the payment on the
- 14 agreement that the debt had been paid-in-full.
- 15 11) This case was not previously the subject of an appeal to this Court
- 16 12) This appeal does not involve child custody or visitation.
- 17 13) This does involve the possibility of settlement.

18 DATED this 17th day of April, 2019.

19 THE LAW OFFICE OF MIKE BEEDE, PLLC

20 /s/ Michael Beede, Esq.

21 MICHAEL BEEDE, ESQ.

22 Nevada Bar No. 13068

23 JAMES W. FOX, ESQ.

24 Nevada Bar No. 13122

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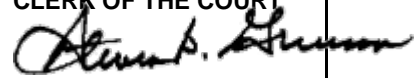
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27 *Attorneys for Plaintiffs*

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An Employee of The Law Office of Mike Beede, PLLC



1 **NEJD**

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9 **DISTRICT COURT**

10 **CLARK COUNTY, NEVADA**

11 ANTHONY S. NOONAN IRA, LLC; and
12 LOU NOONAN; and JAMES M. ALLRED
13 IRA, LLC;

14 Plaintiffs,

15 v.

16 MATTHEW M. BIGAM; and CORONADO
17 RANCH LANDSCAPE MAINTENANCE
18 CORPORATION; and REPUBLIC
19 MORTGAGE; and REPUBLIC MORTGAGE
20 LLC; and U.S. BANK NATIONAL
21 ASSOCIATION as Trustee for the
22 Certificateholders of Citigroup Mortgage Loan
23 Trust Inc., Mortgage pass-through certificates,
24 Series 2007-AR7; and BANK OF AMERICA
25 NA; and NATIONSTAR MORTGAGE, LLC;
26 and REAL TIME RESOLUTIONS, INC.; and
27 REPUBLIC SILVER STATE DISPOSAL,
28 INC.; and ROE CORPORATIONS I-V,
inclusive,

Defendants.

CASE NO. A-14-710465-C
DEPT NO. IV

**NOTICE OF ENTRY OF
JUDGMENT BY DEFAULT**

25 TO: ALL PARTIES

26 YOU, AND EACH OF YOU, WILL PLEASE TAKE NOTICE that the **Judgment by**

27 ///

28 ///

1 **Default** was entered in the above entitled matter on the 10th day of March, 2015, a copy of which
2 is attached hereto.

3 Dated this 9th day of May, 2019.

4 THE LAW OFFICE OF MIKE BEEDE, PLLC

5 /s/ Michael Beede, Esq.

6 MICHAEL BEEDE, ESQ.

7 Nevada Bar No.13068

8 2470 St. Rose Pkwy, Suite 307

9 Henderson, NV 89074

10 *Attorneys for Plaintiffs*

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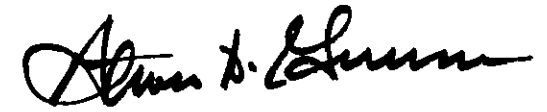
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Bank of America NA
100 N. Tryon St.
Charlotte, NC 28255

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CLERK OF THE COURT

1 JUDGE
2 Michael Beede, Esq.
3 Law Office of Michael Beede
4 Bar No. 13068
5 2300 W. Sahara Ave., Suite 420
6 Las Vegas, NV 89102
7 Phone: 702-473-8406
8 Fax: 702-832-0248
9 mike@legallv.com
10 Attorney for Plaintiff

DISTRICT COURT
CLARK COUNTY, NEVADA

9 ANTHONY S. NOONAN IRA, LLC; and LOU
10 NOONAN; and JAMES M. ALLRED IRA, LLC;
11 Plaintiffs,

CASE NO. A-14-710465-C

DEPT NO. I

11 vs.

12
13 MATTHEW M. BIGAM; and REPUBLIC
14 MORTGAGE LLC; and U.S. BANK
15 NATIONAL ASSOCIATION EE; and BANK OF
16 AMERICA NA; and NATIONSTAR
17 MORTGAGE, LLC; and ROE CORPORATIONS
18 I-V, inclusive,
19 Defendants.

JUDGMENT BY DEFAULT

19 In this action the Defendant, BANK OF AMERICA NA, having been regularly
20 served with Summons and Complaint via the Secretary of State and having failed to
21 appear and answer the Plaintiff's complaint filed herein, the legal time for
22 answering having expired, and no answer or demurrer having been filed, the
23 Default of said Defendant, BANK OF AMERICA NA, in the premises, having been
24 duly entered according to law; upon application of said Plaintiff, Judgment is
25 hereby entered against said Defendant, BANK OF AMERICA NA as follows:
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1
2 IT IS ORDERED THAT PLAINTIFF HAVE JUDGMENT AGAINST
3 DEFENDANT, BANK OF AMERICA NA;
4

5 1. For a determination and declaration that Plaintiff is the rightful holder of title to
6 the property, free and clear of all liens, encumbrances, and claims of the defendant;

7 2. For determination ad declaration that the defendants have no estate, right, title,
8 interest or claim to the property; and


9 3. Enjoining the defendant from asserting any estate, right, title, interest or claim in
10 the property.
11

12 DATED this 10 day of March, 2015.

13
14
15 
DISTRICT JUDGE

16 DATED this 10 day of March, 2015.

17 Submitted by:
18 MICHAEL BEEDE, ESQ.

19
20 By: 
MICHAEL BEEDE, ESQ.
21 Law Office of Michael Beede
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