# Case No. 81293

# IN THE SUPREME COURT OF NEVADA

SFR INVESTMENTS POOL 1, LLC, A NEVADA LIMITED LIABILITY COMPANY, Appellant,

VS.

U.S. BANK N.A., A NATIONAL BANKING ASSOCIATION; AND NATIONSTAR MORTGAGE, LLC, A FOREIGN LIMITED LIABILITY COMPANY, Respondent. Electronically Filed Jan 19 2021 02:42 p.m. Elizabeth A. Brown Clerk of Supreme Court

### APPEAL

from the Eighth Judicial District Court, Clark County The Honorable GLORIA STURMAN, District Judge District Court Case No. A-14-705563-C

# **JOINT APPENDIX VOLUME 9**

Respectfully submitted by:

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Attorneys for Appellant SFR Investments Pool 1, LLC

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8	50	09/08/2020	Amended Notice of Appeal	JA_1742
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2	13	06/29/2018	Appendix of Exhibits for Nationstar Mortgage, LLC's Motion for Summary Judgment Pursuant to E.D.C.R. 2.27	JA_0343
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Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

#### NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option, and without further demand, may invoke the power of sale, including the right to accelerate full payment of the Note, and any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall execute or cause Trustee to execute written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold, and shall cause such notice to be recorded in each county in which any part of the Property is located. Lender shall mail copies of the notice as prescribed by Applicable Law to Borrower and to the persons prescribed by Applicable Law. Trustee shall give public notice of sale to the persons and in the manner prescribed by Applicable Law. After the time required by Applicable Law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

23. Reconveyance. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty to the person or persons legally entitled to it. Such person or persons shall pay any recordation costs. Lender may charge such person or persons a fee for reconveying the Property, but only if the fee is paid to a third party (such as the Trustee) for services rendered and the charging of the fee is permitted under Applicable Law.

24. Substitute Trustee. Lender at its option, may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by Applicable Law.

25. Assumption Fee. If there is an assumption of this loan, Lender may charge an assumption fee of U.S. \$ 300.00

Initials/10-

-6A(NV) (0307) CHL (07/03)

Page 14 of 16

orm 3029 1/01

DOC ID #: 00012143406811005 BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:

(Seal) -Borrower MAGNOLIA GOTERA

\_\_\_\_\_(Seal) -Borrower \_\_\_\_\_\_(Seal) -Borrower \_\_\_\_\_\_(Seal)

-Borrower

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-6A(NV) (0307) CHL (07/03)

STATE OF NEVADA COUNTY OF A LARK This instrument was acknowledged before me on November 15, 2005 Magnolia Gotera \_ by NANCY JEAN-LOUIS Notary Public State of Nevada No. 99-57130-1 Burs My appt. exp. July 16, 2008

Mail Tax Statements To: TAX DEPARTMENT SV3-24

450 American Street Simi Valley CA, 93065

Initials

Form 3029 1/01

-6A(NV) (0307) CHL (07/03)

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JA 1915

# ADJUSTABLE RATE RIDER (PayOption MTA Twelve Month Average Index - Payment Caps)

0519191253 0001214 [Escrow/Closing #] [Do

00012143406811005 [Doc ID #]

THIS ADJUSTABLE RATE RIDER is made this TENTH day of NOVEMBER, 2005 , and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Adjustable Rate Note (the "Note") to COUNTRYWIDE HOME LOANS, INC.

("Lender") of the same date and covering the property described in the Security Instrument and located at:

5327 MARSH BUTTE STREET LAS VEGAS, NV 89148-4669 [Property Address]

THE NOTE CONTAINS PROVISIONS THAT WILL CHANGE THE INTEREST RATE AND THE MONTHLY PAYMENT. THERE MAY BE A LIMIT ON THE AMOUNT THAT THE MONTHLY PAYMENT CAN INCREASE OR DECREASE. THE PRINCIPAL AMOUNT TO REPAY COULD BE GREATER THAN THE AMOUNT ORIGINALLY BORROWED, BUT NOT MORE THAN THE MAXIMUM LIMIT STATED IN THE NOTE.

**ADDITIONAL COVENANTS:** In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agrees as follows:

#### A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for changes in the interest rate and the monthly payments, as follows:

• PayOption MTA ARM Rider 1E310-XX (12/04)(d)

Page 1 of 6





#### 2. INTEREST

#### (A) Interest Rate

Interest will be charged on unpaid Principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 3.000 %. The interest rate I will pay may change.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 7(B) of the Note.

#### (B) Interest Rate Change Dates

The interest rate I will pay may change on the first day of JANUARY, 2006 , and on that day every month thereafter. Each date on which my interest rate could change is called an "Interest Rate Change Date." The new rate of interest will become effective on each Interest Rate Change Date. The interest rate may change monthly, but the monthly payment is recalculated in accordance with Section 3.

#### (C) Index

Beginning with the first Interst Rate Change Date, my adjustable interest rate will be based on an Index. The "Index" is the "Twelve-Month Average" of the annual yields on actively traded United States Treasury Securities adjusted to a constant maturity of one year as published by the Federal Reserve Board in the Federal Reserve Statistical Release entitled "Selected Interest Rates (H.15)" (the "Monthly Yields"). The Twelve Month Average is determined by adding together the Monthly Yields for the most recently available twelve months and dividing by 12. The most recent Index figure available as of the date 15 days before each Interest Rate Change Date is called the "Current Index".

If the Index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give me notice of this choice.

#### (D) Calculation of Interest Rate Changes

Before each Interest Rate Change Date, the Note Holder will calculate my new interest rate by adding THREE & 75/1000 percentage point(s) ( 3.075 %) ("Margin") to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). This rounded amount will be my new interest rate until the next Interest Rate Change Date. My interest will never be greater than 9.950 %. Beginning with the first Interest Rate Change Date, my interest rate will never be lower than the Margin.

#### **3. PAYMENTS**

#### (A) Time and Place of Payments

I will make a payment every month.

I will make my monthly payments on the FIRST day of each month beginning on January, 2006 I will make these payments every month until I have paid all the Principal and interest and any other charges described below that I may owe under the Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on DECEMBER 01, 2035 , 1 still owe amounts under the Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

PayOption MTA ARM Rider

1E310-XX (12/04)

I will make my monthly payments at P.O. Box 10219, Van Nuys, CA 91410-0219

or at a different place if required by the Note Holder.

#### (B) Amount of My Initial Monthly Payments

Each of my initial monthly payments until the first Payment Change Date will be in the amount of U.S. \$ 2,142.80 , unless adjusted under Section 3 (F).

#### (C) Payment Change Dates

My monthly payment may change as required by Section 3(D) below beginning on the first day of JANUARY, 2007, and on that day every 12th month thereafter. Each of these dates is called a "Payment Change Date." My monthly payment also will change at any time Section 3(F) or 3(G) below requires me to pay a different monthly payment. The "Minimum Payment" is the minimum amount Note Holder will accept for my monthly payment which is determined at the last Payment Change Date or as provided in Section 3(F) or 3(G) below. If the Minimum Payment is not sufficient to cover the amount of the interest due then negative amortization will occur.

I will pay the amount of my new Minimum Payment each month beginning on each Payment Change Date or as provided in Section 3(F) or 3(G) below.

#### (D) Calculation of Monthly Payment Changes

At least 30 days before each Payment Change Date, the Note Holder will calculate the amount of the monthly payment that would be sufficient to repay the unpaid Principal that I am expected to owe at the Payment Change Date in full on the maturity date in substantially equal payments at the interest rate effective during the month preceding the Payment Change Date. The result of this calculation is called the "Full Payment." Unless Section 3(F) or 3(G) apply, the amount of my new monthly payment effective on a Payment Change Date, will not increase by more than 7.5% of my prior monthly payment. This 7.5% limitation is called the "Payment Cap." This Payment Cap applies only to the Principal and interest payment and does not apply to any escrow payments Lender may require under the Security Instrument. The Note Holder will apply the Payment Cap by taking the amount of my Minimum Payment due the month preceding the Payment Change Date and multiplying it by the number 1.075. The result of this calculation is called the "Limited Payment." Unless Section 3(F) or 3(G) below requires me to pay a different amount, my new Minimum Payment will be the lesser of the Limited Payment and the Full Payment. I also have the option to pay the Full Payment for my monthly payment.

• PayOption MTA ARM Rider 1E310-XX (12/04)

#### (E) Additions to My Unpaid Principal

Since my monthly payment amount changes less frequently than the interest rate, and since the monthly payment is subject to the payment limitations described in Section 3(D), my Minimum Payment could be less than or greater than the amount of the interest portion of the monthly payment that would be sufficient to repay the unpaid Principal I owe at the monthly payment date in full on the Maturity Date in substantially equal payments. For each month that my monthly payment is less than the interest portion, the Note Holder will subtract the amount of my monthly payment from the amount of the interest portion and will add the difference to my unpaid Principal, and interest will accrue on the amount of this difference at the interest rate required by Section 2. For each month that the monthly payment is greater than the interest portion, the Note Holder will apply the payment as provided in Section 3(A).

#### (F) Limit on My Unpaid Principal; Increased Monthly Payment

Principal can never exceed the Maximum Limit equal to unpaid Μv 115 %) of the Principal amount I ONE HUNDRED FIFTEEN percent ( originally borrowed. My unpaid Principal could exceed that Maximum Limit due to Minimum Payments and interest rate increases. In that event, on the date that my paying my monthly payment would cause me to exceed that limit, I will instead pay a new monthly payment. This means that my monthly payment may change more frequently than annually and such payment changes will not be limited by the 7.5% Payment Cap. The new Minimum Payment will be in an amount that would be sufficient to repay my then unpaid Principal in full on the Maturity Date in substantially equal payments at the current interest rate.

#### (G) Required Full Payment

On the fifth Payment Change Date and on each succeeding fifth Payment Change Date thereafter, I will begin paying the Full Payment as my Minimum Payment until my monthly payment changes again. I also will begin paying the Full Payment as my Minimum Payment on the final Payment Change Date.

#### (H) Payment Options

After the first Interest Rate Change Date, Lender may provide me with up to three (3) additional payment options that are **greater** than the Minimum Payment, which are called "Payment Options." I may be given the following Payment Options;

(i) Interest Only Payment: the amount that would pay the interest portion of the monthly payment at the current interest rate. The Principal balance will not be decreased by this Payment Option and it is only available if the interest portion exceeds the Minimum Payment.

(ii) Fully Amortized Payment: the amount necessary to pay the loan off (Principal and interest) at the Maturity Date in substantially equal payments.

(iii) **15 Year Amortized Payment:** the amount necessary to pay the loan off (Principal and interest) within a fifteen (15) year term from the first payment due date in substantially equal payments. This monthly payment amount is calculated on the assumption that the current rate will remain in effect for the remaining term.

PayOption MTA ARM Rider
 1E310-XX (12/04)

These Payment Options are only applicable if they are greater than the Minimum Payment.

#### B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Section 18 of the Security Instrument entitled "Transfer of the Property or a Beneficial Interest in Borrower" is amended to read as follows:

**Transfer of the Property or a Beneficial Interest in Borrower.** As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender may also require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by

PayOption MTA ARM Rider
 1E310-XX (12/04)

this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Adjustable Rate Rider.

MAGNOLIA GOTERA	

PayOption MTA ARM Rider
 1E310-XX (12/04)

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# PLANNED UNIT DEVELOPMENT RIDER

After Recording Return To: COUNTRYWIDE HOME LOANS, INC. MS SV-79 DOCUMENT PROCESSING P.O.Box 10423 Van Nuys, CA 91410-0423

PARCEL ID #: 16330312007

Prepared By: APRIL MESA

#### 0519191253 00012143406811005 [Escrow/Closing #] [Doc ID #]

THIS PLANNED UNIT DEVELOPMENT RIDER is made this TENTH day of NOVEMBER, 2005, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date, given by the

MULTISTATE PUD RIDER - Single Family - Fannie Mae/Freddle Mac UNIFORM INSTRUMENT CHL (11/04)(d) Page 1 of 4 Initials VMP Mortgage Solutions, Inc. (800)521-7291 Form 3150 1/01





undersigned (the "Borrower") to secure Borrower's Note to COUNTRYWIDE HOME LOANS, INC.

(the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

#### 5327 MARSH BUTTE STREET

#### LAS VEGAS, NV 89148-4669

[Property Address]

The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described in THE COVENANTS, CONDITIONS, AND RESTRICTIONS FILED OF RECORD THAT AFFECT THE PROPERTY

#### (the "Declaration"). The Property is a part of a planned unit development known as SPRING VALLEY SECTION 30

#### [Name of Planned Unit Development]

(the "PUD"). The Property also includes Borrower's interest in the homeowners association or equivalent entity owning or managing the common areas and facilities of the PUD (the "Owners Association") and the uses, benefits and proceeds of Borrower's interest.

**PUD COVENANTS.** In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

**A. PUD Obligations.** Borrower shall perform all of Borrower's obligations under the PUD's Constituent Documents. The "Constituent Documents" are the (i) Declaration; (ii) articles of incorporation, trust instrument or any equivalent document which creates the Owners Association; and (iii) any by-laws or other rules or regulations of the Owners Association. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

**B. Property Insurance.** So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring the Property which is satisfactory to Lender and which provides insurance coverage in the amounts (including deductible levels), for the periods, and against loss by fire, hazards included within the term "extended coverage," and any other hazards, including, but not limited to, earthquakes and floods, for which Lender requires insurance, then: (i) Lender waives the provision in Section 3 for the Periodic Payment to Lender of the yearly premium installments for property insurance on the Property; and (ii) Borrower's obligation under Section 5 to maintain property insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

Initials

CHL (11/04)

Page 2 of 4

Form 3150 1/01

What Lender requires as a condition of this waiver can change during the term of the loan.

Borrower shall give Lender prompt notice of any lapse in required property insurance coverage provided by the master or blanket policy.

In the event of a distribution of property insurance proceeds in lieu of restoration or repair following a loss to the Property, or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender. Lender shall apply the proceeds to the sums secured by the Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

**C. Public Liability Insurance.** Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

**D. Condemnation.** The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property or the common areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Section 11.

**E. Lender's Prior Consent.** Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the PUD, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of the "Constituent Documents" if the provision is for the express benefit of Lender; (iii) termination of professional management and assumption of self-management of the Owners Association; or (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

**F. Remedies.** If Borrower does not pay PUD dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

Form 3150 1/01

CHL (11/04) **VMP** -**7R** (0411)

Page 3 of 4

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this PUD Rider.

(Seal) MAGNOLIA GOTERA - Borrower

\_\_\_\_\_ (Seal) - Borrower

> \_\_\_\_\_ (Seal) - Borrower

(Seal)	 
- Borrower	

Form 3150 1/01

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Fee: \$14.00 N/C Fee: \$0.00 01/24/2008 11:11:43 T20080013132 Requestor: FIDELITY NATIONAL DEFAULT SOLUTIONS TUS Debbie Conway RMS Clark County Recorder Pgs: 1

RECONTRUST COMPANY AND WHEN RECORDED MAIL DOCUMENT TO: RECONTRUST COMPANY 2380 Performance Dr, RGV-D7-450 Richardson, TX 75082

ATTN: Andre Jones TS No. 08-02887 INVESTOR/INSURER No. 121434068 TSG No. G802797

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#### SUBSTITUTION OF TRUSTEE NEVADA

WHEREAS, MAGNOLIA GOTERA, A SINGLE WOMAN was the original Trustor, CTC REAL ESTATE SERVICES was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. was the original Beneficiary under that certain Deed of Trust dated 11/10/2005 recorded on 11/21/2005 as Instrument No. 0005567 in Book 20051121 Page N/A of Official Records of Clark County, Nevada;

WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust, and

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WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in place and instead of said original Trustee, or Successor Trustee, thereunder, in the manner in said Deed of Trust provided,

NOW THEREFORE, the undersigned hereby substitutes RECONTRUST COMPANY, WHOSE ADDRESS IS: 2380 Performance Dr, RGV-D7-450, Richardson, TX 75082, as Trustee under said Deed of Trust. Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

DATED:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

BY:

Rebecca Witt, Assistant Secretary

State of: Dallas

Texas

On 01/22/2008 before me

Andre D. Jones

, know to me (or proved to me on the oath of

REBECCA WIT \_\_\_\_\_\_, know to me (or proved to me on the oath of or through \_\_\_\_\_\_) to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he/she executed the same for the purposes and consideration therein expressed. Witness my and and official seat \_\_\_\_\_\_\_ ANDRE D JONES My Commission Expires February 20, 2011

Form nvsub (08/06)



When recorded mail to:	)	Fee: \$14.00 N/C Fee: \$0.00	
THE ALESSI TRUSTEE CORPORATION 9500 West Flamingo Rd., Ste 100 Las Vegas, Nevada 89147 Phone: 702-222-4033	) ) )	07/23/2008 11:17:47 T20080152397 <b>Requestor:</b> NORTH AMERICAN TITLE COMPANY	
WWW.ALESSITRUSTEE.COM A	)	Debbie Conway JLB Clark County Recorder Pgs: 1	

A.P.N. 163-30-312-007

Trustee Sale No. SMR-5327-N

## NOTICE OF DEFAULT AND ELECTION TO SELL UNDER HOMEOWNERS ASSOCIATION LIEN

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

DISPUTE! You may have the legal right to bring your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account. The sale may not be set until ninety days from the date this notice of default is recorded. The date of recordation appears on this notice. The amount due is \$1,929.00 as of 6/21/2008 and will increase until your account becomes current. To arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact: Shadow Mountain Ranch, c/o Alessi Trustee Corp., 9500 West Flamingo Road, Suite 100, Las Vegas, NV 89147.

Certificate

THIS NOTICE pursuant to that certain Assessment Lien, recorded on May 7, 2008 as document number 20080507-01731, of Official Records in the County of Clark, State of Nevada. Owner(s): Magnolia Gotera

Of Lot 7 Block 1, as per map recorded in Book 102, Pages 28, as shown on the Condominium Plan, Recorded on as document number pending as shown on the Subdivision map recorded in Maps of the County of Clark, State of Nevada.

#### PROPERTY ADDRESS: 5327 Marsh Butte St., Las Vegas, NV 89148

If you have any questions, you should contact an attorney or the Association that maintains the right of assessment upon your property. Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale, provided the sale is concluded prior to the conclusion of the foreclosure. REMEMBER YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION.

NOTICE IS HEREBY GIVEN THAT The Alessi Trustee Corporation is appointed trustee agent under the above referenced lien, dated May 7, 2008, executed by Shadow Mountain Ranch to secure assessment obligations in favor of said Association, pursuant to the terms contained in the Declaration of Covenants, Conditions, and Restrictions. A breach of, and default in, the obligation for which said Covenants, Conditions, and Restrictions as security has occurred in that the payment(s) have not been made of homeowners assessments due from and all subsequent homeowner's assessments, monthly or otherwise, less credits and offsets, plus late charges, interest, Association's fees and costs, trustee's fees and costs, and attorney's fees and costs.

Dated: June 21, 2008 Mt

April Traversa, Alessi Trustee Corporation on behalf of Shadow Mountain Ranch.



NOTICE OF CLAIM OF LIEN FOR SOLID WASTE SERVICE

PARCEL# 163-30-312-007 Account # 23-61950-4

NOTICE IS HEREBY GIVEN that: REPUBLIC SERVICES hereby claims a lien pursuant to: NEVADA REVISED STATUTES CHAPTER 444.520

in the amount of \$89.62, on and against the real property of: GOTERA MAGNOLIA

said property being legally described as follows: SECTION 30 R2-60 70 #5 PLAT BOOK 102 PAGE 28 LOT 7 BLOCK 1

and commonly known as: 5327 MARSH BUTTE ST, LAS VEGAS NV 89148 Clark County, Las Vegas, Nevada 89148 The lien claimed against the interest of: GOTERA MAGNOLIA as owner of the above-described property is for solid waste collection, charges, fees and penalties charged by: REPUBLIC SERVICES

as contractor of CLARK COUNTY for the period from 1/01/2008 to 6/30/2008

That the record owner of the property was given written notice of deliquency at his last address shown by the records of the County Assessor and that after the expiration of fifteen (15) days of said notice, the said record owner has failed and neglected to pay the amount of the charges, fees and penalties due as aforesaid.

# STATE OF NEVADA ) ) ss:

COUNTY OF CLARK)

CAROLYN PAIGE, being first duly sworn according to law, deposes and says: That she is the Representative of the Lien claimant herein; and that she has read the above and foregoing Notice of Claim of Lien and knows the contents thereof, and that the statement and averments of facts therein contained are true and of her own knowledge and belief, except as to those statements made upon information and belief, and as to those she believes them to be true.

SUBSCRIBED and SWORN to before me this 17th day of June, 2008

**TAWNIA SCHNURR** 

My Appt. Expires July 11, 2012

otary Public, State of Nevada Appointment No. 08-7239-1

Notary Public



Representative of the Lien Claimant Republic Silver State Disposal, Inc., DBA Republic Services

WHEN RECORDED, RETURN TO: REPUBLIC SERVICES P.O. BOX 98508 LAS VEGAS, NEVADA 89193-8508

Fee: \$0.00 N/C Fee: \$0.00 10/07/2008 13:53:46 T20080237054 Requestor: REPUBLIC SERVICES

Debbie Conway CD0 Clark County Recorder Pgs: 1 When recorded mail to:

THE ALESSI & KOENIG, LLC 9500 West Flamingo Rd., Ste 100 Las Vegas, Nevada 89147 Phone: 702-222-4033

A.P.N. 163-30-312-007 Trustee Sale No. SMR-5327-N

#### NOTICE OF DEFAULT AND ELECTION TO SELL UNDER HOMEOWNERS ASSOCIATION LIEN

WARNING! IF YOU FAIL TO PAY THE AMOUNT SPECIFIED IN THIS NOTICE, YOU COULD LOSE YOUR HOME, EVEN IF THE AMOUNT IS IN DISPUTE! You may have the right to bring your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account. The sale may not be set until ninety days from the date this notice of default recorded, which appears on this notice. The amount due is **\$3,140.00** as of **June 28, 2010** and will increase until your account becomes current. To arrange for payment to stop the foreclosure, contact: **Shadow Mountain Ranch**, c/o Alessi & Koenig, 9500 W. Flamingo Rd, Ste 100, Las Vegas, NV 89147.

THIS NOTICE pursuant to that certain Assessment Lien, recorded on May 7, 2008 as document number 20080507-01731, of Official Records in the County of Clark, State of Nevada. Owner(s): Magnolia Gotera, of Lot 7 Block 1, as per map recorded in Book 102, Pages 28, as shown on the Condominium Plan, Recorded on as document number pending as shown on the Subdivision map recorded in Maps of the County of Clark, State of Nevada. PROPERTY ADDRESS: 5327 Marsh Butte St., Las Vegas, NV 89148. If you have any questions, you should contact an attorney. Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale, provided the sale is concluded prior to the conclusion of the foreclosure. REMEMBER YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION. NOTICE IS HEREBY GIVEN THAT The Alessi & Koenig is appointed trustee agent under the above referenced lien, dated May 7, 2008, executed by Shadow Mountain Ranch to secure assessment obligations in favor of said Association, pursuant to the terms contained in the Declaration of Covenants, Conditions, and Restrictions (CC&Rs). A default in the obligation for which said CC&Rs has occurred in that the payment(s) have not been made of homeowners assessments due from and all subsequent assessments, late charges, interest, collection and/or attorney fees and costs. Dated: June 28, 2010

Miro Jeftic, Alessi & Koenig, LLC on behalf of Shadow Mountain Ranch

Inst #: 201007010000190 Fees: \$14.00 N/C Fee: \$0.00 07/01/2010 08:33:21 AM Receipt #: 409704 Requestor: JUNES LEGAL SERVICES Recorded By: DXI Pgs: 1 DEBBIE CONWAY CLARK COUNTY RECORDER

When recorded mail to:

THE ALESSI & KOENIG, LLC 9500 West Flamingo Rd., Ste 100 Las Vegas, Nevada 89147 Phone: 702-222-4033

# A.P.N. 163-30-312-007 Trustee Sale No. SMR-5327-N

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Dated: June 28, 2010

Miro Jeftic, Alessi & Koenig, LLC on behalf of Shadow Mountain Ranch

JA\_1999# 6600

# **Dene Donaldson**

From: Sent: To: Subject:	certifiedpro@walzgroup.com Wednesday, July 07, 2010 10:21 AM Amanda Lower; Dene Donaldson; alessi@databasewhiz.com; certifiedpro@walzgroup.com; cmitchell@walzgroup.com; lportillo@walzgroup.com; prothacker@walzgroup.com; jsherwood@walzgroup.com; SBholat@walzgroup.com; CDavis@walzgroup.com; DBruce@walzgroup.com; JHouts@walzgroup.com; SMcFarland@walzgroup.com; KTabarez@walzgroup.com; SESupport@walzgroup.com; JDeckard@walzgroup.com Alessi & Koenig, LLC (96): Import Batch #1244926 Complete
File: 6601_NOD_M.xm]	L
RECORD SUMMARY 24 Record(s) Accepte 0 Record(s) Rejected	
LETTER SUMMARY Certified Letters =	12 (Return Receipt = 0)
First Class Letters Certificate of Maili Electronic Return Re	ing = 0
CASSING SUMMARY 7 Address(es) Succes 5 Address(es) Unsucc	
FAST FORWARDING SUMN (NOTE: Only Succesfu	MARY ally CASSed Addresses can be Fast Forwarded)
	ed for Fast Forwarding Address. Ast Forwarding Address.
Server: SAN-DB-02 Da	atabase: CertifiedPro Application: SAN-APP-02
THIS IS AN AUTOMATEI REPLY TO THIS E-MAII	O ACKNOWLEDGEMENT FROM THE WALZ CERTIFIEDPRO SYSTEM. PLEASE DO NOT
	this email is confidential and may be legally privileged. I by anyone other than the intended addressee is unauthorized. If you

Access to this email by anyone other than the intended addressee is unauthorized. If you are not the intended recipient of this message, any review, disclosure, copying, distribution, retention, or any action taken or omitted to be taken in reliance on it is prohibited and may be unlawful. If you are not the intended recipient, please reply to or forward a copy of this message to the sender and delete the message, any attachments, and any copies thereof from your system.

10:25 AM 01/17/08 Accrual Basils

#### SHADOW MOUNTAIN RANCH HOA Customer Balance Detail As of December 31, 2007

Type	Data	Num	Memo	Debit	Credit	Balance
			SMT118A Golera			224244
wolos	12/01/2005	13244		23.00		23.00
valoe	01/01/2006	14051		23.00		48.00
volce	02/01/2006	14675		23.00		69.00
wolce	03/01/2006	16694		23.00		92.00
ament	03/01/2006	6678	paid by gotera & tongol		48.00	46.00
ayment	03/15/2006	6534	pd by Gotera/Tongol		23,00	23,00
wolce	04/01/2008	16528		23,00		48,00
ayment	04/17/2005	6698	pd by Gotera		23.00	23.00
wolce	05/01/2006	17343	32 S	23.00		48.00
Payment	05/17/2006	6216			23.00	23.00
n/olog	08/01/2006	18168		23.00		45.00
nyuxua Payment	05/13/2006	5223			23.00	23.00
	07/01/2006	19017		23.00		46.00
nvoloe	07/17/2005	5711			23.00	23.00
ayment		19885		23.00		45.00
eolova	03/01/2005	5730			23,00	23.00
aymont.	03/16/2006	20750		23.00		48.00
eolova	09/01/2006	20750			23.00	23.00
Payment	09/13/2005	21600	32	23.00	6.1 - 6.2	48.00
Involce	10/01/2005	21600	Transfer Fees Not Pald at Closing	175.00		221.00
Involce	10/01/2006				23.00	198.00
Payment	10/17/2006	5763	pd by Yang	23.00		221.00
Involce	11/01/2006	22462			23.00	198.00
Payment	11/15/2008	5760		23.00	34444	221.00
levolca	12/01/2008	23309			23,00	198.00
Payment	12/14/2006	5765 -		23.00		221.00
linvoloe	01/05/2007	24163		64444	23.00	198.00
Payment	01/17/2007	5773	PD BY YANGWERIONG		23.00	175.00
Payment	01/30/2007	6780	pd by yangweihong	23.00		198.00
eolovni	02/01/2007	25025	900 Marca 48-5	10.00		208.00
Stmt Charge	02/20/2007		Late Charges	23.00		231.00
Involce	03/01/2007	25011	124 0 142 0 1 1 1 1 1 1 1	10.00		241.00
Stmt Charge	03/19/2007		Late Charges	23.00		284.00
Involoe	04/01/2007	26844		23.00	23.00	241.00
Payment	04/04/2007	5785			23.00	218.00
Payment	04/18/2007	5241		22.22	23.00	241.00
Invoice	05/01/2007	27717		23.00		
Strut Charge	05/17/2007		Late Charges	10.00		251.00
Involce	05/01/2007	25572		23.00	1000	274.00
Payment	06/12/2007	6245			46.00	228.00
trivolos	07/01/2007	29565		23.00		251.00
Stmt Charge	07/17/2007		Late Charges	10.00		261.0
Involce	08/01/2007	20470		23.00	121123	284.0
Payment	06/09/2007	3287		1007303	50.00	228.0
Involce	09/01/2007	31400		23,00	2043523	251.0
Payment	09/18/2007	3306			23.00	228.0
Involce	10/01/2007	32289		23.00		261.0
Stint Charge	16/16/2007		Late Charges	10.00		261.0
Payment	10/18/2007	3337			23.00	238.0
Involce	11/01/2007	33215		23.00		261.0
Strit Charge	11/19/2007	521122	Late Charges	10.00		271.0
Payment	11/27/2007	\$253	1479074707571		33.00	238.0
Invoice	12/01/2007	34092		23.00		261.0
Stint Charge	12/18/2007	125352	Late Charges	10.00		271.0
A sea stands			SMT118A Gotera	820.00	549.00	271.0

Page 1 of 1

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≥	9L <b>FGR</b> :: 0	9::O::	9 <b>=1</b> ::O::		
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Make check payable to: Shadow Mountain Ranch Homeowners Association

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THOMAS BAYARD \*

ROBERT KOENIG\*\*

RYAN KERBOW\*\*\*

\* Admitted to the California Bar

\*\* Admitted to the California, Nevada and Colorado Bars

\*\*\* Admitted to the Nevada and California Bar



A Multi-Jurisdictional Law Firm

9500 W. Flamingo Road, Suite 100 Las Vegas, Nevada 89147 Telephone: 702-222-4033 Facsimile: 702-222-4043 www.alessikoenig.com ADDITIONAL OFFICES IN

AGOURA HILLS, CA PHONE: 818- 735-9600 RENO NV

PHONE: 775-626-2323 & DIAMOND BAR CA

PHONE: 909-861-8300

FACSIMIL	E COVER I	LETTER
	-	5007 March Dutte Ct /110 #

			6601
Fax No.:		Pages:	1, including cover
From:	Aileen Ruiz	Date:	Monday, September 13, 2010
То:	Alex Bhame	Re:	5327 Marsh Butte St./HO #6601

Dear Alex Bhame:

This cover will serve as an amended demand on behalf of Shadow Mountain Ranch for the above referenced escrow; property located at 5327 Marsh Butte St., Las Vegas, NV. The total amount due through October, 15, 2010 is \$3,554.00. The breakdown of fees, interest and costs is as follows:

	Notice of Intent To Lien Nevada Notice of Delinquent Assessment Lien Nevada Notice of Default 9/13/2010 Demand Fee Total	\$95.00 \$345.00 \$395.00 \$100.00 \$935.00
1.	Attorney and/or Trustees fees:	\$935.00
2.	Costs (Notary, Recording, Copies, Mailings, Publication and Posting)	\$550.00
3.	Assessments Through October 15, 2010	\$1,284.00
4.	Late Fees Through September 13, 2010	\$10.00
5.	Fines Through September 13, 2010	\$0.00
6.	Interest Through September 13, 2010	\$0.00
7.	RPIR-GI Report	\$85.00
8.	Title Research (10-Day Mailings per NRS 116.31163)	\$240.00
9.	Management Company Audit Fee	\$200.00
10.	Management Document Processing & Transfer Fee	\$250.00
11.	Progress Payments:	\$0.00
Sub	o-Total:	\$3,554.00
Les	s Payments Received:	\$0.00
Tot	al Amount Due:	\$3,554.00

Please have a check in the amount of \$3,554.00 made payable to the Alessi & Koenig, LLC and mailed to the below listed NEVADA address. Upon receipt of payment a release of lien will be drafted and recorded. Please contact our office with any questions.

Please be advised that Alessi & Koenig, LLC is a debt collector that is attempting to collect a debt and any information obtained will be used for that purpose.

DAVID ALESSI\* THOMAS BAYARD \* ROBERT KOENIG\*\* RYAN KERBOW\*\*\*

 \* Admitted to the California Bar
 \*\* Admitted to the California, Nevada and Colorado Bar

\*\*\* Admitted to the California and Nevada Bar



A Multi-Jurisdictional Law Firm

9500 West Flamingo Road, Suite 100 Las Vegas, Nevada 89147 Telephone: 702-222-4033 Facsimile: 702-222-4043 www.alessikoenig.com

September 8, 2010

Miles, Bauer, Bergrstom & Winters 2200 Paseo Verde Parkway, Suite 250 Henderson, NV 89052

## Re: <u>Rejection of Partial Payments</u>

Gentlepersons,

This letter will serve to inform you that we are unable to accept the partial payments offered by your clients as payment in full. While we understand how you read NRS 116.3116 as providing a super priority lien only with respect to 9 months of assessments, case authority exists which provides that the association's lien also includes the reasonable cost of collection of those assessments. (see *Korbel Family Trust v. Spring Mountain Ranch Master Asociation*, Case No. 06-A-523959-C.)

If the association were to accept your offer that only includes assessments, Alessi & Koenig would be left with a lien against the association for our substantial out-of-pocket expenses and fees generated. The association could end up having *lost* money in attempting to collect assessments from the delinquent homeowner.

If you would like to discuss these matters further, please do not hesitate to call.

Sincerely,

Prom U.A.

Ryan Kerbow, Esq.

#### ADDITIONAL OFFICES

AGOURA HILLS, CA PHONE: 818- 735-9600

RENO NV PHONE: 775-626-2323

DIAMOND BAR CA PHONE: 909-843-6590

Nevada Licensed Oualified Collection Manager AMANDA LOWER **DOUGLAS E. MILES \*** Also Admitted in Nevada and Illinois RICHARD J. BAUER, JR.\* JEREMY T. BERGSTROM Also Admitted in Arizona FRED TIMOTHY WINTERS\* **KEENAN E. McCLENAHAN\*** MARK T. DOMEYER\* Also Admitted in District of Columbia & Virginia TAMI S. CROSBY\* 1. BRYANT JAOUEZ \* DANIEL L. CARTER \* GINA M. CORENA WAYNE A. RASH \* ROCK K. JUNG VY T. PHAM \* KRISTA J. NIELSON MARK S. BRAUN Also Admitted in Iowa & Missouri HADI R. SEYED-ALI \* **ROSEMARY NGUYEN \*** JORY C. GARABEDIAN THOMAS M. MORLAN Admitted in California KRISTIN S. WEBB \* BRIAN H. TRAN \* ANNA A. GHAJAR \*



- 3

\* CALIFORNIA OFFICE 1231 E. DYER ROAD SUITE 100 SANTA ANA, CA 92705 PHONE (714) 481-9100 FACSIMILE (714) 481-9141

MILES, BAUER, BERGSTROM & WINTERS, LLP ATTORNEYS AT LAW SINCE 1985

2200 Paseo Verde Parkway, Suite 250 Henderson, NV 89052 Phone: (702) 369-5960 Fax: (702) 369-4955

September 30, 2010

ALESSI & KOENIG, LLC 9500 W. FLAMINGO ROAD, SUITE 100 LAS VEGAS, NV 89147

Re: Property Address: 5327 Marsh Butte Street HO #: 6601 LOAN #: 121434068 MBBW File No. 10-H1641

Dear Sir/Madame:

As you may recall, this firm represents the interests of BAC Home Loans Servicing, LP fka Countrywide Home Loans, Inc. (hereinafter "BAC") with regard to the issues set forth herein. We have received correspondence from your firm regarding our inquiry into the "Super Priority Demand Payoff" for the above referenced property. The Statement of Account provided by in regards to the above-referenced address shows a full payoff amount of \$3,554.00. BAC is the beneficiary/servicer of the first deed of trust loan secured by the property and wishes to satisfy its obligations to the HOA. Please bear in mind that:

NRS 116.3116 governs liens against units for assessments. Pursuant to NRS 116.3116:

The association has a lien on a unit for:

....

any penalties, fees, charges, late charges, fines and interest charged pursuant to paragraphs (j) to (n), inclusive, of subsection 1 of NRS 116.3102 are enforceable as assessments under this section

While the HOA may claim a lien under NRS 116.3102 Subsection (1), Paragraphs (j) through (n) of this Statute clearly provide that such a lien is JUNIOR to first deeds of trust to the extent the lien is for fees and charges imposed for collection and/or attorney fees, collection costs, late fees, service charges and interest. See Subsection 2(b) of NRS 116.3116, which states in pertinent part:

2. A lien under this section is prior to all other liens and encumbrances on a unit except:

(b) A first security interest on the unit recorded before the date on which the assessment sought to be enforced became delinquent...

The lien is also prior to all security interests described in paragraph (b) to the extent of the assessments for common expenses...which would have become due in the absence of acceleration during the 9 months immediately preceding institution of an action to enforce the lien.

Based on Section 2(b), a portion of your HOA lien is arguably prior to BAC's first deed of trust, specifically the nine months of assessments for common expenses incurred before the date of your notice of delinquent assessment. As stated above, the payoff amount stated by you includes many fees that are junior to our client's first deed of trust pursuant to the aforementioned NRS 116.3102 Subsection (1), Paragraphs (j) through (n).

Our client has authorized us to make payment to you in the amount of \$207.00 to satisfy its obligations to the HOA as a holder of the first deed of trust against the property. Thus, enclosed you will find a cashier's check made out to Alessi & Koenig, LLC in the sum of \$207.00, which represents the maximum 9 months worth of delinquent assessments recoverable by an HOA. This is a non-negotiable amount and any endorsement of said cashier's check on your part, whether express or implied, will be strictly construed as an unconditional acceptance on your part of the facts stated herein and express agreement that BAC's financial obligations towards the HOA in regards to the real property located at 5327 Marsh Butte Street have now been "paid in full".

Thank you for your prompt attention to this matter. If you have any questions or concerns, I may be reached by phone directly at (702) 942-0412.

Sincerely,

MILES, BAUER, BERGSTROM & WINTERS, LLP

Rock K. Jung, Esq.

Miles, Bauer, Bergstrom & Winters, LLP Trust Acc	Miles,	Bauer,	Bergstrom	&	Winters,	LLP	<b>Trust Acct</b>
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Payee: Alessi & Koenig, LLC

Check #: 5169

. . . . . .

10-H1641

Initials: TLC

207.00 Date: 9/28/2010 Amount:

JA\_1942

Inv. Date	Reference #	Description	Inv. Amount	Case #	Matter Description	Cost Amoun
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1 1						

Miles, Bauer, Bergstrom & Winters, LLP Trust Account	Bank of America 1100 N. Green Valley Parkway	5169
1231 E. Dyer Road, #100	Henderson, NV 89074	Date: 9/28/2010
Santa Ana, CA 92705 Phone: (714) 481-9100	16-66/1220 1020 <u>10-H1641</u> Loan # 121434068	Amount \$**** 207.00
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to the order of		
Alessi & Koenig, LLC		
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DAVID ALESSI\*

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#### ADDITIONAL OFFICES

AGOURA HILLS, CA PHONE: 818- 735-9600

RENO NV PHONE: 775-626-2323 &

DIAMOND BAR CA PHONE: 909-861-8300

**<u>Pre-Notice of Trustee Sale Notification</u>** 

November 9, 2010

Magnolia Gotera 1090 Twin Creeks Dr. Salinas, CA 93905

Re: Shadow Mountain Ranch Community Association/5327 Marsh Butte St./HO #6601

Dear Magnolia Gotera:

Please be informed that as of today's date our office has not received payment pursuant to the Notice of Delinquent Assessment Lien recorded against your property on **May 7, 2008** & the Notice of Default and Election to Sell recorded on **April 30, 2009.** Please understand that failure to bring your account current or failure to contact this office by **November 24, 2010** will result in the continuation of foreclosure proceedings against your property and will include a minimum of **\$1165.00** in additional charges.

The total amount currently due is **\$14,642.00**. Please submit payment to our offices at the below listed **Nevada** address, made payable to the **Alessi & Koenig**.

Again, it is extremely important that we receive your payment by **November 24, 2010**. Should you fail to bring your delinquent account current, you could lose ownership of your home.

Should you have any questions, please contact this office at 702-222-4033.

Yours very truly,

ALESSI & KOENIG, LLC

Aileen Ruiz Legal Assistant DAVID ALESSI\*

THOMAS BAYARD \*

ROBERT KOENIG\*\*

RYAN KERBOW\*\*\*

\* Admitted to the California Bar

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RENO NV PHONE: 775-626-2323 &

DIAMOND BAR CA PHONE: 909-861-8300

**<u>Pre-Notice of Trustee Sale Notification</u>** 

November 9, 2010

Magnolia Gotera 5327 Marsh Butte St. Las Vegas, NV 89148

Re: Shadow Mountain Ranch Community Association/5327 Marsh Butte St./HO #6601

Dear Magnolia Gotera:

Please be informed that as of today's date our office has not received payment pursuant to the Notice of Delinquent Assessment Lien recorded against your property on **May 7, 2008** & the Notice of Default and Election to Sell recorded on **April 30, 2009.** Please understand that failure to bring your account current or failure to contact this office by **November 24, 2010** will result in the continuation of foreclosure proceedings against your property and will include a minimum of **\$1165.00** in additional charges.

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Yours very truly,

ALESSI & KOENIG, LLC

Aileen Ruiz Legal Assistant A LESSI KÖLVALG 9500 W. Flamingo Rd. Suite 100 Las Vegas, NV 89147

NOV 0 2 2010



JA\_1947

November 9, 2010

Magnolia Gotera 5327 Marsh Butte St. Las Vegas, NV 89148

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RETURN TO SENDER ATTEMPTED - NOT KNOWN UNABLE TO FORWARD

BC: 89147572025 \*1314-06061-11-00

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A LESSI KOENIG 9500 W. Flamingo Rd. Suite 100 Las Vegas, NV 89147

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November 9, 2010

Magnolia Gotera 5327 Marsh Butte St. Las Vegas, NV 89148 NIXIE 891 DC 1 00 11/19/10

RETURN TO SENDER ATTEMPTED - NOT KNOWN UNABLE TO FORWARD

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DAVID ALESSI\*

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#### ADDITIONAL OFFICES

AGOURA HILLS, CA PHONE: 818-735-9600

RENO NV PHONE: 775-626-2323 & DIAMOND BAR CA PHONE: 909-861-8300

# AUTHORIZATION TO CONCLUDE NON-JUDICIAL FORECLOSURE AND CONDUCT TRUSTEE SALE

Dear Board of Directors and Management:

Alessi & Koenig, LLC is processing the posting and publication of a Notice of Trustee Sale for the below referenced property. Prior to the sale taking place, Alessi & Koenig requests a member of the Board of Directors, or a managing agent of the Board of Directors, sign this authorization.

If there are no bidders at the trustee sale, the property will revert to the homeowners association (HOA); and the HOA will acquire ownership of the property. Alessi & Koenig will record a Trustee's Deed Upon Sale on behalf of the HOA and advance the real property transfer tax.

Should the property revert to the HOA, Alessi & Koenig will provide an invoice for foreclosure fees and reimbursement of costs; including transfer tax and title insurance. Alessi & Koenig fees approximate \$2,500 to \$2,950.

Delinquent homeowner's name(s): Magnolia Gotera

Homeowner Association name: Shadow Mountain Ranch Community Association

Delinquent homeowner's property address: 5327 Marsh Butte St., Las Vegas, NV 89148

Estimated Trustee Sale Date: March 9, 2011

Approximate amount owed bank (1<sup>st</sup> mortgage): **\$508,250.00**\* Approx Equity:

Approximate Amount owed HOA (delinquent assessment): \$2,522.00

Bank Foreclosing:

The undersigned has been authorized to execute this agreement on behalf of the above referenced Homeowners Association. Execution of this agreement authorizes Alessi & Koenig to conduct a public auction via trustee sale of the above referenced property.

Dated: \_\_\_\_\_

AGENT for Shadow Mountain Ranch Community Association

\*See

www.eppraisal.com

DAVID ALESSI\*

THOMAS BAYARD \*

ROBERT KOENIG\*\* RYAN KERBOW\*\*\*

\* Admitted to the California Bar

\*\* Admitted to the California, Nevada and Colorado Bar

\*\*\* Admitted to the Nevada and California Bar



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ADDITIONAL OFFICES

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Bank Foreclosing:

The undersigned has been authorized to execute this agreement on behalf of the above referenced Homeowners Association. Execution of this agreement authorizes Alessi & Koenig to conduct a public auction via trustee sale of the above referenced property.

Signed:	Dated:	_
AGENT for Shadow Mountain Ranch Community Associati	ion	

\*See

www.eppraisal.com

#### APN: 163-30-312-007

Title No. **061710-1-M** TSN **SMR-5327-N** Space above for Recorder's Use

#### NOTICE OF TRUSTEE'S SALE

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 THE Alessi & Koenig at 702-222-4033. IF YOU NEED ASSISTANCE, PLEASE CALL THE FORECLOSURE SECTION OF THE OMBUDSMAN'S OFFICE, NEVADA REAL ESTATE DIVISION, AT 1-877-829-9907 IMMEDIATELY.

## NOTICE IS HEREBY GIVEN THAT:

On March 9, 2011, Alessi & Koenig as duly appointed Trustee pursuant to a certain lien, recorded on May 7, 2008, as instrument number 20080507-01731, of the official records of Clark County, Nevada, WILL SELL THE BELOW MENTIONED PROPERTY TO THE HIGHEST BIDDER FOR LAWFUL MONEY OF THE UNITED STATES, OR A CASHIERS CHECK at: 4:00 P.M. at 930 S. 4th Street, Las Vegas Nevada 89101.

The street address and other common designation, if any, of the real property described above is purported to be: **5327 Marsh Butte St., Las Vegas, NV 89148.** The owner of the real property is purported to be: **Magnolia Gotera** 

The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designations, if any, shown herein. Said sale will be made, without covenant or warranty, expressed or implied, regarding title, possession or encumbrances, to pay the remaining principal sum of a note, homeowner's assessment or other obligation secured by this lien, with interest and other sum as provided therein: plus advances, if any, under the terms thereof and interest on such advances, plus fees, charges, expenses, of the Trustee and trust created by said lien. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is **\$5,757.00**. Payment must be in cash, a cashier's check drawn on a state or national bank, a check drawn by a state bank or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state.

## Date: December 16, 2010

APN: 163-30-312-007 **TSN SMR-5327-N** 

## **NOTICE OF TRUSTEE'S SALE**

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Date: December 16, 2010

#### APN: 163-30-312-007

Title No. **061710-1-M** TSN **SMR-5327-N** Space above for Recorder's Use

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Date: January 4, 2011

APN: 163-30-312-007 TSN SMR-5327-N

## NOTICE OF TRUSTEE'S SALE

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Date: January 4, 2011

By: Branko Jeftic on behalf of Shadow Mountain Ranch Community Association

JA\_1955

Countrywide Home Loans, Inc. MS SV-79 D MIN 1000157-0006127350-0 PO BOX 10423

Van Nuys, CA 91410-0423

MERS MIN 1000157-0006127350-0 PO BOX 2027

Flint, MI 48501-2026

Magnolia Gotera 1090 Twin Creeks Dr.

Salinas, CA 93905

NOTS MAILINGS

Countrywide Home Loans, Inc. MIN 1000157-0006127350-0 650 White Drive, STE 280

Las Vegas, NV 89119

Recontrust Company TS No 08-02887 2380 Performance Dr, RGV-D7-450

Richardson, TX 75082

Magnolia Gotera 5327 Marsh Butte St.

Las Vegas, NV 89148

Countrywide Home Loans, Inc. MIN 1000157-0006127350-0 PO BOX 10219

Van Nuys, CA 91410-0219

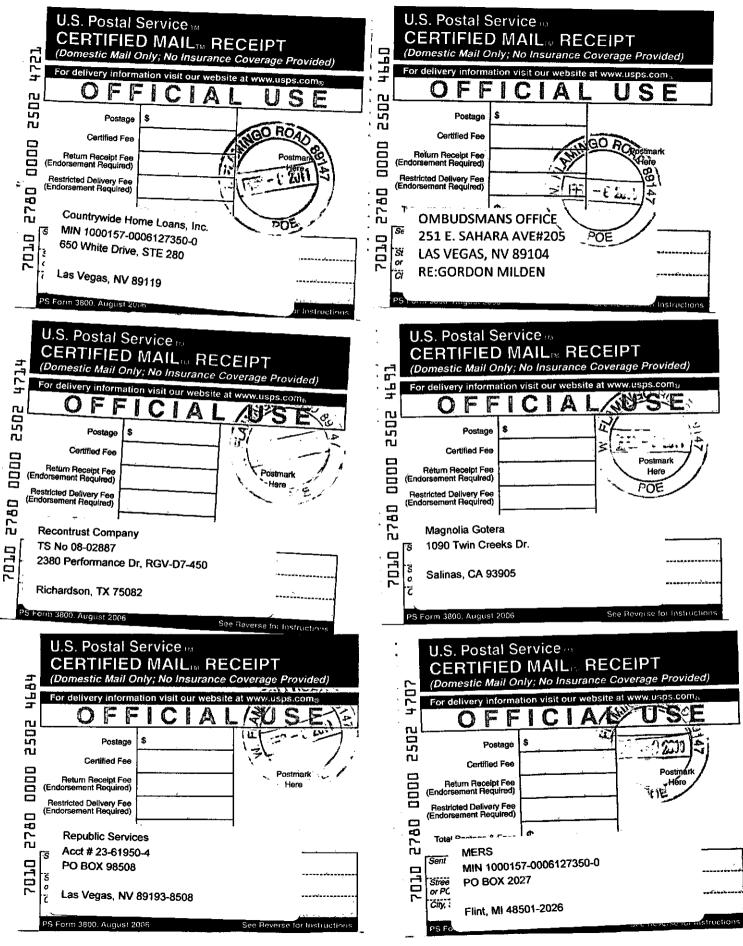
Republic Services Acct # 23-61950-4 PO BOX 98508

Las Vegas, NV 89193-8508

OMBUDSMANS OFFICE 251 E. SAHARA AVE#205 LAS VEGAS, NV 89104 RE:GORDON MILDEN







APN: 163-30-312-007 TSN SMR-5327-N

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Date: December 16, 2010

# Shadow Mountain Ranch c/o Level Property Management 8966 Spanish Ridge Ave #100 Las Vegas, NV 89148 702.433.0149 www.levelprop.com 702.444.2416 Fax

Stacy Moore

5327 Marsh Butte St.

Las Vegas, NV 89148

#### Property Address: 5327 Marsh Butte St.

Account #: 31243

Code	Date	Amount	Balance	Check#	Memo
Monthly Assessment	6/1/2011	23.00	23.00		Monthly Assessment
Balance Transfer	6/14/2011	2,730.00	2,753.00		Balance from Prior Owner
Late Fee	6/16/2011	10.00	2,763.00		Late Fee Processed
Monthly Assessment	7/1/2011	23.00	2,786.00		Monthly Assessment
Late Fee	7/16/2011	10.00	2,796.00		Late Fee Processed
Monthly Assessment	8/1/2011	23.00	2,819.00		Monthly Assessment
Late Fee	8/16/2011	10.00	2,829.00		Late Fee Processed
Monthly Assessment	9/1/2011	23.00	2,852.00		Monthly Assessment
Late Fee	9/16/2011	10.00	2,862.00		Late Fee Processed
Monthly Assessment	10/1/2011	23.00	2,885.00		Monthly Assessment
Late Fee	10/17/2011	10.00	2,895.00		Late Fee Processed
Monthly Assessment	11/1/2011	23.00	2,918.00		Monthly Assessment
Late Fee	11/16/2011	10.00	2,928.00		Late Fee Processed
Monthly Assessment	12/1/2011	23.00	2,951.00		Monthly Assessment
Late Fee	12/16/2011	10.00	2,961.00		Late Fee Processed
Monthly Assessment	1/1/2012	23.00	2,984.00		Monthly Assessment
Late Fee	1/16/2012	10.00	2,994.00		Late Fee Processed
Monthly Assessment	2/1/2012	23.00	3,017.00		Monthly Assessment
Late Fee	2/16/2012	10.00	3,027.00		Late Fee Processed
Monthly Assessment	3/1/2012	23.00	3,050.00		Monthly Assessment
Late Fee	3/16/2012	10.00	3,060.00		Late Fee Processed
Monthly Assessment	4/1/2012	23.00	3,083.00		Monthly Assessment
Late Fee	4/16/2012	10.00	3,093.00		Late Fee Processed
Monthly Assessment	5/1/2012	23.00	3,116.00		Monthly Assessment
Late Fee	5/16/2012	10.00	3,126.00		Late Fee Processed
Monthly Assessment	6/1/2012	23.00	3,149.00		Monthly Assessment
Current 30 - 59 Days	60 - 89 Days	>90 Days	Balance:	3,149	.00
56.00 33.00	33.00	3,027.00			

Include your account number and make checks payable to: Shadow Mountain Ranch Community Association PO Box 64114 Phoenix, AZ 85082

Page 1 of 1

# Shadow Mountain Ranch c/o Level Property Management 8966 Spanish Ridge Ave #100 Las Vegas, NV 89148 702.433.0149 www.levelprop.com 702.444.2416 Fax

Stacy Moore 5327 Marsh Butte St.

Las Vegas, NV 89148

## Property Address: 5327 Marsh Butte St.

Account #: 31244

Code		Date	Amount	Balance	Check#	Memo
Balance Transfer		6/14/2011	14,000.00	14,000.00		Fines from Prior Owner
Fine		8/26/2011	100.00	14,100.00		07/12/11: Landscape Maintenance
Fine		9/12/2011	100.00	14,200.00		07/12/11: Landscape Maintenance
Fine		9/26/2011	100.00	14,300.00		07/12/11: Landscape Maintenance
Fine		10/17/2011	100.00	14,400.00		07/12/11: Landscape Maintenance
Fine		11/22/2011	100.00	14,500.00		07/12/11: Landscape Maintenance
Fine		2/17/2012	100.00	14,600.00		01/12/12: Landscape Maintenance
Fine		3/22/2012	100.00	14,700.00		01/12/12: Landscape Maintenance
Fine		3/30/2012	100.00	14,800.00		01/12/12: Landscape Maintenance
Current	30 - 59 Days	60 - 89 Days	>90 Days	Balance:	14,800	0.00
0.00	100.00	100.00	14,600.00			



DAVID ALESSI\* THOMAS BAYARD \*

ROBERT KOENIG\*\*

RYAN KERBOW\*\*\*\*

HUONG LAM\*\*\*

\* Admitted to the California Bar

\*\* Admitted to the California, Nevada and Colorado Bar

\*\*\* Admitted to the Nevada Bar

\*\*\*\* Admitted to the Nevada and California Bar

May 25, 2012

STACY MOORE 5327 MARSH BUTTE ST LAS VEGAS, NV 89148

Re: Shadow Mountain Ranch Community Association/5327 Marsh Butte St./HO #6601

Dear STACY MOORE:

Please be advised that this firm represents the interests of Shadow Mountain Ranch Community Association ("Association"). When you purchased the property located at 5327 Marsh Butte St., Las Vegas, NV ("Property"), there was an outstanding balance owing to your Association. Pursuant to NRS § 116.3116(4), recording of the declaration constitutes record notice and perfection of the lien.

Homeowners association liens "run with the land" by virtue of the recording of the Covenants, Conditions, and Restrictions. This means that you took title to your property "subject to" the ongoing assessment lien.

Typically, amounts that were incurred by the former owner would have been paid through escrow at the time of your purchase transaction. A demand was made on escrow prior to the close of your transaction for all amounts owing at that time. However, none of the monies owed to the Association were paid, the account balance was not cleared, and the lien against the property remains in full force and effect. A copy of the Notice of Delinquent Assessment Lien is enclosed for your information and review.

We realize that you probably purchased the Property with the understanding that you would have clear title, free of any liens and encumbrances, and you likely purchased a title insurance policy to ensure just that. At present, the Association is owed \$21,384.00. We strongly encourage you to make a title claim against your policy for this amount. We are placing our collection efforts on hold for thirty (30) days to allow you time to seek recovery of these amounts from your title insurance company, from which we can be paid.

If we do not hear form you, or payment from your title insurance company is not forthcoming, we will proceed with collection efforts and commence action to foreclose our lien against your property pursuant to NRS § 116.31162. If you have any questions regarding your account or on how to make a payment, please contact my legal assistant, Mary Indalecio, at (702) 222-4033. Should you fail to reinstate your account, you could lose ownership of your property.

Sincerely,

ALESSI & KOENIG, LLC



A Multi-Jurisdictional Law Firm

9500 West Flamingo Road, Suite 205 Las Vegas, Nevada 89147 Telephone: 702-222-4033 Facsimile: 702-222-4043 www.alessikoenig.com

ADDITIONAL OFFICES

AGOURA HILLS, CA PHONE: 818- 735-9600

RENO NV PHONE: 775-626-2323 & DIAMOND BAR CA PHONE: 909-843-6590



#### TITLE CLAIM LETTER

DAVID ALESSI\* THOMAS BAYARD \* ROBERT KOENIG\*\*

RYAN KERBOW\*\*\*\*

HUONG LAM\*\*\*

\* Admitted to the California Bar

\*\* Admitted to the California, Nevada and Colorado Bar

\*\*\* Admitted to the Nevada Bar

\*\*\*\* Admitted to the Nevada and California Bar

August 13, 2012



A Multi-Jurisdictional Law Firm

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ADDITIONAL OFFICES

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RENO NV PHONE: 775-626-2323 & DIAMOND BAR CA PHONE: 909-843-6590

#### LIEN LETTER VIA REGULAR AND CERTIFIED MAIL

STACY MOORE 5327 MARSH BUTTE ST LAS VEGAS, NV 89148

## Re: 5327 Marsh Butte St./HO #6601 Shadow Mountain Ranch Community Association

Dear STACY MOORE:

Our office has been retained by **Shadow Mountain Ranch Community Association** to collect the past due assessment balance on your account. Please find the enclosed Notice of Delinquent Assessment (Lien), signed and dated on behalf of **Shadow Mountain Ranch Community Association** on **August 13**, **2012**. The total amount due as of the date of this letter is **\$6,448.00**. To verify the total of unpaid charges please contact Alessi & Koenig, LLC. Please submit payment to our **Nevada** mailing address listed above. Payment must be in the form of a <u>cashier's check or money order</u> and made payable to **Alessi & Koenig**. Cash will not be accepted.

Unless you, within thirty days after receipt of this notice, dispute the validity of this debt, or any portion thereof, our office will assume the debt is valid. If you notify our office in writing within the thirty-day period that you dispute the debt, or any portion thereof, we will obtain verification of the debt and a copy of such verification will be mailed to you. Upon receipt of your written request within the thirty-day period, we will provide you with the name and address of the original creditor, if different from the current creditor. Please note the law does not require our office to wait until the end of the thirty-day period before proceeding to the next step in the collection process. If, however, you request proof of the debt or the name and address of the original creditor within the thirty-day period that begins with your receipt of this letter, the law requires us to suspend efforts to collect the debt until we mail the requested information to you. Please be advised that you have the right to inspect the association records.

In the event Alessi & Koenig, LLC does not receive payment of your unpaid assessments, fees and costs of **\$6,448.00**, a Notice of Default will be recorded in the office of the County Recorder resulting in additional fees and costs. If you have any questions regarding your account or on how to make a payment, please contact my legal assistant, Amanda Alvirez, at (702) 222-4033. Should you fail to reinstate your account, you could lose ownership of your property.

Sincerely,

## ALESSI & KOENIG, LLC

Please be advised that Alessi & Koenig, LLC is a debt collector that is attempting to collect a debt and any information obtained will be used for that purpose.



DAVID ALESSI\* THOMAS BAYARD \* ROBERT KOENIG\*\* RYAN KERBOW\*\*\*\* HUONG LAM\*\*\* \* Admitted to the California Bar \*\* Admitted to the California, Nevada and Colorado Bar \*\*\* Admitted to the Nevada Bar

\*\*\*\* Admitted to the Nevada and California Bar

August 13, 2012

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RENO NV PHONE: 775-626-2323 & DIAMOND BAR CA PHONE: 909-843-6590

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## ALESSI & KOENIG, LLC

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When recorded return to:

ALESSI & KOENIG, LLC 9500 W. Flamingo Rd., Suite 205 Las Vegas, Nevada 89147 Phone: (702) 222-4033

A.P.N. 163-30-312-007

Trustee Sale # **SMR-5327-N** 

#### NOTICE OF DELINQUENT ASSESSMENT (LIEN)

In accordance with Nevada Revised Statutes and the Association's Declaration of Covenants, Conditions and Restrictions (CC&Rs) of the official records of **Clark** County, Nevada, **Shadow Mountain Ranch Community Association** has a lien on the following legally described property.

The property against which the lien is imposed is commonly referred to as **5327 Marsh Butte St., Las Vegas, NV 89148** and more particularly legally described as: **SECTION 30 R2-60 70 #5 Lot 7 Block 1** Book **102** Page **28** in the County of **Clark**.

The owner(s) of record as reflected on the public record as of today's date is (are): STACY MOORE

The mailing address(es) is: 5327 MARSH BUTTE ST, LAS VEGAS, NV 89148

The total amount due through today's date is: **\$6,448.00**. Of this total amount **\$5,823.00** represent Collection and/or Attorney fees, assessments, interest, late fees and service charges. **\$625.00** represent collection costs. Note: Additional monies shall accrue under this claim at the rate of the claimant's regular monthly or special assessments, plus permissible late charges, costs of collection and interest, accruing subsequent to the date of this notice.

### Date: August 13, 2012

By:\_\_

Huong Lam, Esq. of Alessi & Koenig, LLC on behalf of **Shadow Mountain Ranch Community** Association

State of Nevada County of Clark SUBSCRIBED and SWORN before me August 13, 2012

(Seal)

(Signature)

NOTARY PUBLIC

c/o Level Property Management

8966 Spanish Ridge Ave #100

Las Vegas, NV 89148

702.433.0149

www.levelprop.com

702.444.2416 Fax

Stacy Moore 5327 Marsh Butte St.

Las Vegas, NV 89148

## Property Address: 5327 Marsh Butte St.

31243

Account #:

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Late Fee	10/17/2011	10.00	2,895.00		Late Fee Processed
Monthly Assessment	11/1/2011	23.00	2,918.00		Monthly Assessment
Late Fee	11/16/2011	10.00	2,928.00		Late Fee Processed
Monthly Assessment	12/1/2011	23.00	2,951.00		Monthly Assessment
Late Fee	12/16/2011	10.00	2,961.00		Late Fee Processed
Monthly Assessment	1/1/2012	23.00	2,984.00		Monthly Assessment
Late Fee	1/16/2012	10.00	2,994.00		Late Fee Processed
Monthly Assessment	2/1/2012	23.00	3,017.00		Monthly Assessment
Late Fee	2/16/2012	10.00	3,027.00		Late Fee Processed
Monthly Assessment	3/1/2012	23.00	3,050.00		Monthly Assessment
Late Fee	3/16/2012	10.00	3,060.00		Late Fee Processed
Monthly Assessment	4/1/2012	23.00	3,083.00		Monthly Assessment
Late Fee	4/16/2012	10.00	3,093.00		Late Fee Processed
Monthly Assessment	5/1/2012	23.00	3,116.00		Monthly Assessment
Late Fee	5/16/2012	10.00	3,126.00		Late Fee Processed
Monthly Assessment	6/1/2012	23.00	3,149.00		Monthly Assessment
Late Fee	6/16/2012	10.00	3,159.00		Late Fee Processed
Monthly Assessment	7/1/2012	23.00	3,182.00		Monthly Assessment
Late Fee	7/16/2012	10.00	3,192.00		Late Fee Processed
Monthly Assessment	8/1/2012	23.00	3,215.00		Monthly Assessment

Include your account number and make checks payable to: Shadow Mountain Ranch Community Association PO Box 64114 Phoenix, AZ 85082



c/o Level Property Management

# 8966 Spanish Ridge Ave #100

# Las Vegas, NV 89148

		702.433.014	49 www.level	lprop.com	702.444.24	16 Fax
Code		Date	Amount	Balance	Check#	Memo
Current	30 - 59 Days	60 - 89 Days	>90 Days	Balance:	3,215	.00
33.00	33.00	33.00	3,116.00			

Page 2 of 2

# c/o Level Property Management

8966 Spanish Ridge Ave #100

Las Vegas, NV 89148

702.433.0149

www.levelprop.com

702.444.2416 Fax

Stacy Moore

5327 Marsh Butte St.

Las Vegas, NV 89148

## Property Address: 5327 Marsh Butte St.

31244

Account #:

Code		Date	Amount	Balance	Check#	Memo
Balance Transf	er	6/14/2011	14,000.00	14,000.00		Fines from Prior Owner
Fine		8/26/2011	100.00	14,100.00		07/12/11: Landscape Maintenance
Fine		9/12/2011	100.00	14,200.00		07/12/11: Landscape Maintenance
Fine		9/26/2011	100.00	14,300.00		07/12/11: Landscape Maintenance
Fine		10/17/2011	100.00	14,400.00		07/12/11: Landscape Maintenance
Fine		11/22/2011	100.00	14,500.00		07/12/11: Landscape Maintenance
Fine		2/17/2012	100.00	14,600.00		01/12/12: Landscape Maintenance
Fine		3/22/2012	100.00	14,700.00		01/12/12: Landscape Maintenance
Fine		3/30/2012	100.00	14,800.00		01/12/12: Landscape Maintenance
Fine		6/21/2012	100.00	14,900.00		01/12/12: Landscape Maintenance
Fine		7/13/2012	100.00	15,000.00		01/12/12: Landscape Maintenance
Fine		8/8/2012	100.00	15,100.00		01/12/12: Landscape Maintenance
Current	30 - 59 Days	60 - 89 Days	>90 Days	Balance:	15,100	.00
100.00	200.00	0.00	14,800.00			

# Include your account number and make checks payable to: Shadow Mountain Ranch Community Association PO Box 64114 Phoenix, AZ 85082

**DAVID ALESSI\*** THOMAS BAYARD \* ROBERT KOENIG\*\* RYAN KERBOW\*\*\*\*

HUONG LAM\*\*\*

\* Admitted to the California Bar

\*\* Admitted to the California, Nevada and Colorado Bar

\*\*\* Admitted to the Nevada Bar

\*\*\*\* Admitted to the Nevada and California Bar

August 13, 2012

A Multi-Jurisdictional Law Firm

9500 West Flamingo Road, Suite 205 Las Vegas, Nevada 89147 Telephone: 702-222-4033 Facsimile: 702-222-4043 www.alessikoenig.com

ADDITIONAL OFFICES

AGOURA HILLS, CA PHONE: 818-735-9600

RENO NV PHONE: 775-626-2323 æ DIAMOND BAR CA PHONE: 909-843-6590

LIEN LETTER VIA REGULAR AND CERTIFIED MAIL

STACY MOORE 5327 MARSH BUTTE ST LAS VEGAS, NV 89148

### Re: 5327 Marsh Butte St./HO #6601 **Shadow Mountain Ranch Community Association**

Dear STACY MOORE:

Our office has been retained by Shadow Mountain Ranch Community Association to collect the past due assessment balance on your account. Please find the enclosed Notice of Delinquent Assessment (Lien), signed and dated on behalf of Shadow Mountain Ranch Community Association on August 13, 2012. The total amount due as of the date of this letter is \$6,448.00. To verify the total of unpaid charges please contact Alessi & Koenig, LLC. Please submit payment to our Nevada mailing address listed above.

Payment must be in the form of a cashier's check or m Cash will not be accepted.

7196 9008 9111 4959 7439

Unless you, within thirty days after receipt of portion thereof, our office will assume the debt is val day period that you dispute the debt, or any portion th of such verification will be mailed to you. Upon rece		STACY MOORE 5327 MARSH BUTTE ST LAS VEGAS, NV 89148		
we will provide you with the name and address of the		·		
Please note the law does not require our office to wait to the next step in the collection process. If, however	t			
of the original creditor within the thirty-day period th	SENDE	TSN #: SMR-5327-N		
requires us to suspend efforts to collect the debt until advised that you have the right to inspect the associati	v			
In the event Alessi & Koenig, LLC does not r costs of <b>\$6,448.00</b> , a Notice of Default will be recorded	e	7196 9008 9111 4959 7499 SENDERS RECORD		
additional fees and costs. If you have any questions re		Postage		
please contact my legal assistant, Amanda Alvirez, at	SERVICE	Certified Fee  Return Receipt Fee		
account, you could lose ownership of your property.	4	Restricted Delivery		
	;			
Sinc	US Pos	eipt for		
ALESSI & K	j.			
Please be advised that Alessi & Koenig, LLC is a debt colle	Certifi			
obtained will be us	¿ No Insurance (	Coverage Provided or International Mail		

TSIDA

When recorded return to:

ALESSI & KOENIG, LLC 9500 W. Flamingo Rd., Suite 205 Las Vegas, Nevada 89147 Phone: (702) 222-4033

A.P.N. 163-30-312-007

Trustee Sale # SMR-5327-N

#### NOTICE OF DELINQUENT ASSESSMENT (LIEN)

In accordance with Nevada Revised Statutes and the Association's Declaration of Covenants, Conditions and Restrictions (CC&Rs) of the official records of **Clark** County, Nevada, **Shadow Mountain Ranch Community Association** has a lien on the following legally described property.

The property against which the lien is imposed is commonly referred to as 5327 Marsh Butte St., Las Vegas, NV 89148 and more particularly legally described as: SECTION 30 R2-60 70 #5 Lot 7 Block 1 Book 102 Page 28 in the County of Clark.

The owner(s) of record as reflected on the public record as of today's date is (are): STACY MOORE

The mailing address(es) is: 5327 MARSH BUTTE ST, LAS VEGAS, NV 89148

The total amount due through today's date is: \$6,448.00. Of this total amount \$5,823.00 represent Collection and/or Attorney fees, assessments, interest, late fees and service charges. \$625.00 represent collection costs. Note: Additional monies shall accrue under this claim at the rate of the claimant's regular monthly or special assessments, plus permissible late charges, costs of collection and interest, accruing subsequent to the date of this notice.

Date: August 13, 2012 By:

Huong Lam, Esq. of Alessi & Koenig, LLC on behalf of Shadow Mountain Ranch Community Association

State of Nevada County of Clark SUBSCRIBED and SWORN before me August 13, 2012

i

(Seal)

(Signature)

NOTARY PUBLIC

DAVID ALESSI\* THOMAS BAYARD \* ROBERT KOENIG\*\* RYAN KERBOW\*\*\*\* HUONG LAM\*\*\* \* Admitted to the California Bar \*\* Admitted to the California, Nevada and Colorado Bar \*\*\* Admitted to the Nevada Bar



A Multi-Jurisdictional Law Firm

9500 West Flamingo Road, Suite 205 Las Vegas, Nevada 89147 Telephone: 702-222-4033 Facsimile: 702-222-4043 www.alessikoenig.com

ADDITIONAL OFFICES

AGOURA HILLS, CA PHONE: 818- 735-9600

RENO NV PHONE: 775-626-2323 & DIAMOND BAR CA PHONE: 909-843-6590

September 27, 2012

STACY MOORE 5327 Marsh Butte St. Las Vegas, NV 89148 **Pre-Notice** of Default

## Regarding: Shadow Mountain Ranch Community Association/5327 Marsh Butte St./HO #6601

Dear STACY MOORE:

Please be informed that as of today's date our office has not received payment pursuant to the Notice of Delinquent Assessment Lien recorded against your property on **September 11, 2012.** Please understand that failure to bring your account current or failure to contact this office will result in the initiation of foreclosure proceedings on your property and include a minimum \$750.00 in additional charges.

The total amount currently due is **\$6,581.00**. Please submit payment to our office at the above listed **Nevada** address, made payable to the **Alessi & Koenig, LLC.** Cash will not be accepted.

Again, it is extremely important that we receive your payment. If you have any questions regarding your account or on how to make a payment, please contact my legal assistant, Amanda Alvirez, at (702) 222-4033. Should you fail to reinstate your account, you could lose ownership of your property.

Sincerely,

ALESSI & KOENIG, LLC

Please be advised that Alessi & Koenig, LLC is a debt collector that is attempting to collect a debt and any information obtained will be used for that purpose.

DAVID ALESSI\* THOMAS BAYARD \* ROBERT KOENIG\*\* RYAN KERBOW\*\*\*\* HUONG LAM\*\*\* \* Admitted to the California Bar \*\* Admitted to the California, Nevada and Colorado Bar \*\*\* Admitted to the Nevada Bar



A Multi-Jurisdictional Law Firm

9500 West Flamingo Road, Suite 205 Las Vegas, Nevada 89147 Telephone: 702-222-4033 Facsimile: 702-222-4043 www.alessikoenig.com

ADDITIONAL OFFICES

AGOURA HILLS, CA PHONE: 818- 735-9600

RENO NV PHONE: 775-626-2323 & DIAMOND BAR CA PHONE: 909-843-6590

September 27, 2012

STACY MOORE 5327 MARSH BUTTE ST LAS VEGAS, NV 89148 **Pre-Notice** of Default

## Regarding: Shadow Mountain Ranch Community Association/5327 Marsh Butte St./HO #6601

Dear STACY MOORE:

Please be informed that as of today's date our office has not received payment pursuant to the Notice of Delinquent Assessment Lien recorded against your property on **September 11, 2012.** Please understand that failure to bring your account current or failure to contact this office will result in the initiation of foreclosure proceedings on your property and include a minimum \$750.00 in additional charges.

The total amount currently due is **\$6,581.00**. Please submit payment to our office at the above listed **Nevada** address, made payable to the **Alessi & Koenig, LLC.** Cash will not be accepted.

Again, it is extremely important that we receive your payment. If you have any questions regarding your account or on how to make a payment, please contact my legal assistant, Amanda Alvirez, at (702) 222-4033. Should you fail to reinstate your account, you could lose ownership of your property.

Sincerely,

ALESSI & KOENIG, LLC

When recorded mail to:

THE ALESSI & KOENIG, LLC 9500 West Flamingo Rd., Ste 205 Las Vegas, Nevada 89147 Phone: 702-222-4033

## A.P.N. 163-30-312-007

Trustee Sale No. SMR-5327-N

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER HOMEOWNERS ASSOCIATION LIEN

WARNING! IF YOU FAIL TO PAY THE AMOUNT SPECIFIED IN THIS NOTICE, YOU COULD LOSE YOUR HOME, EVEN IF THE AMOUNT IS IN DISPUTE! You may have the right to bring your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account. The sale may not be set until ninety days from the date this notice of default recorded, which appears on this notice. The amount due is **\$6,581.00** as of **February 13, 2013** and will increase until your account becomes current. To arrange for payment to stop the foreclosure, contact: **Shadow Mountain Ranch Community Association**, c/o Alessi & Koenig, 9500 W. Flamingo Rd, Ste 205, Las Vegas, NV 89147, (702)222-4033.

THIS NOTICE pursuant to that certain Notice of Delinquent Assessment Lien, recorded on September 11, 2012 as document number 0002023, of Official Records in the County of Clark, State of Nevada. Owner(s): STACY MOORE, of SECTION 30 R2-60 70 #5 Lot 7 Block 1, as per map recorded in Book 102, Pages 28, as shown on the Plan and Subdivision map recorded in the Maps of the County of Clark, State of Nevada. PROPERTY ADDRESS: 5327 Marsh Butte St., Las Vegas, NV 89148. If you have any questions, you should contact an attorney. Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale, provided the sale is concluded prior to the conclusion of the foreclosure. REMEMBER YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION. NOTICE IS HEREBY GIVEN THAT Alessi & Koenig, LLC is appointed trustee agent under the above referenced lien, dated September 11, 2012, on behalf of Shadow Mountain Ranch Community Association to secure assessment obligations in favor of said Association, pursuant to the terms contained in the Declaration of Covenants, Conditions, and Restrictions (CC&Rs). A default in the obligation for which said CC&Rs has occurred in that the payment(s) have not been made of homeowners assessments due from and all subsequent assessments, late charges, interest, collection and/or attorney fees and costs. Dated: February 13, 2013

Huong Lam, Esq. of Alessi & Koenig, LLC on behalf of **Shadow Mountain Ranch Community** Association

c/o Level Property Management

8966 Spanish Ridge Ave #100

Las Vegas, NV 89148

702.433.0149

www.levelprop.com

702.444.2416 Fax

Stacy Moore

5327 Marsh Butte St.

Las Vegas, NV 89148

#### Property Address: 5327 Marsh Butte St.

31243

Account #:

Code	Date	Amount	Balance	Check#	Memo
Monthly Assessment	6/1/2011	23.00	23.00		Monthly Assessment
Balance Transfer	6/14/2011	2,730.00	2,753.00		Balance from Prior Owner
Late Fee	6/16/2011	10.00	2,763.00		Late Fee Processed
Monthly Assessment	7/1/2011	23.00	2,786.00		Monthly Assessment
Late Fee	7/16/2011	10.00	2,796.00		Late Fee Processed
Monthly Assessment	8/1/2011	23.00	2,819.00		Monthly Assessment
Late Fee	8/16/2011	10.00	2,829.00		Late Fee Processed
Monthly Assessment	9/1/2011	23.00	2,852.00		Monthly Assessment
Late Fee	9/16/2011	10.00	2,862.00		Late Fee Processed
Monthly Assessment	10/1/2011	23.00	2,885.00		Monthly Assessment
Late Fee	10/17/2011	10.00	2,895.00		Late Fee Processed
Monthly Assessment	11/1/2011	23.00	2,918.00		Monthly Assessment
Late Fee	11/16/2011	10.00	2,928.00		Late Fee Processed
Monthly Assessment	12/1/2011	23.00	2,951.00		Monthly Assessment
Late Fee	12/16/2011	10.00	2,961.00		Late Fee Processed
Monthly Assessment	1/1/2012	23.00	2,984.00		Monthly Assessment
Late Fee	1/16/2012	10.00	2,994.00		Late Fee Processed
Monthly Assessment	2/1/2012	23.00	3,017.00		Monthly Assessment
Late Fee	2/16/2012	10.00	3,027.00		Late Fee Processed
Monthly Assessment	3/1/2012	23.00	3,050.00		Monthly Assessment
Late Fee	3/16/2012	10.00	3,060.00		Late Fee Processed
Monthly Assessment	4/1/2012	23.00	3,083.00		Monthly Assessment
Late Fee	4/16/2012	10.00	3,093.00		Late Fee Processed
Monthly Assessment	5/1/2012	23.00	3,116.00		Monthly Assessment
Late Fee	5/16/2012	10.00	3,126.00		Late Fee Processed
Monthly Assessment	6/1/2012	23.00	3,149.00		Monthly Assessment
Late Fee	6/16/2012	10.00	3,159.00		Late Fee Processed
Monthly Assessment	7/1/2012	23.00	3,182.00		Monthly Assessment
Late Fee	7/16/2012	10.00	3,192.00		Late Fee Processed
Monthly Assessment	8/1/2012	23.00	3,215.00		Monthly Assessment
Late Fee	8/16/2012	10.00	3,225.00		Late Fee Processed
Monthly Assessment	9/1/2012	23.00	3,248.00		Monthly Assessment

Include your account number and make checks payable to:

Shadow Mountain Ranch Community Association

PO Box 64114 Phoenix, AZ 85082



## c/o Level Property Management

#### 8966 Spanish Ridge Ave #100

#### Las Vegas, NV 89148

	702.433.01	19 www.levelp	prop.com	702.444.24	16 Fax
	Date	Amount	Balance	Check#	Memo
	9/16/2012	10.00	3,258.00		Late Fee Processed
nent	10/1/2012	23.00	3,281.00		Monthly Assessment
	10/16/2012	10.00	3,291.00		Late Fee Processed
nent	11/1/2012	23.00	3,314.00		Monthly Assessment
	11/16/2012	10.00	3,324.00		Late Fee Processed
nent	1/1/2013	23.00	3,347.00		Monthly Assessment
30 - 59 Days	60 - 89 Days	>90 Days	Balance	e: 3,347	7.00
33.00	33.00	3,258.00			
	nent nent 30 - 59 Days	Date           9/16/2012           nent         10/1/2012           10/16/2012           nent         11/1/2012           11/16/2012           11/16/2012           11/16/2013           30 - 59 Days         60 - 89 Days	Date         Amount           9/16/2012         10.00           nent         10/1/2012         23.00           10/16/2012         10.00           nent         11/1/2012         23.00           11/16/2012         10.00           nent         11/16/2012         10.00           10         11/16/2013         23.00           30 - 59 Days         60 - 89 Days         >90 Days	Date         Amount         Balance           9/16/2012         10.00         3,258.00           nent         10/1/2012         23.00         3,281.00           10/16/2012         10.00         3,291.00           nent         11/1/2012         23.00         3,314.00           11/16/2012         10.00         3,324.00           nent         1/1/2013         23.00         3,347.00           30 - 59 Days         60 - 89 Days         >90 Days         Balance	Date         Amount         Balance         Check#           9/16/2012         10.00         3,258.00           nent         10/1/2012         23.00         3,281.00           10/16/2012         10.00         3,291.00         3,314.00           11/16/2012         10.00         3,324.00         3,347.00           30 - 59 Days         60 - 89 Days         >90 Days         Balance:         3,347

Include your account number and make checks payable to: Shadow Mountain Ranch Community Association PO Box 64114 Phoenix, AZ 85082



c/o Level Property Management

8966 Spanish Ridge Ave #100

Las Vegas, NV 89148

702.433.0149

www.levelprop.com 702.444.2416 Fax

Stacy Moore

5327 Marsh Butte St.

Las Vegas, NV 89148

#### Property Address: 5327 Marsh Butte St.

31244

Account #:

Code		Date	Amount	Balance	Check#	Memo
Balance Transfe	r	6/14/2011	14,000.00	14,000.00		Fines from Prior Owner
Fine		8/26/2011	100.00	14,100.00		07/12/11: Landscape Maintenance
Fine		9/12/2011	100.00	14,200.00		07/12/11: Landscape Maintenance
Fine		9/26/2011	100.00	14,300.00		07/12/11: Landscape Maintenance
Fine		10/17/2011	100.00	14,400.00		07/12/11: Landscape Maintenance
Fine		11/22/2011	100.00	14,500.00		07/12/11: Landscape Maintenance
Fine		2/17/2012	100.00	14,600.00		01/12/12: Landscape Maintenance
Fine		3/22/2012	100.00	14,700.00		01/12/12: Landscape Maintenance
Fine		3/30/2012	100.00	14,800.00		01/12/12: Landscape Maintenance
Fine		6/21/2012	100.00	14,900.00		01/12/12: Landscape Maintenance
Fine		7/13/2012	100.00	15,000.00		01/12/12: Landscape Maintenance
Fine		8/8/2012	100.00	15,100.00		01/12/12: Landscape Maintenance
Fine		8/20/2012	100.00	15,200.00		01/12/12: Landscape Maintenance
Fine		9/28/2012	100.00	15,300.00		01/12/12: Landscape Maintenance
Current	30 - 59 Days	60 - 89 Days	>90 Days	Balance:	15,300	.00
0.00	0.00	100.00	15,200.00			



c/o Level Property Management

8966 Spanish Ridge Ave #100

Las Vegas, NV 89148

702.433.0149

www.levelprop.com 702.444.2416 Fax

Magnolia Gotera 1090 Twin Creeks Dr Salinas, CA 93905

#### Property Address: 5327 Marsh Butte St.

28100

Account #:

Code	Date	Amount	Balance	Check#	Memo
FN	8/24/2009	100.00	100.00		
FN	8/31/2009	100.00	200.00		
FN	9/15/2009	100.00	300.00		
FN	9/29/2009	100.00	400.00		
FN	9/30/2009	100.00	500.00		
FN	10/14/2009	100.00	600.00		
FN	10/14/2009	100.00	700.00		
FN	10/26/2009	100.00	800.00		
FN	11/5/2009	100.00	900.00		
FN	11/5/2009	100.00	1,000.00		
FN	12/3/2009	100.00	1,100.00		
FN	12/3/2009	100.00	1,200.00		
FN	12/3/2009	100.00	1,300.00		
FN	12/3/2009	100.00	1,400.00		
FN	12/3/2009	100.00	1,500.00		
FN	12/3/2009	100.00	1,600.00		
FN	12/17/2009	100.00	1,700.00		
FN	12/17/2009	100.00	1,800.00		
FN	1/8/2010	100.00	1,900.00		
FN	1/8/2010	100.00	2,000.00		
FN	1/27/2010	100.00	2,100.00		
FN	1/27/2010	100.00	2,200.00		
FN	2/5/2010	100.00	2,300.00		
FN	2/5/2010	100.00	2,400.00		
FN	2/18/2010	100.00	2,500.00		
FN	2/18/2010	100.00	2,600.00		
FN	3/11/2010	100.00	2,700.00		
FN	3/11/2010	100.00	2,800.00		
FN	3/11/2010	100.00	2,900.00		
FN	3/11/2010	100.00	3,000.00		
FN	3/11/2010	100.00	3,100.00		
FN	3/18/2010	100.00	3,200.00		

Include your account number and make checks payable to:

Shadow Mountain Ranch Community Association

PO Box 64114

Phoenix, AZ 85082

Page 1 of 4



## c/o Level Property Management

#### 8966 Spanish Ridge Ave #100

#### Las Vegas, NV 89148

	702.433.0149	www.levelprop	o.com	702.444.241	16 Fax
Code	Date	Amount	Balance	Check#	Memo
FN	3/24/2010	100.00	3,300.00		
FN	4/6/2010	100.00	3,400.00		
FN	4/6/2010	100.00	3,500.00		
FN	4/26/2010	100.00	3,600.00		
FN	4/26/2010	100.00	3,700.00		
FN	4/26/2010	100.00	3,800.00		
FN	4/26/2010	100.00	3,900.00		
FN	5/6/2010	100.00	4,000.00		
FN	5/6/2010	100.00	4,100.00		
FN	5/19/2010	100.00	4,200.00		
FN	5/19/2010	100.00	4,300.00		
FN	5/19/2010	100.00	4,400.00		
FN	5/19/2010	100.00	4,500.00		
Fine	6/7/2010	100.00	4,600.00		
Fine	6/7/2010	100.00	4,700.00		
Fine	6/7/2010	100.00	4,800.00		
Fine	6/7/2010	100.00	4,900.00		
Fine	6/17/2010	100.00	5,000.00		
Fine	6/17/2010	100.00	5,100.00		
Fine	6/17/2010	100.00	5,200.00		
Fine	6/17/2010	100.00	5,300.00		
Fine	7/9/2010	100.00	5,400.00		
Fine	7/9/2010	100.00	5,500.00		
Fine	7/9/2010	100.00	5,600.00		
Fine	7/9/2010	100.00	5,700.00		
Fine	7/9/2010	100.00	5,800.00		
Fine	7/9/2010	100.00	5,900.00		
Fine	7/9/2010	100.00	6,000.00		
Fine	7/9/2010	100.00	6,100.00		
Fine	7/22/2010	100.00	6,200.00		
Fine	7/22/2010	100.00	6,300.00		
Fine	7/22/2010	100.00	6,400.00		
Fine	7/22/2010	100.00	6,500.00		
Fine	8/4/2010	100.00	6,600.00		
Fine	8/4/2010	100.00	6,700.00		
Fine	8/18/2010	100.00	6,800.00		
Fine	8/18/2010	100.00	6,900.00		
Fine	8/18/2010	100.00	7,000.00		
Fine	8/18/2010	100.00	7,100.00		
Fine	8/18/2010	100.00	7,200.00		
Fine	8/18/2010	100.00	7,300.00		

Include your account number and make checks payable to:

Shadow Mountain Ranch Community Association

PO Box 64114

Page 2 of 4



## c/o Level Property Management

#### 8966 Spanish Ridge Ave #100

#### Las Vegas, NV 89148

	702.433.0149	www.levelprop.com		702.444.2416 Fax	
Code	Date	Amount	Balance	Check#	Memo
Fine	8/20/2010	100.00	7,400.00		06/02/10: Maintenance & Repair
Fine	9/9/2010	100.00	7,500.00		
Fine	9/9/2010	100.00	7,600.00		
Fine	9/9/2010	100.00	7,700.00		
Fine	9/9/2010	100.00	7,800.00		
Fine	9/9/2010	100.00	7,900.00		
Fine	9/9/2010	100.00	8,000.00		
Fine	9/9/2010	100.00	8,100.00		06/02/10: Maintenance & Repair
Fine	9/22/2010	100.00	8,200.00		
Fine	9/22/2010	100.00	8,300.00		
Fine	9/22/2010	100.00	8,400.00		
Fine	9/22/2010	100.00	8,500.00		
Fine	10/7/2010	100.00	8,600.00		06/02/10: Maintenance & Repair
Fine	10/7/2010	100.00	8,700.00		
Fine	10/7/2010	100.00	8,800.00		
Fine	10/7/2010	100.00	8,900.00		06/02/10: Maintenance & Repair
Fine	10/7/2010	100.00	9,000.00		
Fine	10/7/2010	100.00	9,100.00		
Fine	10/22/2010	100.00	9,200.00		06/02/10: Maintenance & Repair
Fine	10/22/2010	100.00	9,300.00		
Fine	10/22/2010	100.00	9,400.00		
Fine	10/22/2010	100.00	9,500.00		06/02/10: Maintenance & Repair
Fine	10/22/2010	100.00	9,600.00		
Fine	10/22/2010	100.00	9,700.00		
Fine	11/5/2010	100.00	9,800.00		
Fine	11/5/2010	100.00	9,900.00		
Fine	11/5/2010	100.00	10,000.00		06/02/10: Maintenance & Repair
Fine	11/5/2010	100.00	10,100.00		06/02/10: Maintenance & Repair
Fine	12/15/2010	100.00	10,200.00		06/02/10: Maintenance & Repair
Fine	12/15/2010	100.00	10,300.00		
Fine	12/15/2010	100.00	10,400.00		06/02/10: Maintenance & Repair
Fine	12/15/2010	100.00	10,500.00		
Fine	12/15/2010	100.00	10,600.00		06/02/10: Maintenance & Repair
Fine	12/15/2010	100.00	10,700.00		
Fine	12/15/2010	100.00	10,800.00		06/02/10: Maintenance & Repair
Fine	12/15/2010	100.00	10,900.00		
Fine	12/15/2010	100.00	11,000.00		06/02/10: Maintenance & Repair
Fine	12/15/2010	100.00	11,100.00		
Fine	12/15/2010	100.00	11,200.00		06/02/10: Maintenance & Repair
Fine	12/15/2010	100.00	11,300.00		
Fine	1/20/2011	100.00	11,400.00		06/02/10: Maintenance & Repair

Include your account number and make checks payable to:

Shadow Mountain Ranch Community Association

PO Box 64114

Phoenix, AZ 85082

Page 3 of 4



## c/o Level Property Management

#### 8966 Spanish Ridge Ave #100

#### Las Vegas, NV 89148

702.433.0149

www.levelprop.com

702.444.2416 Fax

Code		Date	Amount	Balance	Check#	Memo
Fine		1/20/2011	100.00	11,500.00		06/02/10: Maintenance & Repair
Fine		1/20/2011	100.00	11,600.00		06/02/10: Maintenance & Repair
Fine		1/20/2011	100.00	11,700.00		06/02/10: Maintenance & Repair
Fine		1/20/2011	100.00	11,800.00		06/02/10: Maintenance & Repair
Fine		1/27/2011	100.00	11,900.00		12/15/10: Landscape Maintenance
Fine		2/11/2011	100.00	12,000.00		12/15/10: Landscape Maintenance
Fine		2/11/2011	100.00	12,100.00		06/02/10: Maintenance & Repair
Fine		2/11/2011	100.00	12,200.00		06/02/10: Maintenance & Repair
Fine		2/11/2011	100.00	12,300.00		06/02/10: Maintenance & Repair
Fine		3/1/2011	100.00	12,400.00		12/15/10: Landscape Maintenance
Fine		3/1/2011	100.00	12,500.00		06/02/10: Maintenance & Repair
Fine		3/1/2011	100.00	12,600.00		06/02/10: Maintenance & Repair
Fine		3/1/2011	100.00	12,700.00		06/02/10: Maintenance & Repair
Fine		3/9/2011	100.00	12,800.00		12/15/10: Landscape Maintenance
Fine		3/9/2011	100.00	12,900.00		06/02/10: Maintenance & Repair
Fine		4/14/2011	100.00	13,000.00		06/02/10: Maintenance & Repair
Fine		4/14/2011	100.00	13,100.00		06/02/10: Maintenance & Repair
Fine		4/14/2011	100.00	13,200.00		06/02/10: Maintenance & Repair
-ine		4/14/2011	100.00	13,300.00		06/02/10: Maintenance & Repair
Fine		5/9/2011	100.00	13,400.00		12/15/10: Landscape Maintenance
Fine		5/9/2011	100.00	13,500.00		06/02/10: Maintenance & Repair
Fine		5/9/2011	100.00	13,600.00		06/02/10: Maintenance & Repair
Fine		5/9/2011	100.00	13,700.00		06/02/10: Maintenance & Repair
Fine		5/9/2011	100.00	13,800.00		06/02/10: Maintenance & Repair
Fine		5/9/2011	100.00	13,900.00		12/15/10: Landscape Maintenance
Fine		5/9/2011	100.00	14,000.00		06/02/10: Maintenance & Repair
Balance Transfer		6/14/2011	-14,000.00	0.00		
Current	30 - 59 Days	60 - 89 Days	>90 Days	Balance:	C	0.00
0.00	0.00	0.00	0.00			

Include your account number and make checks payable to: Shadow Mountain Ranch Community Association PO Box 64114 Phoenix, AZ 85082



c/o Level Property Management

8966 Spanish Ridge Ave #100

Las Vegas, NV 89148

702.433.0149

www.levelprop.com

702.444.2416 Fax

Magnolia Gotera 1090 Twin Creeks Dr Salinas, CA 93905

#### Property Address: 5327 Marsh Butte St.

21103

Account #:

Code	Date	Amount	Balance	Check#	Memo
Beg Bal	12/31/2008	588.00	588.00		Begin Balance
MA	1/1/2009	23.00	611.00		Monthly Assessment
LF	1/15/2009	10.00	621.00		
MA	2/1/2009	23.00	644.00		Monthly Assessment
_F	2/15/2009	10.00	654.00		
AN	3/1/2009	23.00	677.00		Monthly Assessment
ЛА	4/1/2009	23.00	700.00		Monthly Assessment
.F	4/16/2009	10.00	710.00		Late Fee Processed
ЛА	5/1/2009	23.00	733.00		Monthly Assessment
F	5/16/2009	10.00	743.00		Late Fee Processed
ЛА	6/1/2009	23.00	766.00		Monthly Assessment
F	6/16/2009	10.00	776.00		Late Fee Processed
ΛA	7/1/2009	23.00	799.00		Monthly Assessment
F	7/16/2009	10.00	809.00		Late Fee Processed
1A	8/1/2009	23.00	832.00		Monthly Assessment
F	8/16/2009	10.00	842.00		Late Fee Processed
1A	9/1/2009	23.00	865.00		Monthly Assessment
F	9/16/2009	10.00	875.00		Late Fee Processed
1A	10/1/2009	23.00	898.00		Monthly Assessment
F	10/16/2009	10.00	908.00		Late Fee Processed
1A	11/1/2009	23.00	931.00		Monthly Assessment
F	11/16/2009	10.00	941.00		Late Fee Processed
ΛA	12/1/2009	23.00	964.00		Monthly Assessment
F	12/16/2009	10.00	974.00		Late Fee Processed
1A	1/1/2010	23.00	997.00		Monthly Assessment
F	1/16/2010	10.00	1,007.00		Late Fee Processed
1A	2/1/2010	23.00	1,030.00		Monthly Assessment
F	2/16/2010	10.00	1,040.00		Late Fee Processed
1A	3/1/2010	23.00	1,063.00		Monthly Assessment
F	3/16/2010	10.00	1,073.00		Late Fee Processed
AN	4/1/2010	23.00	1,096.00		Monthly Assessment
.F	4/16/2010	10.00	1,106.00		Late Fee Processed

Include your account number and make checks payable to:

Shadow Mountain Ranch Community Association

PO Box 64114

Phoenix, AZ 85082

Page 1 of 2



## c/o Level Property Management

#### 8966 Spanish Ridge Ave #100

#### Las Vegas, NV 89148

702.433.0149

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702.444.2416 Fax

Code		Date	Amount	Balance	Check#	Memo
MA		5/1/2010	23.00	1,129.00		Monthly Assessment
LF		5/16/2010	10.00	1,139.00		Late Fee Processed
MA		6/1/2010	23.00	1,162.00		Monthly Assessment
Late Fee		6/16/2010	10.00	1,172.00		Late Fee Processed
Monthly Assess	ment	7/1/2010	23.00	1,195.00		Monthly Assessment
Late Fee		7/16/2010	10.00	1,205.00		Late Fee Processed
Monthly Assess	ment	8/1/2010	23.00	1,228.00		Monthly Assessment
Late Fee		8/16/2010	10.00	1,238.00		Late Fee Processed
Monthly Assess	ment	9/1/2010	23.00	1,261.00		Monthly Assessment
Late Fee		9/16/2010	10.00	1,271.00		Late Fee Processed
Monthly Assess	ment	10/1/2010	23.00	1,294.00		Monthly Assessment
Legal Fees		10/6/2010	575.00	1,869.00		Legal Fees for Compliance & Demand Lett
Late Fee		10/16/2010	10.00	1,879.00		Late Fee Processed
Monthly Assess	ment	11/1/2010	23.00	1,902.00		Monthly Assessment
Nuisance Abate	ment	11/1/2010	395.00	2,297.00		Nuisance abatement-landscaping
Nuisance Abate	ment	11/1/2010	225.00	2,522.00		Nuisance abatement-pigeon clean up/contr
Late Fee		11/16/2010	10.00	2,532.00		Late Fee Processed
Monthly Assess	ment	12/1/2010	23.00	2,555.00		Monthly Assessment
Late Fee		12/16/2010	10.00	2,565.00		Late Fee Processed
Late Fee		12/31/2010	2.42	2,567.42		Late Fee Processed
Monthly Assess	ment	1/1/2011	23.00	2,590.42		Monthly Assessment
Late Fee		1/16/2011	10.00	2,600.42		Late Fee Processed
Interest		1/31/2011	2.52	2,602.94		Late Fee Processed
Monthly Assess	ment	2/1/2011	23.00	2,625.94		Monthly Assessment
Late Fee		2/16/2011	10.00	2,635.94		Late Fee Processed
Interest		2/28/2011	2.72	2,638.66		Late Fee Processed
Monthly Assess	ment	3/1/2011	23.00	2,661.66		Monthly Assessment
Late Fee		3/16/2011	10.00	2,671.66		Late Fee Processed
Interest		3/31/2011	2.72	2,674.38		Late Fee Processed
Monthly Assess	ment	4/1/2011	23.00	2,697.38		Monthly Assessment
Waive Late Fee		4/14/2011	-2.52	2,694.86		Reverse interest per BOD
Waive Late Fee		4/14/2011	-2.72	2,692.14		Reverse interest per BOD
Waive Late Fee		4/14/2011	-2.72	2,689.42		Reverse interest per BOD
Late Fee		4/16/2011	10.00	2,699.42		Late Fee Processed
Monthly Assess	ment	5/1/2011	23.00	2,722.42		Monthly Assessment
Late Fee		5/16/2011	10.00	2,732.42		Late Fee Processed
Waive Late Fee		5/25/2011	-2.42	2,730.00		Reverse interest per BOD
Balance Transfe	er	6/14/2011	-2,730.00	0.00		
Current	30 - 59 Days	60 - 89 Days	>90 Days	Balance:	0	.00
0.00	0.00	0.00	0.00			

Include your account number and make checks payable to:

Shadow Mountain Ranch Community Association

PO Box 64114

Phoenix, AZ 85082

Page 2 of 2



## Michele W. Shafe, Assessor

## **REAL PROPERTY PARCEL RECORD**

#### Click Here for a Print Friendly Version

Assessor Map Aerial View Buildin	ng Sketch Ownership History	Neighborhood Sales	New Search
----------------------------------	-----------------------------	--------------------	------------

GENERAL INFORMATION	
PARCEL NO.	163-30-312-007
OWNER AND MAILING ADDRESS	MOORE STACY 5327 MARSH BUTTE ST LAS VEGAS NV 89148-4669
LOCATION ADDRESS CITY/UNINCORPORATED TOWN	5327 MARSH BUTTE ST SPRING VALLEY
ASSESSOR DESCRIPTION	SECTION 30 R2-60 70 #5 <u>PLAT BOOK 102 PAGE 28</u> LOT 7 BLOCK 1 SEC 30 TWP 21 RNG 60
RECORDED DOCUMENT NO.	* <u>20110527:04011</u>
RECORDED DATE	05/27/2011
VESTING	NO STATUS

\*Note: Only documents from September 15, 1999 through present are available for viewing.

ASSESSMENT INFORMATION AND SUPPLEMENTAL VALUE				
TAX DISTRICT	417			
APPRAISAL YEAR	2012			
FISCAL YEAR	12-13			
SUPPLEMENTAL IMPROVEMENT VALUE	0			
SUPPLEMENTAL IMPROVEMENT ACCOUNT NUMBER	N/A			

REAL PROPERTY ASSESSED VALUE					
FISCAL YEAR	2012-13	2013-14			
LAND	14000	10500			
IMPROVEMENTS	82457	55529			
PERSONAL PROPERTY	0	0			
ЕХЕМРТ	0	0			
GROSS ASSESSED (SUBTOTAL)	96457	66029			
TAXABLE LAND+IMP (SUBTOTAL)	275591	188654			
COMMON ELEMENT ALLOCATION ASSD	0	0			
TOTAL ASSESSED VALUE	96457	66029			

TOTAL TAXABLE VALUE	275591	188654

<u>Click here for Treasurer Information regarding real property taxes.</u>

Click here for Flood Control Information.

ESTIMATED LOT SIZE AND APPRAISAL INFORMATION			
ESTIMATED SIZE 0.17 Acres			
ORIGINAL CONST. YEAR	2003		
LAST SALE PRICE MONTH/YEAR	535000 11/05		
LAND USE	1-10 RESIDENTIAL SINGLE FAMILY		
DWELLING UNITS	1		

PRIMARY RESIDENTIAL STRUCTURE						
TOTAL LIVING SQ. FT.	2614	CARPORT SQ. FT.	0	ADDN/CONV	NONE	
1ST FLOOR SQ. FT.	2614	STORIES	ONE STORY	POOL	NO	
2ND FLOOR SQ. FT.	0	BEDROOMS	3	SPA	NO	
BASEMENT SQ. FT.	0	BATHROOMS	2 FULL 1 HALF	TYPE OF CONSTRUCTION	FRAME STUCCO	
GARAGE SQ. FT.	605	FIREPLACE	0	ROOF TYPE	CONCRETE TILE	
CASITA SQ. FT.*	0					

\*Note: Casita square footage not included in Total Living square footage.

ASSESSORMAP VIEWING GUIDELINES			
MAP 163303			
	In order to view the Assessor map you must have Adobe Reader installed on your computer system.		
	If you do not have the Reader it can be downloaded from the Adobe site by clicking the following button. Once you have downloaded and installed the Reader from the Adobe site, it is not necessary to perform the download a second time to access the maps.		

#### NOTE: THIS RECORD IS FOR ASSESSMENT USE ONLY. NO LIABILITY IS ASSUMED AS TO THE ACCURACY OF THE DATA DELINEATED HEREON.



Bankruptcy Party Search Sat Mar 2 16:37:38 2013 8 records found

User: rk0456 P Client:

Search: Bankruptcy Party Search Name MOORE, STACY All Courts Page: 1 court: nvbke

Party Name	<u>Court</u>	Case	<u>Ch</u>	Date Filed	Date Closed	Disposition
			_			
1 MOORE, STACY RENEE (db)	nvbke	<u>3:98-bk-31377</u>		05/18/1998		Discharged 08/25/1998
2 MOORE, STACY W (db)	nvbke	<u>2:10-bk-32300</u>	13	11/29/2010	10/20/2011	Dismissed for failure to make plan payments 09/19/2011
3 MOORE, STACY W (db)	nvbke	2:11-bk-18362	13	05/27/2011	10/14/2011	Dismissed for failure to make plan payments 09/20/2011
4 MOORE, STACY W (db)	nvbke	2:12-bk-16627	13	06/01/2012	10/24/2012	Dismissed for failure to make plan payments 09/20/2012
5 MOORE, STACY W (db)	nvbke	2:12-bk-20535	13	09/13/2012	12/04/2012	Dismissed for failure to pay filing fee and to file information 11/15/2012
6 MOORE, STACY W. (db)	nvbke	2:98-bk-21704	13	03/03/1998	08/18/2000	
7 MOORE, STACY W. (db)	nvbke	2:12-bk-10098	13	01/05/2012	04/26/2012	Dismissed for failure to make plan payments 04/10/2012
8 MOORE, STACY WARD (db)	nvbke	2:00-bk-18897	13	11/22/2000	07/05/2001	
				Receipt	03/02/2013 16	6:37:50 63426893
	User rk0456 P	,				
	Client					
	Description Bankrupt	cy Party Search				
	Name MC	OORE, STACY AII C	ourts F	Page: 1 court	nvbke	
	Pages 1 (\$0.10)	1				

# stewart title

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

#### **REAL ESTATE LISTING REPORT**

Customer:	Alessi & Koenig, LLC
Report No.:	01415-3149
Fee:	\$85.00
Effective Date:	February 27, 2013
Property Address:	5327 Marsh Butte Street
	Las Vegas, NV 89148

Property Legal Description:

#### SEE EXHIBIT "A" ATTACHED HERETO

The Agent has searched its internal title plant records, applicable governmental records regarding property taxes, and such other public records for the County in which the land is located, which are normally search in the conduct of a title examination, and has determined that, as of 8:00 a.m. on the Effective Date:

1. Fee simple title to the Property is vested as follows:

Magnolia Gotera, a single woman

- 2. According to those public records which, under the recording laws impart constructive notice of lien or encumbrance matters relating to title to the Property, only the following matters appear in such records relating to the Property:
- a. NOTE: Taxes for the fiscal year 2012 2013 have been paid in full, in the amount of \$2,893.45. APN: 163-30-312-007
- b. DEED OF TRUST: A Deed of Trust to secure an indebtedness of the amount stated herein, and any other amounts payable under the terms thereof.

Dated	:November 10, 2005
Amount	:\$508,250.00
Trustor	:Magnolia Gotera, a single woman
Trustee	:CTC Real Estate Services
Beneficiary	:Mortgage Electronic Registration Systems, Inc., solely as nominee for Countrywide Home
Loans, Inc.	
Recorded	:November 21, 2005
Book	:20051121
Document No.	:0005567, of Official Records.

NOTICE OF DEFAULT under the terms of above Deed of Trust as follows:

Recorded	: January 22, 2008
Book	: 20080122

:20080124

Document No. : 0002564, of Official Records.

SUBSTITUTION OF TRUSTEE: An instrument substitutes the Trustee of said Deed of TrustNew Trustee:Recontrust CompanyDated:January 22, 2008Recorded:January 24, 2008

eal Estate Listing Report NVC	
le No. 01415-3149	

Book

Re Fil Page 1

Document No. :0002192, of Official Records.

	NOTICE OF RES Recorded Book Document No.	CISSION OF DEFAULT under the terms of above Deed of Trust as follows: : March 20, 2008 : 20080320 : 0001352, of Official Records.
	ASSIGNMENT: 7 To Fund Recorded	The Beneficial interest of record under said Deed of Trust was assigned :U.S. Bank, National Association, as Trustee for the Certificateholders of the LXS 2006-4N Trust :November 2, 2011
	Document No.	:201111020000754, of Official Records.
C.	LIEN: A claim of By Amount Claimed Recorded Book No. Document No.	:Alessi Trustee Corporation on behalf of Shadow Mountain Ranch HOA
	NOTICE OF DEF	AULT under the terms of above Lien as follows: :July 23, 2008
	Book Document No.	:20080723 :0001378, of Official Records.
	Recorded Book	AULT under the terms of above Lien as follows: :April 30, 2009 :20090430
	Document No.	:0003136, of Official Records.
		AULT under the terms of above Lien as follows: :July 1, 2010
	Document No.	:201007010000190, of Official Records.
	Recorded	STEE'S SALE under the terms of above Lien as follows: :January 26, 2011 :201101260002852, of Official Records.
h	LIEN: A claim of	
u.	By Amount Claimed	:Republic Services
	Recorded	:October 7, 2008
	Book No. Document No.	:20081007 :0003984, of Official Records.
e.	LIEN: A claim of	
	By Amount Claimed	
	Recorded Book No. Document No.	:November 14, 2008 :20081114 :0002278, of Official Records.
f.	LIEN: A claim of	
	By Amount Claimed	
	Recorded Document No.	:September 4, 2009 :200909040000208, of Official Records.
a	LIEN: A claim of	lien

g. LIEN: A claim of lien

Page 2

By:Republic ServicesAmount Claimed:\$84.66Recorded:April 1, 2010Document No.:201004010000354, of Official Records.

h. LIEN: A claim of lien
By :Republic Silver State Disposal, Inc.,
Amount Claimed :\$85.14
Recorded :April 19, 2011
Document No. :201104190001509, of Official Records.

 i. LIEN: A claim of lien By :Republic Silver State Disposal, Inc., Amount Claimed :\$127.47 Recorded :May 31, 2011 Document No. :201105310002660, of Official Records.

- J. LIEN: A claim of lien
   By :Alessi & Koenig, LLC on behalf of Shadow Mountain Ranch Community Association
   Amount Claimed :\$6,448.00
   Recorded :September 11, 2012
   Document No. :201209110002023, of Official Records.
- k. THE EFFECT of that certain Grant Deed executed on May 27, 2011 by and between Gotera Magnolia and JBWNO Revocable Living Trust and recorded May 27, 2011 as Document No. 201105270004010, of Official Records.

The above Deed is uninsured and is being considered as invalid.

I. THE EFFECT of that certain Grant Deed executed on May 27, 2011 by and between JBWNO Revocable Living Trust and Stacy Moore and recorded May 27, 2011 as Document No. 201105270004011, of Official Records.

The above Deed is uninsured and is being considered as invalid.

#### This Report:

- a. Has been prepared only for Customer and may not be relied on by third parties.
- b. Is not a title insurance policy, guarantee or commitment to issue a title insurance policy. In the event a title insurance commitment, guarantee or policy is requested, additional exceptions may be shown on the commitment, guarantee or policy, which may include, but may not be limited to: (i) reservations and exceptions shown in the U.S. Patent; (ii) taxes and assessments not yet due and payable; (iii) easements, restrictions, covenants, conditions, and or other record matters; (iv) matters not shown by the public records but which would be disclosed by an inspection or inquiry of parties in possession; (v) conflicts in boundary lines, encroachments and other matters that would be disclosed by an accurate survey; (vi) mechanic's lien claims and (vii) easements or claims of easements not disclosed by the public records.

The **maximum liability** the Agent or the Agent's underwriter shall collectively have under this report is the amount of the Fee charged for the report, regardless of any errors or omissions contained herein.

#### THIS REPORT IS NOT AN ABSTRACT OF TITLE

## EXHIBIT "A" LEGAL DESCRIPTION

Lot 7 in Block 1 of Final Map of Section 30 R2-60/70 No. 5, as shown by Map thereof on File in Book 102 of Plats, Page 28 in the Office of the County Recorder of Clark County, Nevada

## WE ASSUME NO LIABILITY IN CONNECTION WITH THIS REPORT BEYOND THE AMOUNT PAID FOR THIS REPORT.

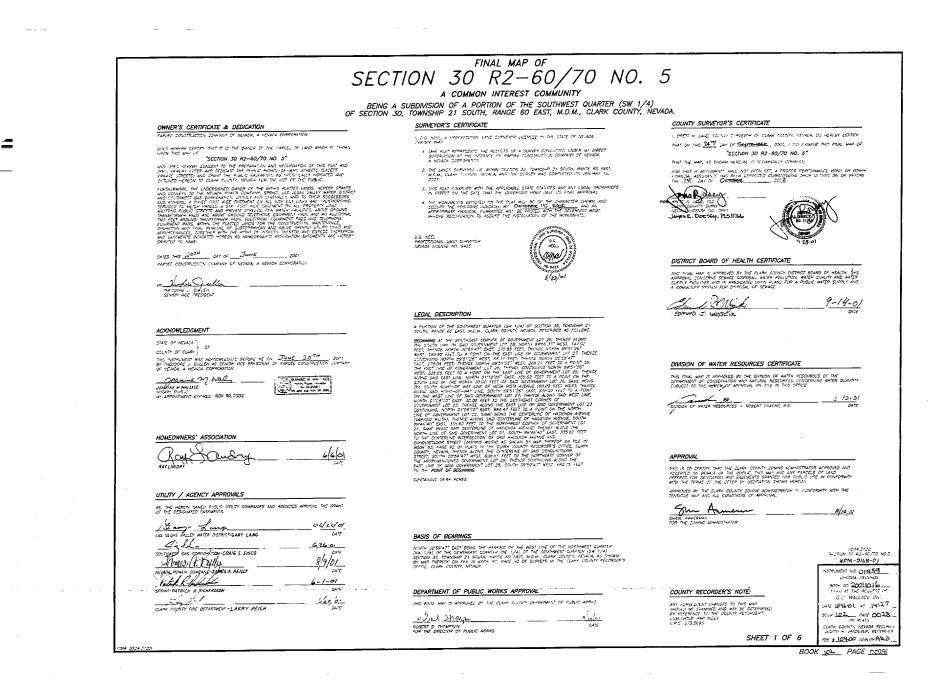
THIS IS NOT A TITLE REPORT, since no examination has been made of the title to the above described property. Our search for documents is limited to this abstract of Deeds, Land Sale Contracts, Assignment of Contracts and Leases which have recorded since **February 27, 2013**; we have searched for no other documents. Therefore, the above listings do not include additional matters which might have been disclosed by an examination of the record title.

DA

## EXHIBIT "A" LEGAL DESCRIPTION

Lot 7 in Block 1 of Final Map of Section 30 R2-60/70 No. 5, as shown by Map thereof on File in Book 102 of Plats, Page 28 in the Office of the County Recorder of Clark County, Nevada





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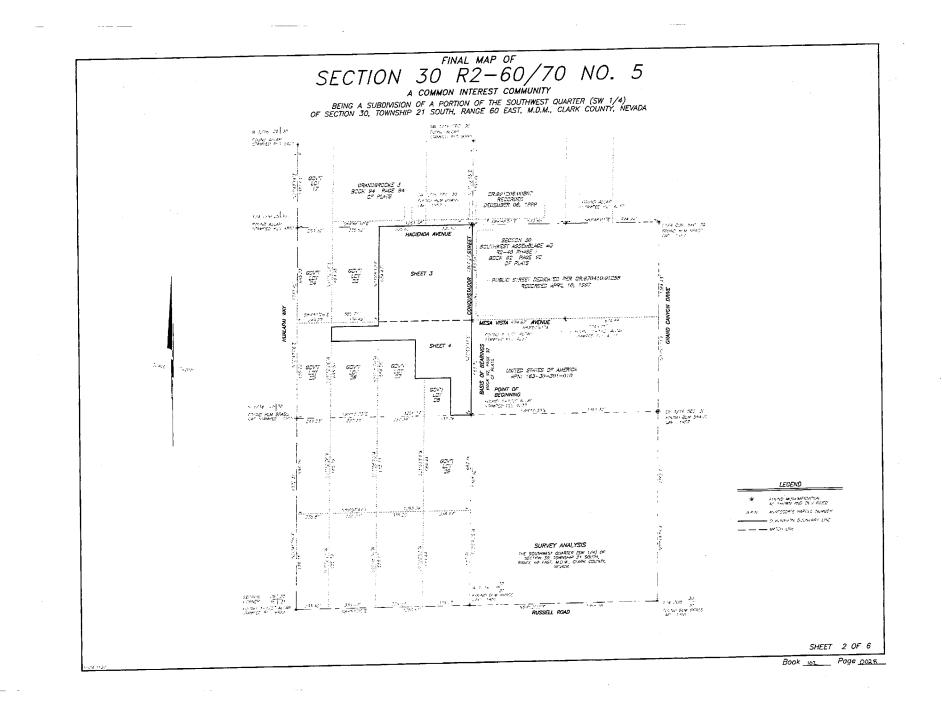
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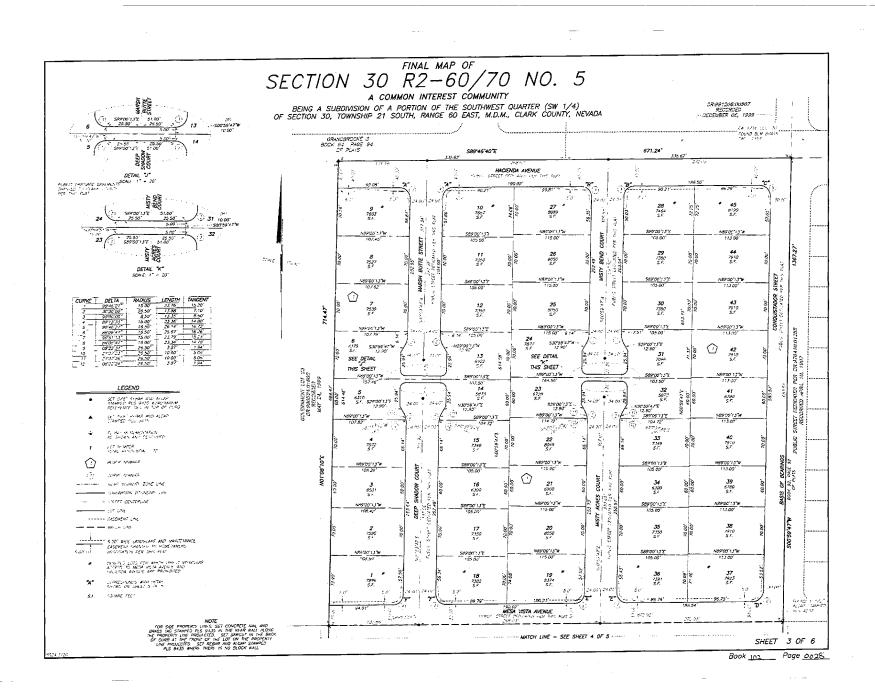
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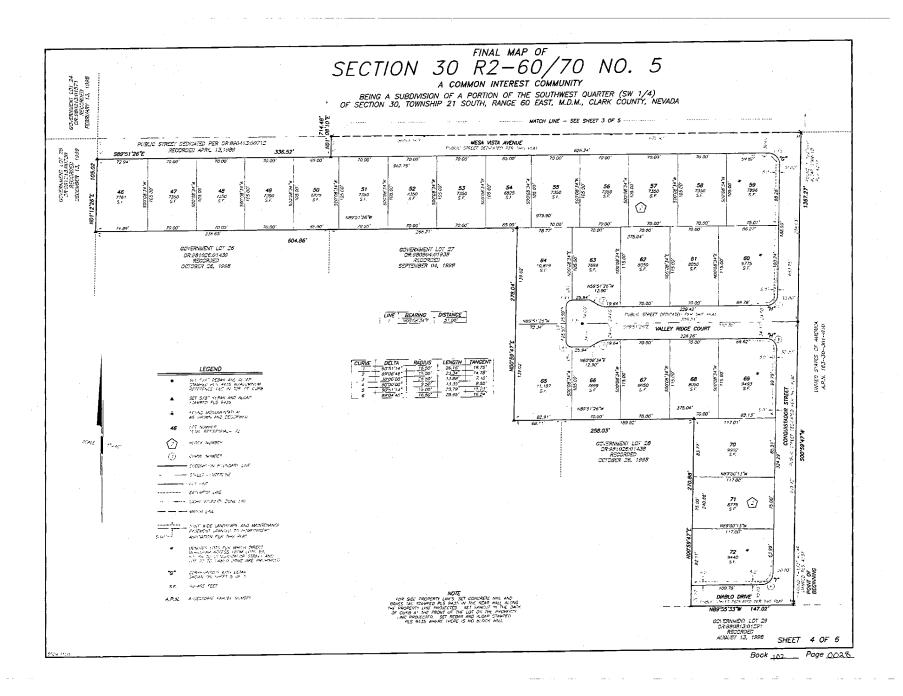
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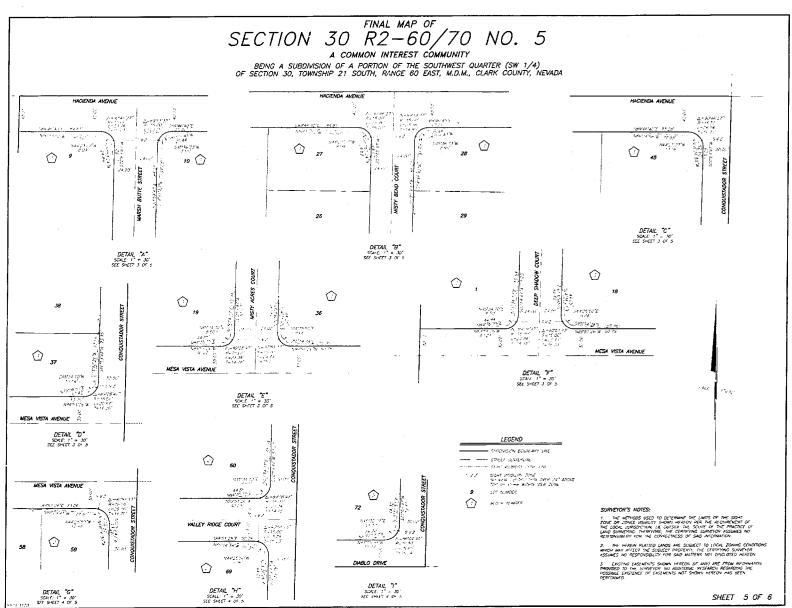
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Book 162 Page 0028

HACIENDA AVENUE SECTION 30 R2-60/70 NO. 5 45 10 27 28 9 BUTTE STREET 4 Sou 29 44 ' 🗘 🖇 11 26 BEING A SUBDIVISION OF A PORTION OF THE SOUTHWEST OUARTER (SW 1/4) OF SECTION 30, TOWNSHIP 21 SOUTH, RANGE 60 EAST, M.D.M., CLARK COUNTY, NEVADA. BEND HSBAN LISIN 30 43 7 12 25 STREET 1 +2 24 6 13 31 NDOR ..... LEGEND 14 23 32 41 5 CONQUIS LET NUMBER HIMA RECORDENTALE 72  $\odot$ IT OF NUMBER 22 33 40 4 15 CORRECTION AND ADDRESS AND 28.8 STREET SERVICE ALS 1100 - 137 UNE 21 16 3 34 39 COURT TANK WENT LONG 41-OF BENRINGS COURT SHADOW A DE LANGE STREETWOOD AND TRAFFIC CONTRED SADEMENT OF ANDER DO SLAGE FRONTE REPORT FOR SUMT 2 17 20 35 38 ACRES DEEP S.F. SAPE FEE\* BROK VISIN 1 37 19 36 18 MESA VISTA AVENUE 47 48 49 50 51 52 53 54 55 56 57 58 59 46  $\bigcirc$ 63 62 64 61 60 MATCH LINE - SEE RIGHT VALLEY RIDGE COURT 70 ÷. 65 67 68 69 86 71 ٢ MATCH LINE - SEE LEFT 72 DIABLO DRIVE SHEET 6 OF 6

Book 102 Page 0028

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1 m 1 m	This map is for assessment use only and does NOT represent a survey. No liability is assumed for the accuracy of the data deliniated herein.		Michele W. Shate - Assessor	1S R60E 30 3 N 2 SW 4 163-30-3
NOTES	Information on roads and other non-assessed parcels may be obtained from the Road Document Listing in the Assessor's Office. This map is compiled from official records, including surveys and deeds, but only contains the information required for assessment. See the recorded documents for more detailed legal information. USE THIS SCALE/FEET) WHEN MAP REDUCED FROM 11X17 ORIGNAL 100 200 400 600 800	MAP LEGEND	SUB BOUNDARY PMALD BOUNDARY ROAD EASEMENT NATCH / LEADER LINE HISTORIC LOT LINE HISTORIC SUB BOUNDARY SUB-SURFACE PCL 001 PARCEL NUMER 100 ACREAGE 202 PARCEL SUB/SEQ NUMBER PB 24-45 PLAT RECORDING NUMBER 174 17 194 19 5 LIOCK NUMBER	$\begin{array}{c ccccccccccccccccccccccccccccccccccc$

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	TAX DIST 417





## Laura B. Fitzpatrick Clark County Treasurer

Print 🎒

New Search Re			Record	rder <u>Trea</u>		easurer		Assessor		<u>or</u>	<b>Clark County Home</b>		<u>ome</u>		
Parcel	ID ]	163-30-3	312-007		Tax Y	′ear		2013	Dis	strict	4	17	Rat	e	2.9328
	ddress:		ARSH BUT												
Legal D	Description:		SOR DESO W4 SEC 3		N: SECT	ION 3	30 R2-I	60 70 #5	PLAT	BOOK 10	2 P	AGE 28	LOT	7 BLOCH	< 1GEOID:
Status:		Prop	erty Chara	cteristics	i	] [	Prop	erty Valu	es			Prope	erty Do	cuments	6
Active Taxable		Tax C	1 16/1				Land			14000		2011052704011 5/27/2011			
	<u> </u>	8	se Pct. Cap Limit	imit				ovements Assesse		82457		2005112105566 11/21/2			
		Amou	nt	2636.5	3		Value		L	96457		20021			3/2002
		Reduc		192.36			Net A Value	ssessed		96457		98102	60143	8 10	/26/1998
		Land	Use	1-10: S FAMIL\ RESIDE			New (	ption Val Constructi	on	0					in Ci
		Cap 1	Гуре	Other				Construct Value	ion -	0					
		Suppl Tax	lemental	0.00											
Role	Name	Address					Sin	ce	То						
Owner	MOORE S	TACY	5327 MARSH BUTTE ST , LAS VEGAS, NV 89148-4669 UNITED STATES				ITED	6/1	3/2011	Current					
Owner	MOORE S	TACY 5327 MARS			27 MARSH BUTTE ST , LAS VEGAS, NV 89148-0000 UNITED ATES			6/8/	2011	6/17/2011					
Owner	GOTERA N	MAGNOLIA 1090 TWIN CREEKS DR , SALINES, CA 93905-4821 UNITED					11/:	24/2005	6/7/2011						
Owner	GOTERA N	GOTERA MAGNOLIA			1090 TWIN CREEKS DR , SALINES, CA 93905-0000 UNITED STATES			11/:	22/2005	11/23/200					
Owner	YANG WE				5327 MARSH BUTTE ST , LAS VEGAS, NV 89148-4669 UNITED STATES				1/1	1/2003	11/21/200				
Owner	YANG WE	EI HONG 5327 MARSH BUTTE ST , LAS VEGAS, NV 89148-0000 UNITED STATES					12/:	30/2002	1/10/2003						
Owner	wner PARDEE HOMES 10880 WILSHIRE BLVD #1900 , LOS ANGELES, CA 90024-4101 UNITED STATES					8/1/	2002	12/29/200							
Enter the date(mm/dd/yyyy) through which you wish to calculate any projected Penalties and Interest, that would be charged on the Balance Due amount shown below. (Click the Calculate Button.)							ay.)	3/7/20 Cal	013 culate						

Item				mount			
Taxes as Assessed				\$2,828.89			
Less Cap Reduction				\$192.36			
Net Taxe	S			\$2,636.53			
Detail of	Amount Du	<u>e</u>					
Year	Charge Ca	ategory		District	Charge	Minimum Due	Balance Due
2013		ax Principal		417	\$2,636.53	\$0.00	\$0.00
2013	Recapture	•		417	\$10.69	\$0.00	\$0.00
2013	Sanitation	· · · · · · · · · · · · · · · · · · ·		SANCOLL	\$244.70	\$0.00	\$0.0
2013		s Artesian Basin		WATLV	\$1.53	\$0.00	\$0.00
TOTAL D	ue as of 3/7	2013			<u>\$2,893.45</u>	<u>\$0.00</u>	<u>\$0.00</u>
					i i		
	t Posted	Receipt No.		Amount Paid			
2/21/201		26766556	\$672.50	\$661.80			
12/18/20		26182992	\$1,334.30	\$661.80			
10/4/201		25875742	\$1,996.11	\$661.81			
8/6/2012		24834736	\$2,904.15	\$908.04			
3/2/2012		24455473	\$643.55	\$622.16			
12/23/20		23625961	\$1,265.71	\$622.16			
9/29/2011 23023627		\$1,887.88	\$622.17				
8/11/2011 22398871			\$2,756.18	\$868.30			
3/2/2011 21635581			\$582.77	\$582.77			
1/3/2011 21188640		\$1,165.54	\$582.77				
		20570979	\$1,748.31	\$582.77			
8/20/2010 20090848		\$2,564.09	\$815.78				
3/2/2010 19216		19216137	\$713.97	\$713.97			
1/4/2010	)	18561955	\$1,427.94	\$713.97			
10/5/200		17937040	\$2,141.91	\$713.97			
8/18/200		17381265	\$3,077.01	\$935.10			
3/4/2009	9	16625216	\$693.18	\$693.18			
12/24/20	008	15685640	\$1,386.36	\$693.18			
10/16/20	800	15475676	\$2,079.54	\$693.18			
8/25/200	8	14810872	\$2,982.67	\$903.13			
3/11/200	)8	14088824	\$672.99	\$672.99			
12/28/20	007	13095509	\$1,345.98	\$672.99			
10/1/2007 12556520		\$2,018.97	\$672.99				
8/17/2007 11973208		\$2,753.88	\$734.91				
3/5/2007 11277574		\$653.39	\$653.39				
12/29/2006 10760378		\$1,306.78	\$653.39				
10/4/2006 10180169		\$1,928.43	\$621.65				
8/18/2006 9584252		\$2,613.54	\$685.11				
12/29/2005 8229934		\$541.98	\$541.98				
12/9/2005 8059884		\$1,207.13	\$665.15				
10/12/2005 7695666		\$1,995.45	\$665.15				
8/12/200	)5	6955448	\$2,660.59	\$665.14			
3/9/2005	5	6592282	\$615.88	\$615.88			
1/5/2005	5	5996332	\$1,231.76	\$615.88			
10/5/2004 5469028		\$1,847.64					

u			
3/3/2004	4485344	\$572.83	\$572.83
12/29/2003	3867215	\$1,145.66	\$572.83
10/7/2003	3525460	\$1,718.48	\$572.82
8/19/2003	2970181	\$2,291.32	\$572.84
3/17/2003	2687195	\$63.00	\$63.00
1/3/2003	1963523	\$126.00	\$63.00
9/30/2002	1515924	\$189.00	\$63.00
9/23/2002	1494972	\$253.45	\$64.45

**NOTE:** For Fiscal Tax Year 2002, and prior, only the total tax year amount charged, and total tax year amount paid is displayed. The Receipt Date for 2002, and prior, is the last date during the tax year for which charges were placed on the property account.

Printable Page										
Click Here for Printable Page!										
New Search	Recorder	<u>Treasurer</u>	Assessor	Clark County Home						



20051121-0005566 Fee: \$15.00 RPTT: \$2,728.50 N/C Fee: \$0.00 11/21/2005 14:38:39 T20050211957 Requestor: FIDELITY NATIONAL TITLE Frances Deane JS8 Clark County Recorder Pgs: 2

RECORDING REQUESTED BY: Fidelity National Title Agency of Nevada Escrow No. 05-191253-TH Title Order No. 00191253

When Recorded Mail Document and Tax Statement To: Ms. Magnolia Gotera 1090 TWLN Creeks Drive Salimus, Ch. 93905

RPTT: 2,728.50 APN: 163-30-312-007

#### GRANT, BARGAIN, SALE DEED

THIS INDENTURE WITNESSETH: That Wei Hong Yang, An Unmarried Woman

6

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged, do(es) hereby Grant, Bargaín, Sell and

Convey to Magnolia Gotera, A Single Woman

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

Lot 7 in Block 1 of Final Map of Section 30 R2-60/70 No. 5, as shown by map thereof on file in Book 102 of Plats, Page 28 in the Office of the County Recorder of Clark County, Nevada.

SUBJECT TO: 1.

D: 1. Taxes for the fiscal year 2005-06

2. Covenants, Conditions, Reservations, Rights, Rights of Way and Easements now of record.

Together with all and singular tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining.

DATED: November 14, 2005

STATE OF NEVADA COUNTY OF

This instrument was acknowledged before me on <u>November</u> 14, 2005 by <u>Wei Hong Yang</u>

Signature Public My Commission Expires

Wei Hong Yang



NV (Rev 6/03)

GRANT DEED



STATE OF NEVADA DECLARATION OF VALUE	
1. Assessor Parcel Number(s) a) <u>163-30-312-007</u> b) c) d)	
<ul> <li>2. Type of Property:</li> <li>a) □ Vacant Land</li> <li>b) Single Fam. Res.</li> <li>c) □ Condo/Twnhse</li> <li>d) □ 2 - 4 Plex</li> <li>f) □ Comm'l/Ind'I</li> <li>g) □ Agricultural</li> <li>h) □ Mobile Home</li> <li>□ Other</li> </ul>	Y         FOR RECORDER'S OPTIONAL USE ONLY         Document/Instrument #:         Book:       Page:         Date of Recording:         Notes:
<ol> <li>Total Value/Sales Price of the Property Deed in Lieu of Foreclosure Only (Value of P Transfer Tax Value: Real Property Transfer Tax Due</li> </ol>	\$ <u>535,000.00</u> roperty) ( \$ <u>535,000.00</u> \$ <u>2,728.50</u>
<ul> <li>4. <u>If Exemption Claimed:</u> <ul> <li>a. Transfer Tax Exemption per NRS 375</li> <li>b. Explain Reason for Exemption:</li> </ul> </li> </ul>	5.090. Section _0
5. Partial Interest: Percentage being transferre	d: <u>100</u> %
375.060 and NRS 375.110, that the information information and belief, and can be supported by information provided herein. Furthermore, the p exemption, or other determination of additional due plus interest at 1% per month. Pursuant to jointly and severally liable for any additional and	documentation if called upon to substantiate the arties agree that disallowance of any claimed tax due, may result in a penalty of 10% of the tax NRS 375.030, the Buyer and Seller shall be bunt owed.
Signature Wei wardon	
Signature SELLER (GRANTOR) INFORMATION (REQUIRED)	Capacity BUYER (GRANTEE) INFORMATION (REQUIRED)
Print Name: Wei Hong Yang Address: 7201 MiSSion Hell O City, State, Zip: Zas Vogas NV B COMPANY/PERSON REQUESTING RECORDING Print Name: Fidelity National Title Agency of Na Address: 5597 W. Spring Mountain Road City, State and Zip: Las Vegas, NV 89102	(required if not seller of buyer)
(AS A PUBLIC RECORD THIS FOR	MMAY BE RECORDED/MICROFILMED)
(declval.wpd)(04-05)	(6)

÷

20051121-0005567

Assessor's Parcel Number: 16330312007 After Recording Return To: COUNTRYWIDE HOME LOANS, INC.

MS SV-79 DOCUMENT PROCESSING P.O.Box 10423 Van Nuys, CA 91410-0423 Prepared By: APRIL MESA Ľ Recording Requested By: J. KEPHART

COUNTRYWIDE HOME LOANS, INC.

650 WHITE DRIVE, STE 280

Fee: \$39.00 N/C Fee: \$0,00 11/21/2005 14:38:39 T20050211957 Requestor : FIDELITY NATIONAL TITLE Frances Deane JSB Clark County Recorder Pgs: 26

LAS VEGAS

-[Space Above This Line For Recording Data]-

0519191253 [Escrow/Closing #] 00012143406811005 [Doc ID #]

#### DEED OF TRUST

MIN 1000157-0006127350-0

DEFINITIONS

NV 89119

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated NOVEMBER 10, 2005 together with all Riders to this document.

NEVADA-Single Family- Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

Page 1 of 16

Initials:

-6A(NV) (0307) CHL (07/03)(d)

VMP Mortgage Solutions - (800)521-7291

Form 3029 1/01







(B) "Borrower" is MAGNOLIA GOTERA, A SINGLE WOMAN

Borrower is the trustor under this Security Instrument. (C) "Lender" is COUNTRYWIDE HOME LOANS, INC.

Lender is a CORPORATION

organized and existing under the laws of NEW YORK . Lender's address is P.O. Box 10219 Van Nuys, CA 91410-0219 (D) "Trustee" is CTC REAL ESTATE SERVICES

400 COUNTRYWIDE WAY, MSN SV-88, SIMI VALLEY, CA 93065 , ,

(E) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the beneficiary under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(F) "Note" means the promissory note signed by Borrower and dated NOVEMBER 10, 2005

FIVE HUNDRED EIGHT THOUSAND TWO HUNDRED FIFTY and 00/100

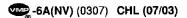
Dollars (U.S. \$ 508,250.00 ) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than DECEMBER 01, 2035 . (G) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(H) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(I) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

X	Adjustable Rate Rider			Second Home Rider
	Balloon Rider	Х	Planned Unit Development Rider	1-4 Family Rider
	VA Rider		Biweekly Payment Rider	Other(s) [specify]

(J) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.



Page 2 of 16

Form 3029 1/01

Initials:

(K) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(L) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers. (M) "Escrow Items" means those items that are described in Section 3.

(N) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(O) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

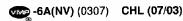
(P) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(Q) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(R) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

#### TRANSFER OF RIGHTS IN THE PROPERTY

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender's successors and assigns) and the successors and assigns of MERS. This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower



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DOC ID #: 00012143406811005 irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the COUNTY of [Type of Recording Jurisdiction]

CLARK : [Name of Recording Jurisdiction] LOT 7 IN BLOCK 1 OF FINAL MAP OF SECTION 30 R2-60/70 NO. 5, AS SHOWN BY MAP THEREOF ON FILE IN BOOK 102 OF PLATS, PAGE 28 IN THE OFFICE OF THE COUNTY RECORDER OF CLARK COUNTY, NEVADA. ASSESSOR'S PARCEL NO: 163-30-312-007

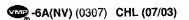
which currently has the address of 5327 MARSH BUTTE STREET, LAS VEGAS

[Street/City] Nevada 89148-4669 ("Property Address"): [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

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THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument for a spage of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

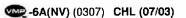
2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums

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any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the liep in good faith by, or

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defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

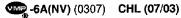
5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower secured by this Security Instrument. These amounts shall be ar interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payce. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be

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paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of uncarned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deterioration or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is

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reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

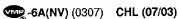
10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums)

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive

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from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were uncarned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower, Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

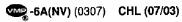
In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

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Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

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15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrower's notice Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender shall be designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

17. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c)/pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees,

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property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 12 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

**21. Hazardous Substances.** As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

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Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

#### NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option, and without further demand, may invoke the power of sale, including the right to accelerate full payment of the Note, and any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall execute or cause Trustee to execute written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold, and shall cause such notice to be recorded in each county in which any part of the Property is located. Lender shall mail copies of the notice as prescribed by Applicable Law to Borrower and to the persons prescribed by Applicable Law. Trustee shall give public notice of sale to the persons and in the manner prescribed by Applicable Law. After the time required by Applicable Law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

23. Reconveyance. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty to the person or persons legally entitled to it. Such person or persons shall pay any recordation costs. Lender may charge such person or persons a fee for reconveying the Property, but only if the fee is paid to a third party (such as the Trustee) for services rendered and the charging of the fee is permitted under Applicable Law.

24. Substitute Trustee. Lender at its option, may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by Applicable Law.

**25.** Assumption Fee. If there is an assumption of this loan, Lender may charge an assumption fee of U.S. 300.00

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DOC ID #: 00012143406811005 BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:

(Seal) -Borrower GOTERA MAGNOLIA

(Seal)		
-Borrower		
(Seal)		
(Seal) -Borrower	20.00	
(Seal)		
(Seal) -Borrower		

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STATE OF NEVADA COUNTY OF A Jark This instrument was acknowledged before me on November 15, 2005 Magnolia Gotera by



Mail Tax Statements To: TAX DEPARTMENT SV3-24

450 American Street Simi Valley CA, 93065

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# ADJUSTABLE RATE RIDER (PayOption MTA Twelve Month Average Index - Payment Caps)

0519191253 00012143406811005 [Escrow/Closing #]

day of

[Doc ID #]

THIS ADJUSTABLE RATE RIDER is made this TENTH , and is incorporated into and shall be deemed to amend and supplement NOVEMBER, 2005 the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Adjustable Rate Note (the "Note") to COUNTRYWIDE HOME LOANS, INC.

("Lender") of the same date and covering the property described in the Security Instrument and located at:

5327 MARSH BUTTE STREET LAS VEGAS, NV 89148-4669 [Property Address]

THE NOTE CONTAINS PROVISIONS THAT WILL CHANGE THE INTEREST RATE AND THE MONTHLY PAYMENT. THERE MAY BE A LIMIT ON THE AMOUNT THAT THE MONTHLY PAYMENT CAN INCREASE OR DECREASE. THE PRINCIPAL AMOUNT TO REPAY COULD BE GREATER THAN THE AMOUNT ORIGINALLY BORROWED, BUT NOT MORE THAN THE MAXIMUM LIMIT STATED IN THE NOTE.

ADDITIONAL COVENANTS: In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agrees as follows:

# A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for changes in the interest rate and the monthly payments, as follows:

PayOption MTA ARM Rider 1E310-XX (12/04)(d)

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# 2. INTEREST

### (A) Interest Rate

Interest will be charged on unpaid Principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 3.000 %. The interest rate I will pay may change.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 7(B) of the Note.

### (B) Interest Rate Change Dates

The interest rate I will pay may change on the first day of JANUARY, 2006 , and on that day every month thereafter. Each date on which my interest rate could change is called an "Interest Rate Change Date." The new rate of interest will become effective on each Interest Rate Change Date. The interest rate may change monthly, but the monthly payment is recalculated in accordance with Section 3.

### (C) Index

Beginning with the first Interst Rate Change Date, my adjustable interest rate will be based on an Index. The "Index" is the "Twelve-Month Average" of the annual yields on actively traded United States Treasury Securities adjusted to a constant maturity of one year as published by the Federal Reserve Board in the Federal Reserve Statistical Release entitled "Selected Interest Rates (H.15)" (the "Monthly Yields"). The Twelve Month Average is determined by adding together the Monthly Yields for the most recently available twelve months and dividing by 12. The most recent Index figure available as of the date 15 days before each Interest Rate Change Date is called the "Current Index".

If the Index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give me notice of this choice.

### (D) Calculation of Interest Rate Changes

Before each Interest Rate Change Date, the Note Holder will calculate my new interest rate by adding THREE & 75/1000 percentage point(s) ( 3.075 %) ("Margin") to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). This rounded amount will be my new interest rate until the next Interest Rate Change Date. My interest will never be greater than 9.950 %. Beginning with the first Interest Rate Change Date, my interest rate will never be lower than the Margin.

### 3. PAYMENTS

# (A) Time and Place of Payments

I will make a payment every month.

I will make my monthly payments on the FIRST day of each month beginning on January, 2006 . I will make these payments every month until I have paid all the Principal and interest and any other charges described below that I may owe under the Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on DECEMBER 01, 2035 , I still owe amounts under the Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

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I will make my monthly payments at P.O. Box 10219, Van Nuys, CA 91410-0219

or at a different place if required by the Note Holder.

### (B) Amount of My Initial Monthly Payments

Each of my initial monthly payments until the first Payment Change Date will be in the amount of U.S. \$ 2,142.80 , unless adjusted under Section 3 (F).

### (C) Payment Change Dates

My monthly payment may change as required by Section 3(D) below beginning on the first day of JANUARY, 2007, and on that day every 12th month thereafter. Each of these dates is called a "Payment Change Date." My monthly payment also will change at any time Section 3(F) or 3(G) below requires me to pay a different monthly payment. The "Minimum Payment" is the minimum amount Note Holder will accept for my monthly payment which is determined at the last Payment Change Date or as provided in Section 3(F) or 3(G) below. If the Minimum Payment is not sufficient to cover the amount of the interest due then negative amortization will occur.

I will pay the amount of my new Minimum Payment each month beginning on each Payment Change Date or as provided in Section 3(F) or 3(G) below.

### (D) Calculation of Monthly Payment Changes

At least 30 days before each Payment Change Date, the Note Holder will calculate the amount of the monthly payment that would be sufficient to repay the unpaid Principal that I am expected to owe at the Payment Change Date in full on the maturity date in substantially equal payments at the interest rate effective during the month preceding the Payment Change Date. The result of this calculation is called the "Full Payment." Unless Section 3(F) or 3(G) apply, the amount of my new monthly payment effective on a Payment Change Date, will not increase by more than 7.5% of my prior monthly payment. This 7.5% limitation is called the "Payment Cap." This Payment Cap applies only to the Principal and interest payment and does not apply to any escrow payments Lender may require under the Security Instrument. The Note Holder will apply the Payment Cap by taking the amount of my Minimum Payment due the month preceding the Payment Change Date and multiplying it by the number 1.075. The result of this calculation is called the "Limited Payment." Unless Section 3(F) or 3(G) below requires me to pay a different amount, my new Minimum Payment will be the lesser of the Limited Payment and the Full Payment. I also have the option to pay the Full Payment for my monthly payment.

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### (E) Additions to My Unpaid Principal

Since my monthly payment amount changes less frequently than the interest rate, and since the monthly payment is subject to the payment limitations described in Section 3(D), my Minimum Payment could be less than or greater than the amount of the interest portion of the monthly payment that would be sufficient to repay the unpaid Principal I owe at the monthly payment date in full on the Maturity Date in substantially equal payments. For each month that my monthly payment is less than the interest portion, the Note Holder will subtract the amount of my monthly payment from the amount of the interest portion and will add the difference to my unpaid Principal, and interest will accrue on the amount of this difference at the interest rate required by Section 2. For each month that the monthly payment as provided in Section 3(A).

### (F) Limit on My Unpaid Principal; Increased Monthly Payment

My unpaid Principal can never exceed the Maximum Limit equal to ONE HUNDRED FIFTEEN percent ( 115 %) of the Principal amount I originally borrowed. My unpaid Principal could exceed that Maximum Limit due to Minimum Payments and interest rate increases. In that event, on the date that my paying my monthly payment would cause me to exceed that limit, I will instead pay a new monthly payment. This means that my monthly payment may change more frequently than annually and such payment changes will not be limited by the 7.5% Payment Cap. The new Minimum Payment will be in an amount that would be sufficient to repay my then unpaid Principal in full on the Maturity Date in substantially equal payments at the current interest rate.

### (G) Required Full Payment

On the fifth Payment Change Date and on each succeeding fifth Payment Change Date thereafter, I will begin paying the Full Payment as my Minimum Payment until my monthly payment changes again. I also will begin paying the Full Payment as my Minimum Payment on the final Payment Change Date.

### (H) Payment Options

After the first Interest Rate Change Date, Lender may provide me with up to three (3) additional payment options that are **greater** than the Minimum Payment, which are called "Payment Options." I may be given the following Payment Options;

(i) Interest Only Payment: the amount that would pay the interest portion of the monthly payment at the current interest rate. The Principal balance will not be decreased by this Payment Option and it is only available if the interest portion exceeds the Minimum Payment.

(ii) Fully Amortized Payment: the amount necessary to pay the loan off (Principal and interest) at the Maturity Date in substantially equal payments.

(iii) **15 Year Amortized Payment:** the amount necessary to pay the loan off (Principal and interest) within a fifteen (15) year term from the first payment due date in substantially equal payments. This monthly payment amount is calculated on the assumption that the current rate will remain in effect for the remaining term.

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 1E310-XX (12/04)

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DOC ID #: 00012143406811005 These Payment Options are only applicable if they are greater than the Minimum Payment.

### **B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER**

Section 18 of the Security Instrument entitled "Transfer of the Property or a Beneficial Interest in Borrower" is amended to read as follows:

Transfer of the Property or a Beneficial Interest In Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender may also require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by

 PayOption MTA ARM Rider 1E310-XX (12/04)

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DOC ID #: 00012143406811005 this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Adjustable Rate Rider.

	-Вопоч
	-Borrow
	-Воггоч
18 m 18 m	-Borrov

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# PLANNED UNIT DEVELOPMENT RIDER

After Recording Return To: COUNTRYWIDE HOME LOANS, INC. MS SV-79 DOCUMENT PROCESSING P.O.Box 10423 Van Nuys, CA 91410-0423

PARCEL ID #: 16330312007

Prepared By: APRIL MESA

[Escrow/Closing #] [Doc ID #] THIS PLANNED UNIT DEVELOPMENT RIDER is made this TENTH NOVEMBER, 2005 , and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date, given by the

0519191253

MULTISTATE PUD RIDER - Single Family - Fannie Mae/Freddle Mac UNIFORM INSTRUMENT -7R (0411) VMP Mortgage Solutions, Inc. (800)521-7291 Form 3150 1/01



day of

00012143406811005







undersigned (the "Borrower") to secure Borrower's Note to COUNTRYWIDE HOME LOANS, INC.

(the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

5327 MARSH BUTTE STREET LAS VEGAS, NV 89148-4669 [Property Address]

The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described in THE COVENANTS, CONDITIONS, AND RESTRICTIONS FILED OF RECORD THAT AFFECT THE PROPERTY

### (the "Declaration"). The Property is a part of a planned unit development known as SPRING VALLEY SECTION 30

#### [Name of Planned Unit Development]

(the "PUD"). The Property also includes Borrower's interest in the homeowners association or equivalent entity owning or managing the common areas and facilities of the PUD (the "Owners Association") and the uses, benefits and proceeds of Borrower's interest.

**PUD COVENANTS.** In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

**A. PUD Obligations.** Borrower shall perform all of Borrower's obligations under the PUD's Constituent Documents. The "Constituent Documents" are the (i) Declaration; (ii) articles of incorporation, trust instrument or any equivalent document which creates the Owners Association; and (iii) any by-laws or other rules or regulations of the Owners Association. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

**B. Property Insurance.** So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring the Property which is satisfactory to Lender and which provides insurance coverage in the amounts (including deductible levels), for the periods, and against loss by fire, hazards included within the term "extended coverage," and any other hazards, including, but not limited to, earthquakes and floods, for which Lender requires insurance, then: (i) Lender waives the provision in Section 3 for the Periodic Payment to Lender of the yearly premium installments for property insurance on the Property; and (ii) Borrower's obligation under Section 5 to maintain property insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

Initials



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What Lender requires as a condition of this waiver can change during the term of the loan.

Borrower shall give Lender prompt notice of any lapse in required property insurance coverage provided by the master or blanket policy.

In the event of a distribution of property insurance proceeds in lieu of restoration or repair following a loss to the Property, or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender. Lender shall apply the proceeds to the sums secured by the Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

**D. Condemnation.** The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property or the common areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Section 11.

E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the PUD, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of the "Constituent Documents" if the provision is for the express benefit of Lender; (iii) termination of professional management and assumption of self-management of the Owners Association; or (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

**F. Remedies.** If Borrower does not pay PUD dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

Form 3150 1/01

CHL (11/04)

Page 3 of 4

CLARK.NV Document: DOT 2005.1121.5567

Page 25 of 26



2

PUD Rider.

DOC ID #: 00012143406811005BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this

(Seal) - Borrower GOTERA MAGNOLTA

(Seal) - Borrower

\_\_\_\_ (Seal) - Borrower

\_\_\_\_(Seal) - Borrower

Form 3150 1/01

Page 4 of 4

Printed on 3/7/2013 5:20:56 AM

20080122-0002564

Fee: \$15.00 N/C Fee: \$0.00

01/22/2008 14:06:36 T20080011770 Requestor: FIDELITY NATIONAL DEFAULT SOLUTIONS TUS Debbie Conway DHG Clark County Recorder Pgs: 2

WHEN RECORDED MAIL TO: RECONTRUST COMPANY 2380 Performance Dr, RGV-D7-450 Richardson, TX 75082



Attn: Andre Jones TS No. 08-02887 Title Order No. G802797 Investor/Insurer No. 121434068 APN No. 163-30-312-007

### NEVADA IMPORTANT NOTICE NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

NOTICE IS HEREBY GIVEN THAT: RECONTRUST COMPANY, is acting as an agent for the Beneficiary under a Deed of Trust dated 11/10/2005, executed by MAGNOLIA GOTERA, A SINGLE WOMAN as Trustor, to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as beneficiary recorded 11/21/2005, as Instrument No. 0005567 (or Book 20051121, Page N/A) of Official Records in the Office of the County Recorder of Clark County, Nevada. Said obligation including ONE NOTE FOR THE ORIGINAL sum of \$508,250.00. That a breach of, and default in, the obligations for which such Deed of Trust is security has occurred in that payment has not been made of :

FAILURE TO PAY THE INSTALLMENT OF PRINCIPAL, INTEREST AND IMPOUNDS WHICH BECAME DUE ON 09/01/2007 AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST AND IMPOUNDS, TOGETHER WITH ALL LATE CHARGES, PLUS ADVANCES MADE AND COSTS INCURRED BY THE BENEFICIARY, INCLUDING FORECLOSURE FEES AND COSTS AND/OR ATTORNEYS' FEES. IN ADDITION, THE ENTIRE PRINCIPAL AMOUNT WILL BECOME DUE ON 12/01/2035 AS A RESULT OF THE MATURITY OF THE OBLIGATION ON THAT DATE.

That by reason thereof, the present beneficiary under such deed of trust has executed and delivered to RECONTRUST COMPANY a written Declaration of Default and Demand for sale, and has deposited with RECONTRUST COMPANY such deed of trust and all documents evidencing obligations secured thereby, and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

### NOTICE

You may have the right to cure the default hereon and reinstate the one obligation secured by such Deed Of Trust above described. Section NRS 107.080 permits certain defaults to be cured upon the payment of the amounts required by that statutory section without requiring payment of that portion of principal and interest which would not be due had no default occured. Where reinstatement is possible, if the default is not cured within 35 days following recording and mailing of this Notice to Trustor or Trustor's successor in interest, the right of reinstatement will terminate and the property may there after be sold. The Trustor in a have the right to bring court action to assert the non existence of a default or any other defense of Trustor to acceleration and sale. To determine if reinstatement is possible and the amount, if any, to cure the default, contact; Countrywide Home Loans, Inc, c/o RECONTRUST COMPANY, 2380 Performance Dr, RGV-D7-450, Richardson, TX 75082, PHONE; (800) 281-8219

Form nvnod (03/01)



DATED:	JAN 2 2 2008	RECONTRUST COMPANY, as agent for the Beneficiary By: CHICAGO TITLE - NEVADA, as Agent
		BY: My Scoff
State of: N	EVADA	) GARY TRAFFORD
County of:	CLARK	
On හැනට GA	08 before me TRACY N. RY TRAFFORD	LAWRENCE, notary public, personally appeared, personally known to me (or proved to me on the basis of
to me that h	c/she/they executed the same	) whose name(s) is/are subscribed to within instrument and acknowledged : in his/her/their authorized capacity(ies), and that by his/her/their (s), or the entity upon behalf of which the person(s) acted, executed the

Witness my hand and official seal.

RACY N. LAWRENCE Notary Public, State of Nevada Appointment No. 02-74724-1 My Appt. Expires Apr 26, 2010



		20080124-000	
	3	Fee: \$14.00 N/C Fee: \$0.00	
RECONTRUST COMPANY AND WHEN RECORDED MAIL DO RECONTRUST COMPANY 2380 Performance Dr, RGV-D7-450 Richardson, TX 75082	CUMENT TO:	01/24/2008 11:11: T20080013132 <b>Requestor:</b> FIDELITY NATIONAL DEFAUL	
ATTN: Andre Jones TS No. 08-02887 INVESTOR/INSURER No. 12143406 TSG No. G802797	s 36	Debbie Conway Clark County Recorder	RMS Pgs: 1
apn-163-30- 312-7	x7		
SUBST	ITUTION OF TRUSTEE NEW	ADA	
WHEREAS, MAGNOLIA GOTERA, A SERVICES was the original Trustee, and was the original Beneficiary under that c Instrument No. 0005567 in Book 20051	d MORTGAGE ELECTRONIC ertain Deed of Trust dated 11/10	REGISTRATION SYSTEMS, INC. //2005 recorded on 11/21/2005 as	
WHEREAS, the undersigned is the prese	ent Beneficiary under said Deed	of Trust, and	
WHEREAS, the undersigned desires to s of said original Trustee, or Successor Tru	substitute a new Trustee under sa	id Deed of Trust in place and instead	
NOW THEREFORE, the undersigned he IS: 2380 Performance Dr, RGV-D7-450, Whenever the context hereof so requires singular number includes the plural.	Richardson, TX 75082, as Trus	stee under said Deed of Trust.	
DATED:	MORTGAGE ELECTRONIC	CREGISTRATION SYSTEMS, INC.	
	BY: KULLA WA	<del>f</del> ,	
State of:Dallas	Rebecca Witt, Assistant Se	cretary	
On 01/22/2008 before me	Andre D. Jones		
REBECCA WIT or through instrument and acknowledged to pre that	, know to me (or ) to be the person wh	onally appeared r proved to me on the oath of ose name is subscribed to the foregoing e purposes and consideration therein	
Witness my and and official seal Notary Public's Signature		ANDRE D JONES Commission Expires Bibruary 20, 2011	
		Form nvsub (08/06)	
	Page 1 of 1	Printed on 3/7/2013 5	:20:56 AM

JA\_2031



12:20:57

JLB

Pgs: 1

FIDELITY NATIONAL DEFAULT SOLUTIONS TUS

Fee: \$14.00 N/C Fee: \$25.00

03/20/2008

T20080047889

Requestor:

Debbie Conway

Clark County Recorder

WHEN RECORDED MAIL TO: Magnolia Gotero 5327 MARSH BUTTE STREET LAS VEGAS, NV 89148

TS No. 08-02887 Title Order No. G802797 Investor/Insurer No.

### RESCISSION OF ELECTION TO DECLARE DEFAULT NEVADA

Un.

NOTICE IS HEREBY GIVEN that RECONTRUST COMPANY, acting as an agent for the Beneficiary does hereby rescind, cancel and withdraw the Notice of Default and Election to Sell hereinafter described, provided, however, that this rescission shall not be construed as waiving, curing, extending to, or affecting any default, either past, present or future, under such Deed of Trust, or as impairing any right or remedy thereunder, and it is and shall be deemed to be, only an election without prejudice not to cause a sale to be made pursuant to such Notice of Default and Election to Sell, and it shall not in any way alter or change any of the rights remedies or privileges secured to Beneficiary and/or Trustee under such Deed of Trust, nor modify, nor alter in any respect any of the terms, covenants, conditions or obligations therein contained.

Said NOTICE OF DEFAULT AND ELECTION TO SELL under Deed of Trust specifically described therein was:

Recorded on 01/22/2008, as Instrument No. 0002564, in Book 20080123, Page n/a, of Official Records of Clark County, Nevada.

The DEED OF TRUST affected by this notice recorded on 11/21/2005 as Instrument No. 0005567 in Book 20051121 Page N/A., executed by MAGNOLIA GOTERA, A SINGLE WOMAN, as Trustor in Clark County, Nevada.

DATED: March 15, 2008

RECONTRUST COMPANY, as agent for the Beneficiary

BY: State of: Louis Hebb, Team Member County of: Kerr On 03/15/2008 before me personally appeared อบเร 1100 , know to me (or proved to me on the oath of

or through \_\_\_\_\_\_\_) to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he/sty executed the same for the purposes and consideration therein expressed.

Witness my hand and official seal.

Notary Public's Signature



Form nvresc (08/06)



Tax ID:       163-30-312-007         Property Address:       5327 Marsh Butte St         Las Vegas, NV 89148-4669       •	Property Address: 5327 Marsh Butte St	Inst #: 201111020000754 Fees: \$18.00 N/G Fee: \$25.00 11/02/2011 08:02:44 AM Receipt #: 965446 Requestor: CORELOGIC Recorded By: MSH Pge: 2 DEBBIE CONWAY GLARK COUNTY RECORDER
NV0-ADT 14727720 10/26/2011 This space for Recorder's use	5	This space for Recorder's use

MIN #: 1000157-0006127350-0

# ASSIGNMENT OF DEED OF TRUST

For Value Received, the undersigned holder of a Deed of Trust (herein "Assignor") whose address is 3300 S.W. 34th Avenue, Suite 101 Ocala, FL 34474 does hereby grant, sell, assign, transfer and convey unto U.S. BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE LXS 2006-4N TRUST FUND whose address is 10350 PARK MEADOWS DR, LITTLETON, CO 80124 all beneficial interest under that certain Deed of Trust described below together with the note(s) and obligations therein described and the money due and to become due thereon with interest and all rights accrued or to accrue under said Deed of Trust.

**COUNTRYWIDE HOME LOANS, INC.** Original Lender: Made By: **MAGNOLIA GOTERA, A SINGLE WOMAN** CTC REAL ESTATE SERVICES Trustee: Original Loan Amount: \$508,250.00 Date of Deed of Trust: 11/10/2005

Recorded in Clark County, NV on: 11/21/2005, book N/A, page N/A and instrument number 20051121-0005567

I the undersigned hereby affirm that this document submitted for recording does not contain the social security number of any person or persons.

IN WITNESS WHEREOF, the undersigned has caused this Assignment of Deed of Trust to be executed on 10/2-7/11

> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Christopher Herrera Assistant Secretary



State of California County of Ventura

ssera Mormas Kejas D-27-2011 before me, , Notary Public, personally appeared istophen the

, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/a/e subscribed to the within instrument and acknowledged to me that he/s/e/th/y executed the same in his/h//th/ir authorized capacity (is), and that by his/h/th/ir signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

My Commission Expires:

Nota

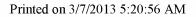
(Seal)

NORMA ROJAS

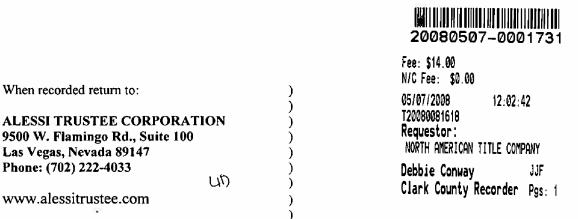
Commission # 1925662 Notary Public - California Ventura County Comm. Expires Feb 14, 2015



14612143406815262



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A.P.N. 163-30-312-007

Trustee Sale # SMR-5327-N

# NOTICE OF DELINQUENT ASSESSMENT (LIEN)

In accordance with Nevada Revised Statutes and the Association's Declaration of Covenants, Conditions and Restrictions (CC&Rs) recorded on Pending, as Instrument No: pending, of the official records of Clark County, Nevada, Shadow Mountain Ranch HOA has a lien on the following legally described property.

The property against which the lien is imposed is commonly referred to as 5327 Marsh Butte St., Las Vegas, NV 89148 and more particularly legally described as: Lot 7 Block 1 Book 102 Page 28 in the County of Clark.

The owner(s) of record as reflected on the public record as of today's date is (are): Magnolia Gotera

The mailing address(es) is: 1090 Twin Creeks Dr., Salinas, CA 93905

The total amount due through today's date is: \$957.00. Of this total amount \$570.00 represent Collection and/or Attorney fees and \$50.00 represent collection costs, late fees, service charges and interest. Note: Additional monies shall accrue under this claim at the rate of the claimant's regular monthly or special assessments, plus permissible late charges, costs of collection and interest, accruing subsequent to the date of this notice.

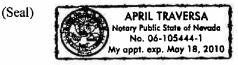
Date: April 15, 2008

By:

Aileen Ruiz - Trustee Sale Officer

Alessi Trustee Corporation, on behalf of Shadow Mountain Ranch

SUBSCRIBED and SWORN before me April 15, 2008



(Signature)

NOTARY PUBLIC

	20080723-0001378
) )	Fee: \$14.00 N/C Fee: \$0.00
) ) ) )	07/23/2008 11:17:47 T20080152397 <b>Requestor:</b> NORTH AMERICAN TITLE COMPANY
) ) )	Debbie Conway JLB Clark County Recorder Pgs: 1
	) ) ) ) ) )

A.P.N. 163-30-312-007

Trustee Sale No. SMR-5327-N

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER HOMEOWNERS ASSOCIATION LIEN

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

DISPUTE! You may have the legal right to bring your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account. The sale may not be set until ninety days from the date this notice of default is recorded. The date of recordation appears on this notice. The amount due is \$1,929.00 as of 6/21/2008 and will increase until your account becomes current. To arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact: Shadow Mountain Ranch, c/o Alessi Trustee Corp., 9500 West Flamingo Road, Suite 100, Las Vegas, NV 89147. Certificate

THIS NOTICE pursuant to that certain Assessment Lien, recorded on May 7, 2008 as document number 20080507-01731, of Official Records in the County of Clark, State of Nevada, Owner(s): Magnolia Gotera

Of Lot 7 Block 1, as per map recorded in Book 102, Pages 28, as shown on the Condominium Plan, Recorded on as document number pending as shown on the Subdivision map recorded in Maps of the County of Clark, State of Nevada.

### PROPERTY ADDRESS: 5327 Marsh Butte St., Las Vegas, NV 89148

If you have any questions, you should contact an attorney or the Association that maintains the right of assessment upon your property. Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale, provided the sale is concluded prior to the conclusion of the foreclosure. REMEMBER YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION.

NOTICE IS HEREBY GIVEN THAT The Alessi Trustee Corporation is appointed trustee agent under the above referenced lien, dated May 7, 2008, executed by Shadow Mountain Ranch to secure assessment obligations in favor of said Association, pursuant to the terms contained in the Declaration of Covenants, Conditions, and Restrictions. A breach of, and default in, the obligation for which said Covenants, Conditions, and Restrictions as security has occurred in that the payment(s) have not been made of homeowners assessments due from and all subsequent homeowner's assessments, monthly or otherwise, less credits and offsets, plus late charges, interest, Association's fees and costs, trustee's fees and costs, and attorney's fees and costs.

Dated: June 21, 2008

April Traversa, Alessi Trustee Corporation on behalf of Shadow Mountain Ranch.





		N/G FEE: \$0.00	
When recorded mail to:	)	04/30/2009 12:43:3 T20090150302 <b>Reguestor</b> :	36
THE ALESSI & KOENIG, LLC 9500 West Flamingo Rd., Ste 100	)	JUNES LEGAL SERVICES	
Las Vegas, Nevada 89147 Phone: 702-222-4033	) )	Debbie Conway Clark County Recorder	OSA Pgs: 1

A.P.N. 163-30-312-007

Trustee Sale No. SMR-5327-N

# NOTICE OF DEFAULT AND ELECTION TO SELL UNDER HOMEOWNERS ASSOCIATION LIEN

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

DISPUTE! You may have the legal right to bring your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account. The sale may not be set until ninety days from the date this notice of default is recorded. The date of recordation appears on this notice. The amount due is \$2,150.00 as of April 14, 2009 and will increase until your account becomes current. To arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact: Shadow Mountain Ranch, c/o Alessi & Koenig, LLC, 9500 West Flamingo Road, Suite 100, Las Vegas, NV 89147.

THIS NOTICE pursuant to that certain Assessment Lien, recorded on May 7, 2008 as document number 20080507-01731, of Official Records in the County of Clark, State of Nevada. Owner(s): Magnolia Gotera

Of Lot 7 Block 1, as per map recorded in Book 102, Pages 28, as shown on the Condominium Plan, Recorded on as document number **pending** as shown on the Subdivision map recorded in Maps of the County of Clark, State of Nevada.

# PROPERTY ADDRESS: 5327 Marsh Butte St., Las Vegas, NV 89148

If you have any questions, you should contact an attorney or the Association that maintains the right of assessment upon your property. Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale, provided the sale is concluded prior to the conclusion of the foreclosure. REMEMBER YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION.

NOTICE IS HEREBY GIVEN THAT The Alessi & Koenig is appointed trustee agent under the above referenced lien, dated May 7, 2008, executed by Shadow Mountain Ranch to secure assessment obligations in favor of said Association, pursuant to the terms contained in the Declaration of Covenants, Conditions, and Restrictions. A breach of, and default in, the obligation for which said Covenants, Conditions, and Restrictions as security has occurred in that the payment(s) have not been made of homeowners assessments due from and all subsequent homeowner's assessments, monthly or otherwise, less credits and offsets, plus late charges, interest, Association's fees and costs, trustee's fees and costs, and attorney's fees and costs.

Dated: April 14, 2009

TRAADY ECTOR

Tiffany Echols, Alessi & Koenig, LLC on behalf of Shadow Mountain Ranch.



Inst #: 201007010000190 Fees: \$14.00 N/C Fee: \$0.00 07/01/2010 08:33:21 AM Receipt #: 409704 Requestor: JUNES LEGAL SERVICES Recorded By: DXI Pgs: 1 DEBBIE CONWAY CLARK COUNTY RECORDER

When recorded mail to:

THE ALESSI & KOENIG, LLC 9500 West Flamingo Rd., Ste 100 Las Vegas, Nevada 89147 Phone: 702-222-4033

A.P.N. 163-30-312-007 Trustee Sale No. SMR-5327-N

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER HOMEOWNERS ASSOCIATION LIEN

WARNING! IF YOU FAIL TO PAY THE AMOUNT SPECIFIED IN THIS NOTICE, YOU COULD LOSE YOUR HOME, EVEN IF THE AMOUNT IS IN DISPUTE! You may have the right to bring your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account. The sale may not be set until ninety days from the date this notice of default recorded, which appears on this notice. The amount due is \$3,140.00 as of June 28, 2010 and will increase until your account becomes current. To arrange for payment to stop the foreclosure, contact: Shadow Mountain Ranch, c/o Alessi & Koenig, 9500 W. Flamingo Rd, Ste 100, Las Vegas, NV 89147.

THIS NOTICE pursuant to that certain Assessment Lien, recorded on May 7, 2008 as document number 20080507-01731, of Official Records in the County of Clark, State of Nevada. Owner(s): Magnolia Gotera, of Lot 7 Block 1, as per map recorded in Book 102, Pages 28, as shown on the Condominium Plan, Recorded on as document number pending as shown on the Subdivision map recorded in Maps of the County of Clark, State of Nevada. PROPERTY ADDRESS: 5327 Marsh Butte St., Las Vegas, NV 89148. If you have any questions, you should contact an attorney. Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale, provided the sale is concluded prior to the conclusion of the foreclosure. REMEMBER YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION. NOTICE IS HEREBY GIVEN THAT The Alessi & Koenig is appointed trustee agent under the above referenced lien, dated May 7, 2008, executed by Shadow Mountain Ranch to secure assessment obligations in favor of said Association, pursuant to the terms contained in the Declaration of Covenants, Conditions, and Restrictions (CC&Rs). A default in the obligation for which said CC&Rs has occurred in that the payment(s) have not been made of homeowners assessments due from and all subsequent assessments, late charges, interest, collection and/or attorney fees and costs.

Dated: June 28, 2010

Miro Jeftic, Alessi & Koenig, LLC on behalf of Shadow Mountain Ranch



Inst #: 201101260002852 Fees: \$14.00 N/C Fee: \$0.00 01/26/2011 09:05:00 AM Receipt #: 654197 Requestor: ALESSI & KOENIG LLC (JUNES Recorded By: KXC Pgs: 1 DEBBIE CONWAY CLARK COUNTY RECORDER

When recorded mail to: Alessi & Koenig, LLC 9500 West Flamingo Rd., Suite 100 Las Vegas, NV 89147 Phone: 702-222-4033

APN: 163-30-312-007

### TSN **SMR-5327-N**

### **NOTICE OF TRUSTEE'S SALE**

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 THE Alessi & Koenig at 702-222-4033. IF YOU NEED ASSISTANCE, PLEASE CALL THE FORECLOSURE SECTION OF THE OMBUDSMAN'S OFFICE, NEVADA REAL ESTATE DIVISION, AT 1-877-829-9907 IMMEDIATELY.

### NOTICE IS HEREBY GIVEN THAT:

On March 9, 2011, Alessi & Koenig as duly appointed Trustee pursuant to a certain lien, recorded on May 7, 2008, as instrument number 20080507-01731, of the official records of Clark County, Nevada, WILL SELL THE BELOW MENTIONED PROPERTY TO THE HIGHEST BIDDER FOR LAWFUL MONEY OF THE UNITED STATES, OR A CASHIERS CHECK at: 4:00 P.M. at 930 S. 4th Street, Las Vegas Nevada 89101.

The street address and other common designation, if any, of the real property described above is purported to be: 5327 Marsh Butte St., Las Vegas, NV 89148. The owner of the real property is purported to be: Magnolia Gotera

The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designations, if any, shown herein. Said sale will be made, without covenant or warranty, expressed or implied, regarding title, possession or encumbrances, to pay the remaining principal sum of a note, homeowner's assessment or other obligation secured by this lien, with interest and other sum as provided therein: plus advances, if any, under the terms thereof and interest on such advances, plus fees, charges, expenses, of the Trustee and trust created by said lien. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$5,757.00. Payment must be in cash, a cashier's check drawn on a state or national bank, a check drawn by a state bank or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state.

Date: December 16, 2010

By: Branko Jeftic on behalf of Shadow Mountain Ranch Community Association



20081007-0003984

13:53:46

CDO

Fee: \$0.00

10/07/2008

T20080237054

Requestor :

REPUBLIC SERVICES

Clark County Recorder Pgs: 1

Debbie Conway

N/C Fee: \$0.00

# NOTICE OF CLAIM OF LIEN FOR SOLID WASTE SERVICE

PARCEL# 163-30-312-007 Account # 23-61950-4

NOTICE IS HEREBY GIVEN that: REPUBLIC SERVICES hereby claims a lien pursuant to: NEVADA REVISED STATUTES CHAPTER 444.520

in the amount of \$89.62, on and against the real property of: GOTERA MAGNOLIA

said property being legally described as follows: SECTION 30 R2-60 70 #5 PLAT BOOK 102 PAGE 28 LOT 7 BLOCK 1

and commonly known as: 5327 MARSH BUTTE ST, LAS VEGAS NV 89148 Clark County, Las Vegas, Nevada 89148 The lien claimed against the interest of: GOTERA MAGNOLIA as owner of the above-described property is for solid waste collection, charges, fees and penalties charged by: REPUBLIC SERVICES

as contractor of CLARK COUNTY for the period from 1/01/2008 to 6/30/2008

That the record owner of the property was given written notice of deliquency at his last address shown by the records of the County Assessor and that after the expiration of fifteen (15) days of said notice, the said record owner has failed and neglected to pay the amount of the charges, fees and penalties due as aforesaid.

STATE OF NEVADA ) ) ss: COUNTY OF CLARK)

CAROLYN PAIGE, being first duly sworn according to law, deposes and says: That she is the Representative of the Lien claimant herein; and that she has read the above and foregoing Notice of Claim of Lien and knows the contents thereof, and that the statement and averments of facts therein contained are true and of her own knowledge and belief, except as to those statements made upon information and belief, and as to those she believes them to be true.

SUBSCRIBED and SWORN to before me this 17th day of June, 2008

Notary Public



By: **Carolyn** Paige

Representative of the Inen Claimant Republic Silver State Disposal, Inc., DBA Republic Services

WHEN RECORDED, RETURN TO: REPUBLIC SERVICES P.O. BOX 98508 LAS VEGAS, NEVADA 89193-8508



20081114-0002278

Clark County Recorder Pgs: 1

10:30:49

JAU

Fee: \$0.00

11/14/2008 T20080278786

Requestor:

REPUBLIC SERVICES

Debbie Conway

N/C Fee: \$0.00

# NOTICE OF CLAIM OF LIEN FOR SOLID WASTE SERVICE

PARCEL# 163-30-312-007 Account # 23-61950-4

NOTICE IS HEREBY GIVEN that: REPUBLIC SERVICES hereby claims a lien pursuant to: NEVADA REVISED STATUTES CHAPTER 444.520

in the amount of \$78.90, on and against the real property of: GOTERA MAGNOLIA

said property being legally described as follows: SECTION 30 R2-60 70 #5 PLAT BOOK 102 PAGE 28 LOT 7 BLOCK 1

and commonly known as: 5327 MARSH BUTTE ST, LAS VEGAS NV 89148 Clark County, Las Vegas, Nevada 89148 The lien claimed against the interest of: GOTERA MAGNOLIA as owner of the above-described property is for solid waste collection, charges, fees and penalties charged by: REPUBLIC SERVICES

as contractor of CLARK COUNTY for the period from 7/01/2008 to 12/31/2008

That the record owner of the property was given written notice of deliquency at his last address shown by the records of the County Assessor and that after the expiration of fifteen (15) days of said notice, the said record owner has failed and neglected to pay the amount of the charges, fees and penalties due as aforesaid.

STATE OF NEVADA ) ) ss: COUNTY OF CLARK) CAROLYN PAIGE. being first duly sworn according to law, deposes and says: That she is the Representative of the Lien claimant herein; and that she has read the above and foregoing Notice of Claim of Lien and knows the contents thereof, and that the statement and averments of facts therein contained are true and of her own knowledge and belief, except as to those statements made upon information and belief, and as to those she believes them to be true.

SUBSCRIBED and SWORN to before me this 29th day of October, 2008

TAWNIA SCHNURR

Notary Public, State of Nevada

Appointment No. 08-7239-1

Appt. Expires July 11, 2012

Notary Public



WHEN RECORDED, RETURN TO: REPUBLIC SERVICES P.O. BOX 98508 LAS VEGAS, NEVADA 89193-8508



Inst#:200909040000208 Fees:\$0.00 N/C Fee:\$0.00 09/04/2009 07:17:41 AM Receipt#:44523 Requestor: REPUBLIC SERVICES Recorded By: ARO Pgs:1 DEBBIE CONWAY CLARK COUNTY RECORDER

### NOTICE OF CLAIM OF LIEN FOR SOLID WASTE SERVICE

PARCEL# 163-30-312-007 Account # 23-61950-4

NOTICE IS HEREBY GIVEN that: **REPUBLIC SERVICES** hereby claims a lien pursuant to: NEVADA REVISED STATUTES CHAPTER 444.520

in the amount of \$124.23, on and against the real property of: GOTERA MAGNOLIA

said property being legally described as follows: SECTION 30 R2-60 70 #5 PLAT BOOK 102 PAGE 28 LOT 7 BLOCK 1

and commonly known as: 5327 MARSH BUTTE ST, LAS VEGAS NV 89148 Clark County, Las Vegas, Nevada 89148 The lien claimed against the interest of: GOTERA MAGNOLIA as owner of the above-described property is for solid waste collection, charges, fees and penalties charged by: **REPUBLIC SERVICES** 

as contractor of CLARK COUNTY for the period from 1/01/2009 to 9/30/2009

That the record owner of the property was given written notice of deliquency at his last address shown by the records of the County Assessor and that after the expiration of fifteen (15) days of said notice, the said record owner has failed and neglected to pay the amount of the charges, fees and penalties due as aforesaid.

STATE OF NEVADA ) ) ss:

COUNTY OF CLARK)

CAROLYN PAIGE, being first duly sworn according to law, deposes and says: That she is the Representative of the Lien claimant herein; and that she has read the above and foregoing Notice of Claim of Lien and knows the contents thereof, and that the statement and averments of facts therein contained are true and of her own knowledge and belief, except as to those statements made upon information and belief, and as to those she believes them to be true.

SUBSCRIBED and SWORN to before me this 17th day of August , 2009

By:

Notary Public

**Carolyn** Paige

Representative of the Lien Claimant Republic Silver State Disposal, Inc., DBA Republic Services



WHEN RECORDED, RETURN TO: **REPUBLIC SERVICES** P.O. BOX 98508 LAS VEGAS, NEVADA 89193-8508



Inst #: 201004010000354 Fees: \$0.00 N/C Fee: \$0.00 04/01/2010 09:04:52 AM Receipt #: 293927 **Requestor: REPUBLIC SERVICES** Recorded By: COJ Pgs: 1 DEBBIE CONWAY CLARK COUNTY RECORDER

# NOTICE OF CLAIM OF LIEN FOR SOLID WASTE SERVICE

PARCEL# 163-30-312-007 Account # 23-61950-4

NOTICE IS HEREBY GIVEN that: **REPUBLIC SERVICES** hereby claims a lien pursuant to: NEVADA REVISED STATUTES **CHAPTER 444.520** 

in the amount of \$84.66, on and against the real property of: GOTERA MAGNOLIA

said property being legally described as follows: SECTION 30 R2-60 70 #5 PLAT BOOK 102 PAGE 28 LOT 7 BLOCK 1

and commonly known as: 5327 MARSH BUTTE ST, LAS VEGAS NV 89148 Clark County, Las Vegas, Nevada 89148 The lien claimed against the interest of: GOTERA MAGNOLIA as owner of the above-described property is for solid waste collection, charges, fees and penalties charged by: **REPUBLIC SERVICES** 

as contractor of CLARK COUNTY for the period from 10/01/2009 to 3/31/2010

That the record owner of the property was given written notice of deliquency at his last address shown by the records of the County Assessor and that after the expiration of fifteen (15) days of said notice, the said record owner has failed and neglected to pay the amount of the charges, fees and penalties due as aforesaid.

### STATE OF NEVADA ) ) ss: COUNTY OF CLARK)

CAROLYN PAIGE, being first duly sworn according to law, deposes and says: That she is the Representative of the Lien claimant herein; and that she has read the above and foregoing Notice of Claim of Lien and knows the contents thereof, and that the statement and averments of facts therein contained are true and of her own knowledge and belief, except as to those statements made upon information and belief, and as to those she believes them to be true.

SUBSCRIBED and SWORN to before me this 22nd day of February, 2010

By:

Notary Public



Representative of the Lien Claimant Republic Silver State Disposal, Inc., DBA Republic Services



WHEN RECORDED. RETURN TO: **REPUBLIC SERVICES** P.O. BOX 98508 LAS VEGAS, NEVADA 89193-8508

### NOTICE OF CLAIM OF LIEN FOR SOLID WASTE SERVICE

PARCEL# 163-30-312-007 Account # 620-2361950

NOTICE IS HEREBY GIVEN that: Clark County on behalf of or in the name of lien claimant Republic Silver State Disposal, Inc., DBA Republic Services hereby claims a lien pursuant to: NEVADA REVISED STATUTES CHAPTER 444.520

in the amount of \$85.14, on and against the real property of: GOTERA MAGNOLIA

said property being legally described as follows: SECTION 30 R2-60 70 #5 PLAT BOOK 102 PAGE 28 LOT 7 BLOCK 1

and commonly known as: 5327 MARSH BUTTE ST, LAS VEGAS NV 89148-4669 Clark County, Las Vegas, Nevada 891484669 The lien claimed against the interest of: GOTERA MAGNOLIA as owner of the above-described property is for solid waste collection, charges, fees and penalties charged by: REPUBLIC SERVICES

as contractor of CLARK COUNTY for the period from 10/01/2010 to 3/31/2011

That the record owner of the property was given written notice of deliquency at his last address shown by the records of the County Assessor and that after the expiration of fifteen (15) days of said notice, the said record owner has failed and neglected to pay the amount of the charges, fees and penalties due as aforesaid.

STATE OF NEVADA )

COUNTY OF CLARK)

CAROLYN PAIGE, being first duly sworn according to law, deposes and says:
 ) ss: That she is the Representative of the Lien claimant herein; and that she has read the above and foregoing Notice of Claim of Lien and knows the contents thereof, and that the statement and averments of facts therein contained are true and of her own knowledge and belief, except as to those statements made upon information and belief, and as to those she believes them to be true.

SUBSCRIBED and SWORN to before me this 23rd day of March, 2011

Notary Public

By: Carolyn Paige

Representative of the Lien Claimant Republic Silver State Disposal, Inc., DBA Republic Services



WHEN RECORDED, RETURN TO: REPUBLIC SERVICES . P.O. BOX 98508 LAS VEGAS, NEVADA 89193-8508

Inst #: 201104190001509 Fees: \$0.00 N/C Fee: \$0.00 04/19/2011 10:14:15 AM Receipt #: 744904 Requestor: REPUBLIC SERVICES Recorded By: KGP Pgs: 1 DEBBIE CONWAY CLARK COUNTY RECORDER

CLARK,NV Document: LN 2011.0419.1509

ŝ.

When Recorded mail Document and tax statement to: JBWNO revocable living trust 5327 Marsh Butte St. Las Vegas, NV 89148



Inst #: 201105270004010 Fees: \$16.00 N/C Fee: \$25.00 RPTT: \$0.00 Ex: #007 05/27/2011 04:12:48 PM Receipt #: 792751 Requestor: STACY MOORE Recorded By: SOL Pgs: 4 DEBBIE CONWAY CLARK COUNTY RECORDER

APN: 163-30-312-007

uninsured Deed

# **GRANT DEED**

STATE OF NEVADA	)
	)ss
COUNTY OF CLARK	)

KNOW ALL MEN BY THESE PRESENTS, That for and in consideration of the sum of Ten Dollars and zero Cents (\$10.00) in hand paid to Gotera Magnolia (hereinafter called the Grantor), the receipt of whereof is hereby acknowledged, the Grantor, Gotera Magnolia hereby RELEASES, QUITCLAIMS, GRANTS, SELLS, AND CONVEYS to JBWNO revocable living trust, JBWNO revocable living trust, (hereinafter called Grantee), all of the Grantors' right, title, interest, and claim in or to the following described real estate, situated in Clark County, Nevada, to-wit: SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF



DATED: State of Nevada

**County of Clark** 

I hereby certify that Magnelia Getera whose name(s) are/is signed to the foregoing conveyance, and are known to me (or provided to me on the basis of Satisfactory evidence), acknowledged before me on this day, that, being informed of the contents of the conveyance, they executed the same voluntarily on the day the same bears date.

Magnolia Gotera

On May 27- 2011 before me,

Magnolia Gotera (here insert name and title of the officer)

WITNESS my hand and official seal. May 27, 2011

Signature

F OF NEVADA unty of Clark CHELSEA GOLDMAN (Seal) Appointment Ex

Chelsen Goldman

ARY PUBLIC

Chelse Goldman, Notany MAIL TAX STATEMENTS AS DIRECTED ABOVE



Exhibit A

Legal description as recorded on document number 20051121-0005566

Also known as:

APN: 163-30-312-007

5327 MARSH BUTTE ST LAS VEGAS, NV 89148

Lot 7 in Block 1 of Final Map of Section 30 R2-60/70 No. 5, as shown by map thereof on file in Book 102 of Plats, Page 28 in the Office of the County Recorder of Clark County, Nevada



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STATE OF NEVADA	х э 🗖
DECLARATION OF VALUE FORM	
1. Assessor Parcel Number(s)	
a. 163-30-312-007	
b	
¢	
d	
2. Type of Property:	
a. Vacant Land b. Single Fam. 1 c. Condo/Twnhse d. 2-4 Plex	
e. Apt. Bldg f. Comm'l/Ind'	Book:   Page:     l   Date of Recording:
g. Agricultural h. Mobile Home	
Other	
3. a. Total Value/Sales Price of Property	\$_ <del></del>
b. Deed in Lieu of Foreclosure Only (value of	property) ()
c. Transfer Tax Value:	\$ <u>-</u>
d. Real Property Transfer Tax Due	\$_ <del></del>
4. If Exemption Claimed:	
a. Transfer Tax Exemption per NRS 375.090	, Section
b. Explain Reason for Exemption: Trans	
5. Partial Interest: Percentage being transferred:	
The undersigned declares and acknowledge	
NRS 375.060 and NRS 375.110, that the informati	
information and belief, and can be supported by do	
information provided herein. Furthermore, the part	
exemption, or other determination of additional tax	
due plus interest at 1% per month. Pursuant to NF	
jointly and severally liable for any additional amount	unt owed.
Signature Kristin Jordal	Canacity Truster
drinks	
Signature	Capacity
SELLER (GRANTOR) INFORMATION	
(REQUIRED)	(REQUIRED)
Print Name: Magnolia Gotera	Print Name: JBWND revocuble living
Address: 5327 Marsh Butte St.	Address: 5327 Marsh Butte St
City: Las Vegas State: NV Zip: 89148	City: Las Vegas State: NV Zip: 89148
State2tp2tp	Suite. 149 Zip 114
<b>COMPANY/PERSON REQUESTING RECOF</b>	<b>EDING (required if not seller or buyer)</b>
Print Name:	Escrow #:
Address:	
City:	State:Zip:
AS A PUBLIC RECORD THIS FORM MAY BE RECORI	

CCOR\_DV\_Form.pdf ~ 01/12/09

When Recorded mail Document and tax statement to: Stacy Moore 5327 Marsh Butte St. Las Vegas, NV 89148

Inst #: 201105270004011 Fees: \$16.00 N/C Fee: \$0.00 RPTT: \$0.00 Ex: #007 05/27/2011 04:12:48 PM Receipt #: 792751 Requestor: STACY MOORE Recorded By: SOL Pgs: 4 DEBBIE CONWAY CLARK COUNTY RECORDER

APN: 163-30-312-007

# **GRANT DEED**

STATE OF NEVADA	)
	)ss
COUNTY OF CLARK	)

KNOW ALL MEN BY THESE PRESENTS, That for and in consideration of the sum of Ten Dollars and zero Cents (\$10.00) in hand paid to JBWNO revocable living trust (hereinafter called the Grantor), the receipt of whereof is hereby acknowledged, the Grantor, JBWNO revocable living trust hereby RELEASES, QUITCLAIMS, GRANTS, SELLS, AND CONVEYS to Stacy Moore, Stacy Moore, (hereinafter called Grantee), all of the Grantors' right, title, interest, and claim in or to the following described real estate, situated in Clark County, Nevada, to-wit:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF



Exhibit A

Legal description as recorded on document number 20051121-0005566

Also known as:

APN: 163-30-312-007

5327 MARSH BUTTE ST LAS VEGAS, NV 89148

Lot 7 in Block 1 of Final Map of Section 30 R2-60/70 No. 5, as shown by map thereof on file in Book 102 of Plats, Page 28 in the Office of the County Recorder of Clark County, Nevada

•



DATED: State of Nevada

**County of Clark** 

I hereby certify that <u>Kristin Jordal</u> whose name(s) are/is signed to the foregoing conveyance, and are known to me (or provided to me on the basis of Satisfactory evidence), acknowledged before me on this day, that, being informed of the contents of the conveyance, they executed the same voluntarily on the day the same bears date.

tor Trustee Grantor /

On MAY 27th, 2011 before me,

Kristin Jordal - Trustee

(here insert name and title of the officer)

WITNESS my hand and official seal. / Signature Seal) Exa 3-14-14 r+ No 10-1531-) MAIL TAX STATEMENTS AS DIRECTED ABOVE



7**78** - 2

STATE OF NEVADA DECLARATION OF VALUE FORM 1. Assessor Parcel Number(s) a. 163-30-310-007 b. c. d. 2. Type of Property: a. Vacant Land b. Single Fam. F c. Condo/Twnhse d. 2-4 Plex Comm'l/Ind'l Mobile Home Other 3. a. Total Value/Sales Price of Property b. Deed in Lieu of Foreclosure Only (value of c. Transfer Tax Value: d. Real Property Transfer Tax Due 4. If Exemption Claimed: a. Transfer Tax Exemption per NRS 375.090, b. Explain Reason for Exemption: Transfer red: Distributed constidered for S. Partial Interest: Percentage being transferred: The undersigned declares and acknowledge NRS 375.060 and NRS 375.110, that the informati information and belief, and can be supported by do information provided herein. Furthermore, the par exemption, or other determination of additional tax due plus interest at 1% per month. Pursuant to NR	Book: Page: Date of Recording: Date of Recording: Notes: property) $\begin{pmatrix} & & & & & & & & & & & & & & & & & & $
jointly and severally liable for any additional amou Signature Krustin Jondal	
v	Capacity
SELLER (GRANTOR) INFORMATION (REQUIRED)         Print Name:       DBWNO revocable living true         Address:       S327 Marsh Butte St         City:       Las Vegas         State:       NU         Zip:       89148         Print Name:       Address:         Address:       COMPANY/PERSON REQUESTING RECOR         Print Name:       Company         Address:       City:	(REQUIRED) stPrint Name: <u>Stacy Moore</u> Address: <u>5327 Marsh Buth</u> St. City: <u>Las Vægas</u> State: <u>NV</u> Zip: <u>89148</u>

AS A PUBLIC RECORD THIS FORM MAY BE RECORDED/MICROFILMED

CCOR\_DV\_Form.pdf ~ 01/12/09



Inst #: 201105310002660

05/31/2011 02:29:53 PM

REPUBLIC SERVICES

DEBBIE CONWAY

Recorded By: DHG Pgs: 1

CLARK COUNTY RECORDER

Receipt #: 794145

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

**Requestor:** 

#### NOTICE OF CLAIM OF LIEN FOR SOLID WASTE SERVICE

PARCEL# 163-30-312-007 Account # 620-2361950

NOTICE IS HEREBY GIVEN that: Clark County on behalf of or in the name of lien claimant Republic Silver State Disposal, Inc., DBA Republic Services hereby claims a lien pursuant to: NEVADA REVISED STATUTES CHAPTER 444.520

in the amount of \$127.47, on and against the real property of: GOTERA MAGNOLIA

said property being legally described as follows: SECTION 30 R2-60 70 #5 PLAT BOOK 102 PAGE 28 LOT 7 BLOCK 1

and commonly known as: 5327 MARSH BUTTE ST, LAS VEGAS NV 89148-4669 Clark County, Las Vegas, Nevada 891484669 The lien claimed against the interest of: GOTERA MAGNOLIA as owner of the above-described property is for solid waste collection, charges, fees and penalties charged by: REPUBLIC SERVICES

as contractor of CLARK COUNTY for the period from 4/01/2011 to 6/30/2011

That the record owner of the property was given written notice of deliquency at his last address shown by the records of the County Assessor and that after the expiration of fifteen (15) days of said notice, the said record owner has failed and neglected to pay the amount of the charges, fees and penalties due as aforesaid.

STATE OF NEVADA)

COUNTY OF CLARK)

CAROLYN PAIGE, being first duly sworn according to law, deposes and says:
 ) ss: That she is the Representative of the Lien claimant herein; and that she has read the above and foregoing Notice of Claim of Lien and knows the contents thereof, and that the statement and averments of facts therein contained are true and of her own knowledge and belief, except as to those statements made upon information and belief, and as to those she believes them to be true.

SUBSCRIBED and SWORN to before me this 23rd day of May, 2011

Notary Public

By:

Carolyn Paige Representative of the Lien Claimant Republic Silver State Disposal, Inc., DBA Republic Services



WHEN RECORDED, RETURN TO: REPUBLIC SERVICES P.O. BOX 98508 LAS VEGAS, NEVADA 89193-8508

Inst #: 201209110002023 Fees: \$17.00 N/C Fee: \$0.00 09/11/2012 08:05:52 AM Receipt #: 1302455 Requestor: ALESSI & KOENIG LLC Recorded By: DXI Pgs: 1 DEBBIE CONWAY CLARK COUNTY RECORDER

When recorded return to:

ALESSI & KOENIG, LLC 9500 W. Flamingo Rd., Suite 205 Las Vegas, Nevada 89147 Phone: (702) 222-4033

A.P.N. 163-30-312-007

Trustee Sale # SMR-5327-N

#### NOTICE OF DELINQUENT ASSESSMENT (LIEN)

In accordance with Nevada Revised Statutes and the Association's Declaration of Covenants, Conditions and Restrictions (CC&Rs) of the official records of **Clark** County, Nevada, **Shadow Mountain Ranch Community Association** has a lien on the following legally described property.

The property against which the lien is imposed is commonly referred to as 5327 Marsh Butte St., Las Vegas, NV 89148 and more particularly legally described as: SECTION 30 R2-60 70 #5 Lot 7 Block 1 Book 102 Page 28 in the County of Clark.

The owner(s) of record as reflected on the public record as of today's date is (are): STACY MOORE

### The mailing address(es) is: 5327 MARSH BUTTE ST, LAS VEGAS, NV 89148

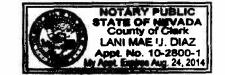
The total amount due through today's date is: \$6,448.00. Of this total amount \$5,823.00 represent Collection and/or Attorney fees, assessments, interest, late fees and service charges. \$625.00 represent collection costs. Note: Additional monies shall accrue under this claim at the rate of the claimant's regular monthly or special assessments, plus permissible late charges, costs of collection and interest, accruing subsequent to the date of this notice.

Date: August 13, 2012 Bv:

Huong Lam, Esq. of Alessi & Koenig, LLC on behalf of Shadow Mountain Ranch Community Association

State of Nevada County of Clark 23 SUBSCRIBED and SWORN before me August 13, 2012

(Seal)



(Signature) NOTARY PUBLIC

# Shadow Mountain Ranch Community Association

c/o Level Property Management

8966 Spanish Ridge Ave #100

Las Vegas, NV 89148

702.433.0149

www.levelprop.com

702.444.2416 Fax

Stacy Moore

5327 Marsh Butte St.

Las Vegas, NV 89148

#### Property Address: 5327 Marsh Butte St.

31243

Account #:

Code	Date	Amount	Balance	Check#	Memo
Monthly Assessment	6/1/2011	23.00	23.00		Monthly Assessment
Balance Transfer	6/14/2011	2,730.00	2,753.00		Balance from Prior Owner
Late Fee	6/16/2011	10.00	2,763.00		Late Fee Processed
Monthly Assessment	7/1/2011	23.00	2,786.00		Monthly Assessment
Late Fee	7/16/2011	10.00	2,796.00		Late Fee Processed
Monthly Assessment	8/1/2011	23.00	2,819.00		Monthly Assessment
Late Fee	8/16/2011	10.00	2,829.00		Late Fee Processed
Monthly Assessment	9/1/2011	23.00	2,852.00		Monthly Assessment
Late Fee	9/16/2011	10.00	2,862.00		Late Fee Processed
Monthly Assessment	10/1/2011	23.00	2,885.00		Monthly Assessment
Late Fee	10/17/2011	10.00	2,895.00		Late Fee Processed
Monthly Assessment	11/1/2011	23.00	2,918.00		Monthly Assessment
Late Fee	11/16/2011	10.00	2,928.00		Late Fee Processed
Monthly Assessment	12/1/2011	23.00	2,951.00		Monthly Assessment
Late Fee	12/16/2011	10.00	2,961.00		Late Fee Processed
Monthly Assessment	1/1/2012	23.00	2,984.00		Monthly Assessment
Late Fee	1/16/2012	10.00	2,994.00		Late Fee Processed
Monthly Assessment	2/1/2012	23.00	3,017.00		Monthly Assessment
Late Fee	2/16/2012	10.00	3,027.00		Late Fee Processed
Monthly Assessment	3/1/2012	23.00	3,050.00		Monthly Assessment
Late Fee	3/16/2012	10.00	3,060.00		Late Fee Processed
Monthly Assessment	4/1/2012	23.00	3,083.00		Monthly Assessment
Late Fee	4/16/2012	10.00	3,093.00		Late Fee Processed
Monthly Assessment	5/1/2012	23.00	3,116.00		Monthly Assessment
Late Fee	5/16/2012	10.00	3,126.00		Late Fee Processed
Monthly Assessment	6/1/2012	23.00	3,149.00		Monthly Assessment
Late Fee	6/16/2012	10.00	3,159.00		Late Fee Processed
Monthly Assessment	7/1/2012	23.00	3,182.00		Monthly Assessment
Late Fee	7/16/2012	10.00	3,192.00		Late Fee Processed
Monthly Assessment	8/1/2012	23.00	3,215.00		Monthly Assessment
Late Fee	8/16/2012	10.00	3,225.00		Late Fee Processed
Monthly Assessment	9/1/2012	23.00	3,248.00		Monthly Assessment

Include your account number and make checks payable to:

Shadow Mountain Ranch Community Association

PO Box 64114 Phoenix, AZ 85082

JA 2055

Page 1 of 2

# Shadow Mountain Ranch Community Association

## c/o Level Property Management

## 8966 Spanish Ridge Ave #100

## Las Vegas, NV 89148

		702.433.01	49 www.levelp	prop.com	702.444.24	16 Fax
Code		Date	Amount	Balance	Check#	Memo
Late Fee		9/16/2012	10.00	3,258.00		Late Fee Processed
Monthly Assess	ment	10/1/2012	23.00	3,281.00		Monthly Assessment
Late Fee		10/16/2012	10.00	3,291.00		Late Fee Processed
Monthly Assess	ment	11/1/2012	23.00	3,314.00		Monthly Assessment
Late Fee		11/16/2012	10.00	3,324.00		Late Fee Processed
Late Fee		12/16/2012	10.00	3,334.00		Late Fee Processed
Monthly Assess	ment	1/1/2013	23.00	3,357.00		Monthly Assessment
Late Fee		1/16/2013	10.00	3,367.00		Late Fee Processed
Monthly Assess	ment	2/1/2013	23.00	3,390.00		Monthly Assessment
Late Fee		2/16/2013	10.00	3,400.00		Late Fee Processed
Monthly Assess	ment	3/1/2013	23.00	3,423.00		Monthly Assessment
Hearing Notice	Fee	3/8/2013	10.00	3,433.00		Hearing Notice Fee
Late Fee		3/16/2013	10.00	3,443.00		Late Fee Processed
Monthly Assess	ment	4/1/2013	23.00	3,466.00		Monthly Assessment
Late Fee		4/16/2013	10.00	3,476.00		Late Fee Processed
Monthly Assess	ment	5/1/2013	23.00	3,499.00		Monthly Assessment
Late Fee		5/16/2013	10.00	3,509.00		Late Fee Processed
Monthly Assess	ment	6/1/2013	23.00	3,532.00		Monthly Assessment
Current	30 - 59 Days	60 - 89 Days	>90 Days	Balance	e: 3,532	.00
56.00	33.00	43.00	3,400.00			



When recorded mail to:

THE ALESSI & KOENIG, LLC 9500 West Flamingo Rd., Ste 205 Las Vegas, Nevada 89147 Phone: 702-222-4033

A.P.N. 163-30-312-007

Trustee Sale No. 6601

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER HOMEOWNERS ASSOCIATION LIEN

WARNING! IF YOU FAIL TO PAY THE AMOUNT SPECIFIED IN THIS NOTICE, YOU COULD LOSE YOUR HOME, EVEN IF THE AMOUNT IS IN DISPUTE! You may have the right to bring your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account. The sale may not be set until ninety days from the date this notice of default recorded, which appears on this notice. The amount due is **\$6,631.41** as of the date of this notice and will increase until your account becomes current. To arrange for payment to stop the foreclosure, contact: **Shadow Mountain Ranch Community Association**, c/o Alessi & Koenig, 9500 W. Flamingo Rd, Ste 205, Las Vegas, NV 89147, (702)222-4033.

THIS NOTICE pursuant to that certain Notice of Delinquent Assessment Lien, recorded on September 11, 2012 as document number 0002023, of Official Records in the County of Clark, State of Nevada. Owner(s): STACY MOORE, of SECTION 30 R2-60 70 #5 Lot 7 Block 1, as per map recorded in Book 102, Pages 28, as shown on the Plan and Subdivision map recorded in the Maps of the County of Clark, State of Nevada. PROPERTY ADDRESS: 5327 MARSH BUTTE ST, LAS VEGAS, NV 89148-4669. If you have any questions, you should contact an attorney. Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale, provided the sale is concluded prior to the conclusion of the foreclosure. REMEMBER YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION. NOTICE IS HEREBY GIVEN THAT Alessi & Koenig, LLC is appointed trustee agent under the above referenced lien, dated September 11, 2012, on behalf of Shadow Mountain Ranch Community Association to secure assessment obligations in favor of said Association, pursuant to the terms contained in the Declaration of Covenants, Conditions, and Restrictions (CC&Rs). A default in the obligation for which said CC&Rs has occurred in that the payment(s) have not been made of homeowners assessments due from February 1, 2008 and all subsequent assessments, late charges, interest, collection and/or attorney fees and costs. Dated:

Huong Lam, Esq. of Alessi & Koenig, LLC on behalf of Shadow Mountain Ranch Community Association

When recorded mail to:

THE ALESSI & KOENIG, LLC 9500 West Flamingo Rd., Ste 205 Las Vegas, Nevada 89147 Phone: 702-222-4033

A.P.N. 163-30-312-007

Trustee Sale No. 6601

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER HOMEOWNERS ASSOCIATION LIEN

WARNING! IF YOU FAIL TO PAY THE AMOUNT SPECIFIED IN THIS NOTICE, YOU COULD LOSE YOUR HOME, EVEN IF THE AMOUNT IS IN DISPUTE! You may have the right to bring your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account. The sale may not be set until ninety days from the date this notice of default recorded, which appears on this notice. The amount due is **\$6,631.41** as of the date of this notice and will increase until your account becomes current. To arrange for payment to stop the foreclosure, contact: **Shadow Mountain Ranch Community Association**, c/o Alessi & Koenig, 9500 W. Flamingo Rd, Ste 205, Las Vegas, NV 89147, (702)222-4033.

THIS NOTICE pursuant to that certain Notice of Delinquent Assessment Lien, recorded on September 11, 2012 as document number 0002023, of Official Records in the County of Clark, State of Nevada. Owner(s): STACY MOORE, of SECTION 30 R2-60 70 #5 LOT 7 BLOCK 1, as per map recorded in Book 102, Pages 28, as shown on the Plan and Subdivision map recorded in the Maps of the County of Clark, State of Nevada. PROPERTY ADDRESS: 5327 MARSH BUTTE ST, LAS VEGAS, NV 89148-4669. If you have any questions, you should contact an attorney. Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale, provided the sale is concluded prior to the conclusion of the foreclosure. REMEMBER YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION. NOTICE IS HEREBY GIVEN THAT Alessi & Koenig, LLC is appointed trustee agent under the above referenced lien, dated September 11, 2012, on behalf of Shadow Mountain Ranch Community Association to secure assessment obligations in favor of said Association, pursuant to the terms contained in the Declaration of Covenants, Conditions, and Restrictions (CC&Rs). A default in the obligation for which said CC&Rs has occurred in that the payment(s) have not been made of homeowners assessments due from February 1, 2008 and all subsequent assessments, late charges, interest, collection and/or attorney fees and costs. Dated:

Huong Lam, Esq. of Alessi & Koenig, LLC on behalf of Shadow Mountain Ranch Community Association

STACY MOORE 5327 MARSH BUTTE ST

LAS VEGAS, NV 89148-4669

Recontrust Company 2380 Performance Dr,

Richardson, TX 75082-4333

Countrywide Home Loans, Inc. PO BOX 10219

Van Nuys, CA 91410-0219

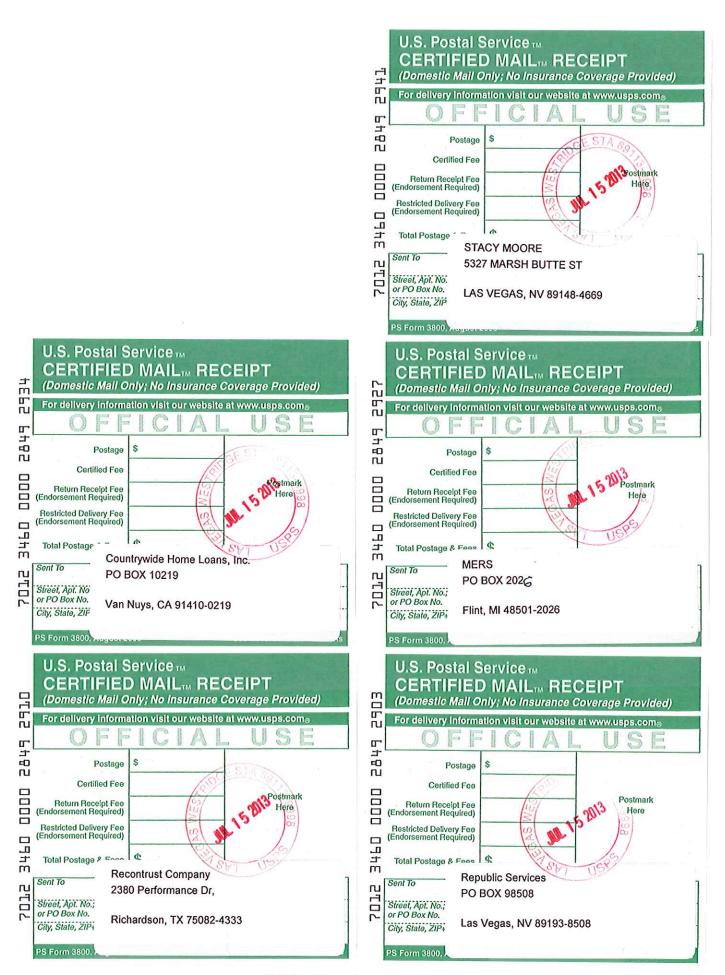
Republic Services PO BOX 98508

Las Vegas, NV 89193-8508

Flint, MI 48501-2026

# **NOD 10-DAY MAILINGS**

JA\_2059



**NOD 10-DAY MAILINGS** 

JA\_2060

Inst #: 201307050000950 Fees: \$17.00 N/C Fee: \$0.00 07/05/2013 09:02:36 AM Receipt #: 1681415 Requestor: ALESSI & KOENIG LLC Recorded By: MAT Pgs: 1 DEBBIE CONWAY CLARK COUNTY RECORDER

When recorded mail to:

THE ALESSI & KOENIG, LLC 9500 West Flamingo Rd., Ste 205 Las Vegas, Nevada 89147 Phone: 702-222-4033

A.P.N. 163-30-312-007

Trustee Sale No. 6601

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER HOMEOWNERS ASSOCIATION LIEN

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JUL 01 2013

Dated:

Huong Lam, Esq. of Alessi & Koenig, LLC on behalf of Shadow Mountain Ranch Community Association DAVID ALESSI \*

ROBERT KOENIG \*\*

THOMAS BAYARD \*

\* Admitted in CA

\*\* Admitted in CA, NV & CO

\*\*\* Admitted in CA & NV

\*\*\*\* Admitted in NV



A Multi-Jurisdictional Law Firm

9500 West Flamingo Road, Suite 205 Las Vegas, Nevada 89147 Telephone: 702-222-4033 Facsimile: 702-222-4043 www.alessikoenig.com RYAN KERBOW \*\*\*

HUONG LAM \*\*\*\*

BRAD BACE \*\*\*\*

#### **ADDITIONAL OFFICES**

AGOURA HILLS, CA PHONE: 818- 735-9600

RENO NV PHONE: 775-626-2323 & DIAMOND BAR CA PHONE: 909-890-0900

**Pre-Notice of Trustee Sale Notification** 

STACY MOORE 5327 MARSH BUTTE ST LAS VEGAS, NV 89148-4669

Re: Shadow Mountain Ranch Community Association/5327 MARSH BUTTE ST/HO #6601

Dear STACY MOORE:

Please be informed that as of today's date our office has not received payment pursuant to the Notice of Delinquent Assessment Lien recorded against your property on **September 11, 2012 and** the Notice of Default and Election to Sell recorded on **July 5, 2013.** Please understand that failure to bring your account current or failure to contact this office will result in the continuation of foreclosure proceedings against your property and will include a minimum of **\$1165.00** in additional charges.

The total amount currently due is **\$6,763.41**. Please submit payment to our office at the above listed **Nevada** address, made payable to the **Alessi & Koenig**. Cash will not be accepted.

Again, it is extremely important that we receive your payment. If you have any questions regarding your account or on how to make a payment, please contact my legal assistant, Naomi Eden, at (702) 222-4033. Should you fail to reinstate your account, you could lose ownership of your property.

Sincerely,

ALESSI & KOENIG, LLC Huong Lam, Esq.



When recorded mail to: Alessi & Koenig, LLC 9500 West Flamingo Rd., Suite 205 Las Vegas, NV 89147 Phone: 702-222-4033

APN: 163-30-312-007

TSN **6601** 

## NOTICE OF TRUSTEE'S SALE

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 ALESSI & KOENIG AT 702-222-4033. IF YOU NEED ASSISTANCE, PLEASE CALL THE FORECLOSURE SECTION OF THE OMBUDSMAN'S OFFICE, NEVADA REAL ESTATE DIVISION, AT 1-877-829-9907 IMMEDIATELY.

## NOTICE IS HEREBY GIVEN THAT:

On **January 8, 2014**, Alessi & Koenig as duly appointed Trustee pursuant to a certain lien, recorded on **September 11, 2012**, as instrument number **0002023**, of the official records of **Clark** County, Nevada, WILL SELL THE BELOW MENTIONED PROPERTY TO THE HIGHEST BIDDER FOR LAWFUL MONEY OF THE UNITED STATES, OR A CASHIERS CHECK at: 2:00 p.m., at 9500 W. Flamingo Rd., Suite #205, Las Vegas, Nevada 89147 (Alessi & Koenig, LLC Office Building, 2<sup>nd</sup> Floor)

The street address and other common designation, if any, of the real property described above is purported to be: **5327 MARSH BUTTE ST, LAS VEGAS, NV 89148-4669.** The owner of the real property is purported to be: **STACY MOORE** 

The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designations, if any, shown herein. Said sale will be made, without covenant or warranty, expressed or implied, regarding title, possession or encumbrances, to pay the remaining principal sum of a note, homeowner's assessment or other obligation secured by this lien, with interest and other sum as provided therein: plus advances, if any, under the terms thereof and interest on such advances, plus fees, charges, expenses, of the Trustee and trust created by said lien. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is **\$8,017.11**. Payment must be in made in the form of certified funds.

Date:

By: Huong Lam, Esq. of Alessi & Koenig LLC on behalf of Shadow Mountain Ranch Community Association

When recorded mail to: Alessi & Koenig, LLC 9500 West Flamingo Rd., Suite 205 Las Vegas, NV 89147 Phone: 702-222-4033

APN: 163-30-312-007

TSN 6601

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The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designations, if any, shown herein. Said sale will be made, without covenant or warranty, expressed or implied, regarding title, possession or encumbrances, to pay the remaining principal sum of a note, homeowner's assessment or other obligation secured by this lien, with interest and other sum as provided therein: plus advances, if any, under the terms thereof and interest on such advances, plus fees, charges, expenses, of the Trustee and trust created by said lien. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is **\$8,017.11.** Payment must be in made in the form of certified funds.

Date:

By: Huong Lam, Esq. of Alessi & Koenig LLC on behalf of Shadow Mountain Ranch Community Association

Inst #: 201310010002401 Fees: \$18.00 N/C Fee: \$0.00 10/01/2013 01:29:41 PM Receipt #: 1794477 Requestor: CORELOGIC Recorded By: MSH Pgs: 2 DEBBIE CONWAY CLARK COUNTY RECORDER

Recording Requested By: Bank of America, N.A. Prepared By: Marcus Jones

When recorded mail to: CoreLogic Mail Stop: ASGN 1 CoreLogic Drive Westlake, TX 76262-9823 DocID# 18712143406842077

Tax ID: 163-30-312-007

Property Address:

5327 Marsh Butte St Las Vegas, NV 89148-4669

NV0-ADT 26012666 7/1/2013 NS0630A

This space for Recorder's use

# ASSIGNMENT OF DEED OF TRUST

For Value Received, the undersigned holder of a Deed of Trust (herein "Assignor") whose address is **1800 TAPO** CANYON ROAD, SIMI VALLEY, CA 93063 does hereby grant, sell, assign, transfer and convey unto NATIONSTAR MORTGAGE, LLC whose address is **350 HIGHLAND DRIVE**, LEWISVILLE, TX 75067 all beneficial interest under that certain Deed of Trust described below together with the note(s) and obligations therein described and the money due and to become due thereon with interest and all rights accrued or to accrue under said Deed of Trust.

Original Lender:MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE<br/>FOR COUNTRYWIDE HOME LOANS, INC.Made By:MAGNOLIA GOTERA, A SINGLE WOMANTrustee:CTC REAL ESTATE SERVICESDate of Deed of Trust:11/10/2005Original Loan Amount: \$508,250.00

Recorded in Clark County, NV on: 11/21/2005, book N/A, page N/A and instrument number 20051121-0005567

I the undersigned hereby affirm that this document submitted for recording does not contain the social security number of any person or persons.

IN WITNESS WHEREOF, the undersigned has caused this Assignment of Deed of Trust to be executed on 7/1/13

Bank of America, N.A.

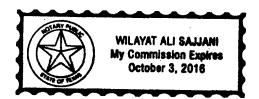
oon Low Rv: Kathleen Loera Assistant Vice President

State of TX, County of **DALLAS** 

On JUL 0 1 2013, before me, \_\_\_\_\_\_\_ Wilayat Ali Sajjani a Notary Public, personally appeared \_\_\_\_\_\_\_\_ Kathleen Loera \_\_\_\_\_\_, Assistant Vice President \_\_\_\_\_\_\_ of Bank of \_\_\_\_\_\_\_ of Bank of \_\_\_\_\_\_\_ America, N.A. personally known to me to be the person(s) whose name(s) are subscribed to the within document and acknowledged to me that he she they executed the same in his her their authorized capacity(ies), and that by his her their signature(s) on the document the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.

Notary Public: Wilayat Ali Sajjani My Commission Expires: 10-03-2016



DocID# 18712143406842077

STACY MOORE 5327 MARSH BUTTE ST

LAS VEGAS, NV 89148-4669

Recontrust Company 2380 Performance Dr

Richardson, TX 75082-4333

US Bank NA 7350 Park Meadows Dr

Lone Tree, CO 80124-2552

Bank of America, NA Re: Countrywide Home Loans, Inc. PO Box 5170

Simi Valley, CA 93062-5170

Republic Services PO BOX 98508

Las Vegas, NV 89193-8508

OMBUDSMANS OFFICE Attn: GORDAN MILDEN 2501 E SAHARA AVE SUITE 205

LAS VEGAS, NV 89104-4128

MERS, Inc. PO Box 2026

Flint, MI 48501-2026

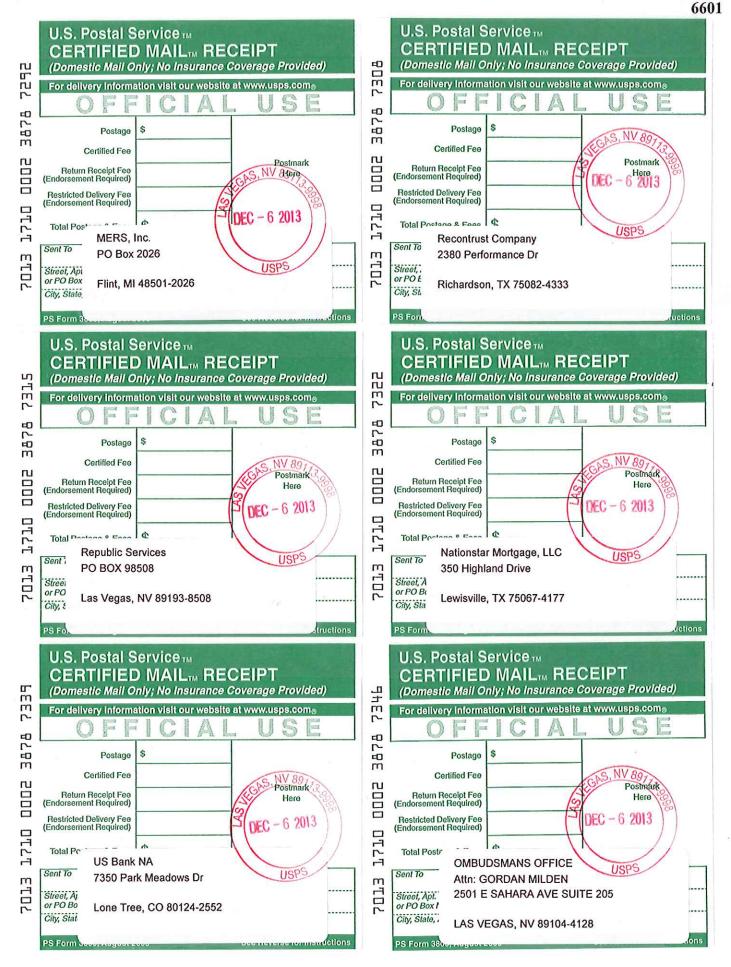
Nationstar Mortgage, LLC 350 Highland Drive

Lewisville, TX 75067-4177



NOTS MAILINGS

JA\_2067



NOTS MAILINGS

JA 2068

When recorded mail to: Alessi & Koenig, LLC 9500 West Flamingo Rd., Suite 205 Las Vegas, NV 89147 Phone: 702-222-4033

APN: 163-30-312-007

TSN 6601

## **NOTICE OF TRUSTEE'S SALE**

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Date:

NOV 1 4 2013

By: Huong Lam, Esq. of Alessi & Koenig LLC on behalf of Shadow Mountain Ranch Community Association

Inst #: 201312100001308 Fees: \$17.00 N/C Fee: \$0.00 12/10/2013 08:59:36 AM Receipt #: 1867800 Requestor: ALESSI & KOENIG LLC Recorded By: RNS Pgs: 1 DEBBIE CONWAY CLARK COUNTY RECORDER

When recorded mail to: Alessi & Koenig, LLC 9500 West Flamingo Rd., Suite 205 Las Vegas, NV 89147 Phone: 702-222-4033

APN: 163-30-312-007

TSN 6601

JA 2070

## NOTICE OF TRUSTEE'S SALE

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Date:

NOV 1 4 2013

By: Huong Lam, Esq. of Alessi & Koenig LLC on behalf of Shadow Mountain Ranch Community Association

Inst #: 201209110002023 Fees: \$17.00 N/C Fee: \$0.00 09/11/2012 08:05:52 AM Receipt #: 1302455 Requestor: ALESSI & KOENIG LLC Recorded By: DXI Pgs: 1 DEBBIE CONWAY CLARK COUNTY RECORDER

When recorded return to:

ALESSI & KOENIG, LLC 9500 W. Flamingo Rd., Suite 205 Las Vegas, Nevada 89147 Phone: (702) 222-4033

A.P.N. 163-30-312-007

Trustee Sale # SMR-5327-N

## NOTICE OF DELINQUENT ASSESSMENT (LIEN)

In accordance with Nevada Revised Statutes and the Association's Declaration of Covenants, Conditions and Restrictions (CC&Rs) of the official records of **Clark** County, Nevada, **Shadow Mountain Ranch Community Association** has a lien on the following legally described property.

The property against which the lien is imposed is commonly referred to as 5327 Marsh Butte St., Las Vegas, NV 89148 and more particularly legally described as: SECTION 30 R2-60 70 #5 Lot 7 Block 1 Book 102 Page 28 in the County of Clark.

The owner(s) of record as reflected on the public record as of today's date is (are): STACY MOORE

The mailing address(es) is: 5327 MARSH BUTTE ST, LAS VEGAS, NV 89148

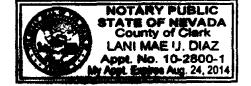
The total amount due through today's date is: **\$6,448.00**. Of this total amount **\$5,823.00** represent Collection and/or Attorney fees, assessments, interest, late fees and service charges. **\$625.00** represent collection costs. Note: Additional monies shall accrue under this claim at the rate of the claimant's regular monthly or special assessments, plus permissible late charges, costs of collection and interest, accruing subsequent to the date of this notice.

Date: August 13,2012 By:

Huong Lam, Esq. of Alessi & Koenig, LLC on behalf of Shadow Mountain Ranch Community Association

State of Nevada County of Clark 23 SUBSCRIBED and SWORN before me August 13, 2012

(Seal)



(Signature)

NOTARY PUBLIC

# **Transaction Report**

## Reference #: 6601

	Article Number	Ref #	Record Indicator	USPS® Service Type	Name & Address	Date Mailed	Status	USPS® Pstg. Fees
1	71138257147439652401	6601	NOD	Certified Mail™	Countrywide Home Loans, Inc. MS SV-79 Document Processing MIN 1000157-0006127350-0 PO BOX 10423 VAN NUYS, CA 91410-0423	07/08/2010	RRE Event	4.34
2	2236881822	6601	NOD	First-Class Mail®	Countrywide Home Loans, Inc. MS SV-79 Document Processing MIN 1000157-0006127350-0 PO BOX 10423 VAN NUYS, CA 91410-0423	07/08/2010	Walz Event - Mailed	0.44
3	71138257147439652418	6601	NOD	Certified Mail™	Countrywide Home Loans, Inc. MIN 1000157-0006127350-0 650 WHITE DR STE 280 LAS VEGAS, NV 89119-9019	07/08/2010	Unclaimed	4.34
4	2236881823	6601	NOD	First-Class Mail®	Countrywide Home Loans, Inc. MIN 1000157-0006127350-0 650 WHITE DR STE 280 LAS VEGAS, NV 89119-9019	07/08/2010	Unclaimed	0.44
5	71138257147439652425	6601	NOD	Certified Mail™	Countrywide Home Loans, Inc. MIN 1000157-0006127350-0 PO BOX 10219 VAN NUYS, CA 91410-0219	07/08/2010	RRE Event	4.34
6	2236881824	6601	NOD	First-Class Mail®	Countrywide Home Loans, Inc. MIN 1000157-0006127350-0 PO BOX 10219 VAN NUYS, CA 91410-0219	07/08/2010	Walz Event - Mailed	0.44
7	71138257147439652432	6601	NOD	Certified Mail™	MERS MIN 1000157-0006127350-0 PO BOX 2027 FLINT, MI 48501	07/08/2010	RRE Event	4.34
8	2236881825	6601	NOD	First-Class Mail®	MERS MIN 1000157-0006127350-0 PO BOX 2027 FLINT, MI 48501	07/08/2010	Unclaimed	0.44
9	71138257147439652449	6601	NOD	Certified Mail™	Recontrust Company TS No 08-02887 2380 Performance Dr, RGV-D7-450 Richardson, TX 75082	07/08/2010	RRE Event	4.34
10	2236881826	6601	NOD	First-Class Mail®	Recontrust Company TS No 08-02887 2380 Performance Dr, RGV-D7-450 Richardson, TX 75082	07/08/2010	Walz Event - Mailed	0.44
	26 Records							\$62.14
			Page.	1 of 1 Go	Page size: 26 Change		Item 1 to	26 of 26

JA\_2072 12/21/2013 5:35 PM

	Article Number	Ref #	Record Indicator	USPS® Service Type	Name & Address	Date Mailed	Status	USPS® Pstg. Fees
11	71138257147439652456	6601	NOD	Certified Mail™	Republic Services Acct # 23-61950-4 PO BOX 98508 LAS VEGAS, NV 89193-8508	07/08/2010	RRE Event	4.34
12	2236881827	6601	NOD	First-Class Mail®	Republic Services Acct # 23-61950-4 PO BOX 98508 LAS VEGAS, NV 89193-8508	07/08/2010	Walz Event - Mailed	0.44
13	71138257147439652463	6601	NOD	Certified Mail™	,	07/08/2010	Unclaimed	4.34
14	2236881828	6601	NOD	First-Class Mail®		07/08/2010	Unclaimed	0.44
15	71138257147439652470	6601	NOD	Certified Mail™	,	07/08/2010	Unclaimed	4.34
16	2236881829	6601	NOD	First-Class Mail®	,	07/08/2010	Unclaimed	0.44
17	71138257147439652487	6601	NOD	Certified Mail™	,	07/08/2010	Unclaimed	4.34
18	2236881830	6601	NOD	First-Class Mail®	,	07/08/2010	Unclaimed	0.44
19	71138257147439652494	6601	NOD	Certified Mail™	,	07/08/2010	Unclaimed	4.34
20	2236881831	6601	NOD	First-Class Mail®	,	07/08/2010	Unclaimed	0.44
21	71138257147439652500	6601	NOD	Certified Mail™	Magnolia Gotera 1090 TWIN CREEKS DR SALINAS, CA 93905-4821	07/08/2010	RRE Event	4.34
22	2236881832	6601	NOD	First-Class Mail®	Magnolia Gotera 1090 TWIN CREEKS DR SALINAS, CA 93905-4821	07/08/2010	Walz Event - Mailed	0.44
23	71138257147439652517	6601	NOD	Certified Mail™	Magnolia Gotera 5327 MARSH BUTTE ST LAS VEGAS, NV 89148-4669	07/08/2010	Unclaimed	4.34
24	2236881833	6601	NOD	First-Class Mail®	Magnolia Gotera 5327 MARSH BUTTE ST LAS VEGAS, NV 89148-4669	07/08/2010	Unclaimed	0.44
25	71138257147439652623	6601	NOD	Certified Mail™	Countrywide Home Loans, Inc. Min 1000157-0006127350-0 PO Box 515503 Los Angeles, CA 90051-6803	07/08/2010	RRE Event	4.34
26	2236881844	6601	NOD	First-Class Mail®	Countrywide Home Loans, Inc. Min 1000157-0006127350-0 PO Box 515503 Los Angeles, CA 90051-6803	07/08/2010	Walz Event - Mailed	0.44
	26 Records							\$62.14
			Page:	of 1 Go	Page size: Change		Item 1 to	26 of 26

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Generated: 12/21/2013 2:32:26 PM

When recorded mail to and Mail Tax Statements to: SFR Investments Pool 1, LLC 5030 Parasdise Road, B-214 LAS VEGAS, NV 89119

A.P.N. No.163-30-312-007 TS No. 6601

#### **TRUSTEE'S DEED UPON SALE**

The Grantee (Buyer) herein was: **SFR Investments Pool 1, LLC** The Foreclosing Beneficiary herein was : **Shadow Mountain Ranch Community Association** The amount of unpaid debt together with costs: The amount paid by the Grantee (Buyer) at the Trustee's Sale: **\$60,536.80** The Documentary Transfer Tax: Property address: **5327 MARSH BUTTE ST, LAS VEGAS, NV 89148-4669** Said property is in [ ] unincorporated area: City of **LAS VEGAS** Trustor (Former Owner that was foreclosed on): **STACY MOORE** 

Alessi & Koenig, LLC (herein called Trustee), as the duly appointed Trustee under that certain Notice of Delinquent Assessment Lien, recorded **September 11, 2012** as instrument number **0002023**, in **Clark** County, does hereby grant, without warranty expressed or implied to: **SFR Investments Pool 1, LLC** (Grantee), all its right, title and interest in the property legally described as: **SECTION 30 R2-60 70 #5 LOT 7 BLOCK 1**, as per map recorded in Book **102**, Pages **28** as shown in the Office of the County Recorder of **Clark** County Nevada.

#### TRUSTEE STATES THAT:

This conveyance is made pursuant to the powers conferred upon Trustee by NRS 116 et seq., and that certain Notice of Delinquent Assessment Lien, described herein. Default occurred as set forth in a Notice of Default and Election to Sell which was recorded in the office of the recorder of said county. All requirements of law regarding the mailing of copies of notices and the posting and publication of the copies of the Notice of Sale have been complied with. Said property was sold by said Trustee at public auction on **January 8, 2014** at the place indicated on the Notice of Trustee's Sale.

Ryan Kerbow, Esq. Signature of AUTHORIZED AGENT for Alessi & Koenig, Llc.

State of Nevada County of Clark	)	
SUBSCRIBED and	SWORN before me	,
WITNESS my hand	and official cool	

WITNESS my hand and official seal. (Seal)

(Signature)

When recorded mail to and Mail Tax Statements to: SFR Investments Pool 1, LLC 5030 Parasdise Road, B-214 Las Vegas, NV 89119

A.P.N. No.163-30-312-007

TS No. 6601

## **TRUSTEE'S DEED UPON SALE**

The Grantee (Buyer) herein was: **SFR Investments Pool 1, LLC** The Foreclosing Beneficiary herein was: **Shadow Mountain Ranch Community Association** The amount of unpaid debt together with costs: \$8,499.11 The amount paid by the Grantee (Buyer) at the Trustee's Sale: **\$59,000.00** The Documentary Transfer Tax: \$1,519.80 Property address: **5327 MARSH BUTTE ST, LAS VEGAS, NV 89148-4669** Said property is in [ ] unincorporated area: City of **LAS VEGAS** Trustor (Former Owner that was foreclosed on): **STACY MOORE** 

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Huong Lam, Esq. Signature of AUTHORIZED AGENT for **Alessi & Koenig, Llc.** 

State of Nevada	
County of Clark	

SUBSCRIBED and SWORN before me \_\_\_\_\_, \_\_\_\_ by Huong Lam

WITNESS my hand and official seal. (Seal)

))

(Signature)

Inst #: 201401130001460 Fees: \$17.00 N/C Fee: \$0.00 RPTT: \$1519.80 Ex: # 01/13/2014 01:10:44 PM Receipt #: 1899989 Requestor: ALESSI & KOENIG, LLC Recorded By: SUO Pg9: 2 DEBBIE CONWAY CLARK COUNTY RECORDER

When recorded mail to and Mail Tax Statements to: SFR Investments Pool 1, LLC 5030 Parasdise Road, B-214 Las Vegas, NV 89119

A.P.N. No.163-30-312-007

TS No. 6601

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### TRUSTEE STATES THAT:

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		uong Lam, Esq gnature of AU	I. THORIZED AG	ENT for Alessi	& Koenig, Lle.
State of Nevada County of Clark	)				
SUBSCRIBED and S WITNESS my hand a		ne JAN 1	3,2014 by H	Huong Lam	
(Seal)	NOTARY P HEIDI A, H STATE OF NEVADA - CC MY APPOINTMENT EX NO: 13-10	AGEN DUNTY OF CLARK 8, MAY 17, 2017	(Signa	aturo)	

When recorded mail to and Mail Tax Statements to: SFR Investments Pool 1, LLC 5030 Parasdise Road, B-214 Las Vegas, NV 89119

A.P.N. No.163-30-312-007

TS No. 6601

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	Huong Lam, Esq. Signature of AUTHORIZED AGENT for Alessi & Koenig, Llc.
State of Nevada)County of Clark)	
SUBSCRIBED and SWORN befor WITNESS my hand and official se	
(Seal) NOTAR HEIDLA STATE OF NEVADA NY APPOINTMEN	Y PUBLIC A. HAGEN COUNTY OF CLARK T EXP. MAY 17, 2017 -10829-1

## STATE OF NEVADA DECLARATION OF VALUE

<ol> <li>Assessor Parcel Number(s)         <ol> <li>a. 163-30-312-007</li> </ol> </li> </ol>	
b	
c.	
d	
2. Type of Property:	
a. Vacant Land b. Single Fai	m. Res. FOR RECORDERS OPTIONAL USE ONLY
c. Condo/Twnhse d. 2-4 Plex	BookPage:
e. Apt. Bldg f. Comm'l/I	V I
	i l
g. Agricultural h. Mobile H	Unite Moles.
3.a. Total Value/Sales Price of Property	\$ 59,000.00
b. Deed in Lieu of Foreclosure Only (val	
c. Transfer Tax Value:	\$ 297,577.00
d. Real Property Transfer Tax Due	\$ <u>1,519.80</u>
1 9	
4. If Exemption Claimed:	
a. Transfer Tax Exemption per NRS	375.090, Section
	· · · · · · · · · · · · · · · · · · ·
and NRS 375.110, that the information pr and can be supported by documentation if Furthermore, the parties agree that disallow additional tax due, may result in a penalty	ges, under penalty of perjury, pursuant to NRS 375.060 rovided is correct to the best of their information and belief, f called upon to substantiate the information provided herein. wance of any claimed exemption, or other determination of of 10% of the tax due plus interest at 1% per month. Pursuant II be jointly and severally liable for any additional amount owed.
Signature	Capacity: Grantor
Signature	Capacity:
SELLER (GRANTOR) INFORMATIO	<u> BUYER (GRANTEE) INFORMATION</u>
(REQUIRED)	(REQUIRED)
Print Name: Alessi & Koenig, LLC	Print Name: SFR Investments Pool 1, LLC
Address: 9500 W. Flamingo Rd., Ste. 2	05 Address: 5030 Parasdise Road, B-214
City: Las Vegas	City: Las Vegas
State: NV Zip: 89147	State: NV Zip: 89119
I I I I I I I I I I I I I I I I	
<b>COMPANY/PERSON REQUESTING</b>	RECORDING (Required if not seller or buyer)
Print Name: Alessi & Koenig, LLC	Escrow # N/A Foreclosure
Address: 9500 W. Flamingo Rd., Ste. 2	······································
City: Las Vegas	State:NV Zip: 89147
<u> </u>	<u>_</u>

AS A PUBLIC RECORD THIS FORM MAY BE RECORDED/MICROFILMED

George Bates	163-30-3	112-007
From:Gary Rolen [gary@hoalawyersgroup.com]Sent:Sunday, December 22, 2013 6:17 AMTo:George BatesSubject:Sale Info - HO 6601 - scheduled sale date 01/08/2014Attachments:2013-12-06 NOTS Mailing.pdf; 2013-12-10 Recorded NOTS.pdf; 2012-08-20 LIENMailings.pdf; 2012-09-11 Recorded LIEN.pdf; 2010-07-07 WALZ Conf. NOD Mailings.pdf; 2013-12-21 WALZ Transaction Report.pdf; 2010-07-01 Recorded NOD.pdf		
Property address: 5327 MARSH BUTTE ST, LAS VEGAS, NV 89148-4669		
HOA: Shadow M	ountain Ranch Community Association	Chris Hardin
Mgmt Company:	Level Tax	Single Family
Sale Date: 01/	(\$297,577)	\$59,000.00 Bid 1,519.80 Tax
Lien Rec:	09-11-2012	
Lien Mailed:	08-20-2012	17.00 Fee
NOD Rec:	07-01-2010	+10
NOD Mailed:	07-07-2010 – WALZ Conf.	\$60,536.80
NOTS Rec: NOTS Mailed:	12-10-2013 12-06-2013	
Affidavit of Publishing: Affidavit of Posting: Total amount: $\#8, 499.11$		
ATTACHMENTS:		

a) Lien, NOD, NOTS – recorded docs b) NOD mail– WALZ confirmations c) NOTS & LIEN mail d) WALZ Transaction report

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Inst#: 201312100001308 Fees: \$17.00 N/C Fee: \$0.00 12/10/2013 08:59:36 AM Receipt #: 1867800 Requestor: ALESS! & KOENIG LLC Recorded By: RNS Pgs: 1 DEBBIE CONWAY CLARK COUNTY RECORDER

When recorded mail to: Aiessi & Koenig, LLC 9500 West Flamingo Rd., Suite 205 Las Vegas, NV 89147 Phone: 702-222-4033

APN: 163-30-312-007

TSN 6601

## NOTICE OF TRUSTEE'S SALE

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 ALESSI & KOENIG AT 702-222-4033. IF YOU NEED ASSISTANCE, PLEASE CALL THE FORECLOSURE SECTION OF THE OMBUDSMAN'S OFFICE, NEVADA REAL ESTATE DIVISION, AT 1-877-829-9907 IMMEDIATELY. 698%

#### NOTICE IS HEREBY GIVEN THAT:

On January 8, 2014, Alessi & Koenig as duly appointed Trustee pursuant to a certain lien, recorded on September 11, 2012, as instrument number 0002023, of the official records of Clark County, Nevada, WILL SELL THE BELOW MENTIONED PROPERTY TO THE HIGHEST BIDDER FOR LAWFUL MONEY OF THE UNITED STATES, OR A CASHIERS CHECK at: 2:00 p.m., at 9500 W. Flamingo Rd., Suite #205, Las Vegas, Nevada 89147 (Alessi & Koenig, LLC Office Building, 2<sup>nd</sup> Floor)

The street address and other common designation, if any, of the real property described above is purported to be: 5327 MARSH BUTTE ST, LAS VEGAS, NV 89148-4669. The owner of the real property is purported to be: STACY MOORE

The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designations, if any, shown herein. Said sale will be made, without covenant or warranty, expressed or implied, regarding title, possession or encumbrances, to pay the remaining principal sum of a note, homeowner's assessment or other obligation secured by this lien, with interest and other sum as provided therein: plus advances, if any, under the terms thereof and interest on such advances, plus fees, charges, expenses, of the Trustee and trust created by said lien. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$8,017.11. Payment must be in made in the form of certified funds.

Date: NOV 1 4 2013

2013

By: Huong Lam, Esq. of Alessi & Koenig LLC on behalf of Shadow Mountain Ranch Community Association

STACY MOORE 5327 MARSH BUTTE ST

LAS VEGAS, NV 89148-4669

Recontrust Company 2380 Performance Dr

Richardson, TX 75082-4333

US Bank NA 7350 Park Meadows Dr

Lone Tree, CO 80124-2552

Bank of America, NA Re: Countrywide Home Loans, Inc. PO Box 5170

Simi Valley, CA 93062-5170

Republic Services PO BOX 98508

Las Vegas, NV 89193-8508

OMBUDSMANS OFFICE Alto: GORDAN MILDEN 2501 E SAHARA AVE SUITE 205

LAS VEGAS, NV 89104-4128

MERS, Inc. PO Box 2026

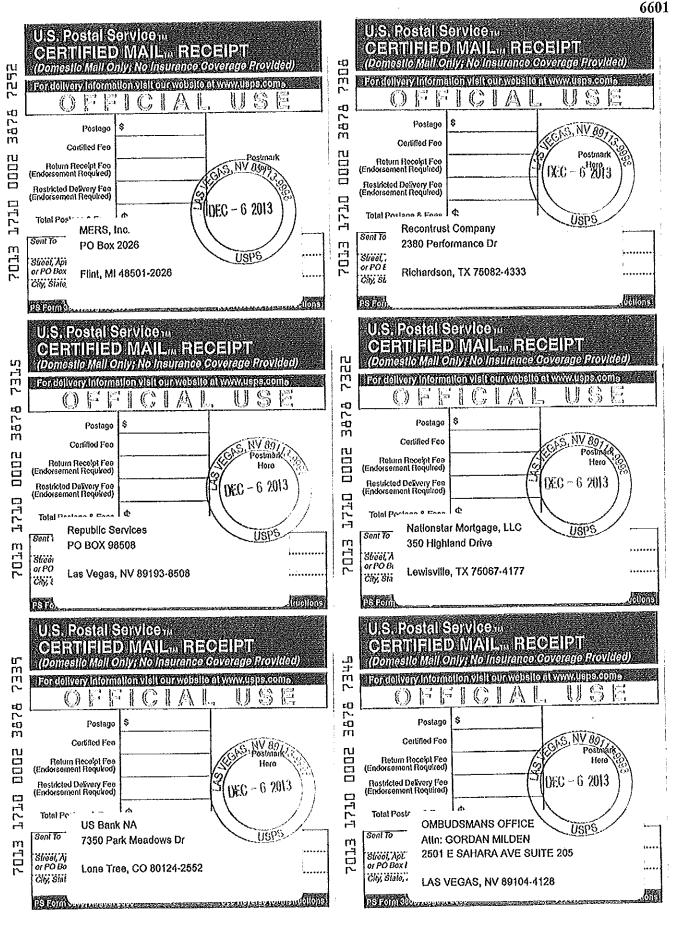
Flint, MI 48501-2026

Nationstar Mortgage, LLC 350 Highland Drive

Lewisville, TX 75067-4177

U.S. Postal Servicem **U.S. Postal Servicem** CERTIFIED MAIL MRECEIPT CERTIFIED MAIL RECEIPT ហា ۳Ð Mail Only; No Insurance Coverage Provided) No Insuranna Govarada Providedi 7 a Y Domestic 228 72.7 рексоль FOT DELVE 目島 0 F F ()) 3 () .ज. -ज 1 201 201 201 5 £. 3878 ۲D Poslage Ş Postage \$ Contilied Fee Cottified Fee 0002 N WWW 9 N\$689 000 Return Receipt Fee (Endorsement Regulard) Return Recolpt Feo (Endorsement Regulard) Restricted Dolivery Feo (Endorsement Required) Restricted Delivery Fee (Endorsement Required) DEC - 6 2013 1710 DEC - 6 2013 L7L Total Pretone + Enne 1 & Total Postana & Fasa & STACY MOORE Bank of America, NA Sent To Sent To m m Re: Countrywide Home Loans, Inc. USPS. 5327 MARSH BUTTE ST USPS 707 .... Ц ...... Street, r or PO B PO Box 5170 Street, Ac OF PO BO r-LAS VEGAS, NV 89148-4669 ...... City, Stati City, Sli Simi Valley, CA 93062-5170 ADIONS **Min PS** Form

NOTS MAILINGS



NOTS MAILINGS

JA\_2082

When recorded mail to: Alcssi & Koenig, LLC 9500 West Flamingo Rd., Suite 205 Las Vegas, NV 89147 Phone: 702-222-4033

APN: 163-30-312-007

TSN 6601

## NOTICE OF TRUSTEE'S SALE

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 ALESSI & KOENIG AT 702-222-4033. IF YOU NEED ASSISTANCE, PLEASE CALL THE FORECLOSURE SECTION OF THE OMBUDSMAN'S OFFICE, NEVADA REAL ESTATE DIVISION, AT 1-877-829-9907 IMMEDIATELY.

### NOTICE IS HEREBY GIVEN THAT:

On January 8, 2014, Alessi & Koenig as duly appointed Trustee pursuant to a certain lien, recorded on September 11, 2012, as instrument number 0002023, of the official records of Clark County, Nevada, WILL SELL THE BELOW MENTIONED PROPERTY TO THE HIGHEST BIDDER FOR LAWFUL MONEY OF THE UNITED STATES, OR A CASHIERS CHECK at: 2:00 p.m., at 9500 W. Flamingo Rd., Suite #205, Las Vegas, Nevada 89147 (Alessi & Koenig, LLC Office Building, 2<sup>nd</sup> Floor)

The street address and other common designation, if any, of the real property described above is purported to be: 5327 MARSH BUTTE ST, LAS VEGAS, NV 89148-4669. The owner of the real property is purported to be: STACY MOORE

The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designations, if any, shown herein. Said sale will be made, without covenant or warranty, expressed or implied, regarding title, possession or encumbrances, to pay the remaining principal sum of a note, homeowner's assessment or other obligation secured by this lien, with interest and other sum as provided therein: plus advances, if any, under the terms thereof and interest on such advances, plus fees, charges, expenses, of the Trustee and trust created by said lien. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale \$\$8,017.11. Payment must be in made in the form of certified funds.

Date: NOV 1 4 2013

4 2013

By: Huong Lam, Esq. of Alessi & Koenig LLC on behalf of Shadow Mountain Ranch Community Association

Inst #: 201307050000950 Fees: \$17.00 N/C Fee: \$0.00 07/05/2013 09:02:36 AM Receipt #: 1681415 Requestor: ALESSI & KOENIG LLC Recorded By: MAT Pgs: 1 DEBBIE CONWAY CLARK COUNTY RECORDER

When recorded mail to:

THE ALESSI & KOENIG, LLC 9500 West Flamingo Rd., Ste 205 Las Vegas, Nevada 89147 Phone: 702-222-4033

A.P.N. 163-30-312-007

Trustee Sale No. 6601

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER HOMEOWNERS ASSOCIATION LIEN

WARNING! IF YOU FAIL TO PAY THE AMOUNT SPECIFIED IN THIS NOTICE, YOU COULD LOSE YOUR HOME, EVEN IF THE AMOUNT IS IN DISPUTE! You may have the right to bring your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account. The sale may not be set until ninety days from the date this notice of default recorded, which appears on this notice. The amount due is \$6,631.41 as of the date of this notice and will increase until your account becomes current. To arrange for payment to stop the foreclosure, contact: Shadow Mountain Ranch Community Association, c/o Alessi & Koenig, 9500 W. Flamingo Rd, Ste 205, Las Vegas, NV 89147, (702)222-4033.

THIS NOTICE pursuant to that certain Notice of Delinquent Assessment Lien, recorded on September 11, 2012 as document number 0002023, of Official Records in the County of Clark, State of Nevada. Owner(s): STACY MOORE, of SECTION 30 R2-60 70 #5 LOT 7 BLOCK 1, as per map recorded in Book 102, Pages 28, as shown on the Plan and Subdivision map recorded in the Maps of the County of Clark, State of Nevada. PROPERTY ADDRESS: 5327 MARSH BUTTE ST, LAS VEGAS, NV 89148-4669. If you have any questions, you should contact an attorney. Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale, provided the sale is concluded prior to the conclusion of the foreclosure. REMEMBER YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION. NOTICE IS HEREBY GIVEN THAT Alessi & Koenig, LLC is appointed trustee agent under the above referenced lien, dated September 11, 2012, on behalf of Shadow Mountain Ranch Community Association to secure assessment obligations in favor of said Association, pursuant to the terms contained in the Declaration of Covenants, Conditions, and Restrictions (CC&Rs). A default in the obligation for which said CC&Rs has occurred in that the payment(s) have not been made of homeowners assessments due from February 1, 2008 and all subsequent assessments, late charges, interest, collection and/or attorney fees and costs. Dated:

JUL 0 1 2013

Huong Lam, Esq. of Alessi & Koenig, LLC on dehalf of Shadow Mountain Ranch Community Association STACY MOORE 5327 MARSH BUTTE ST

•

LAS VEGAS, NV 89148-4669

Recontrust Company 2380 Performance Dr.

Richardson, TX 75082-4333

Countrywide Home Loans, Inc. PO BOX 10219

Van Nuys, CA 91410-0219

Republic Services PO BOX 98508

Las Vegas, NV 89193-8508

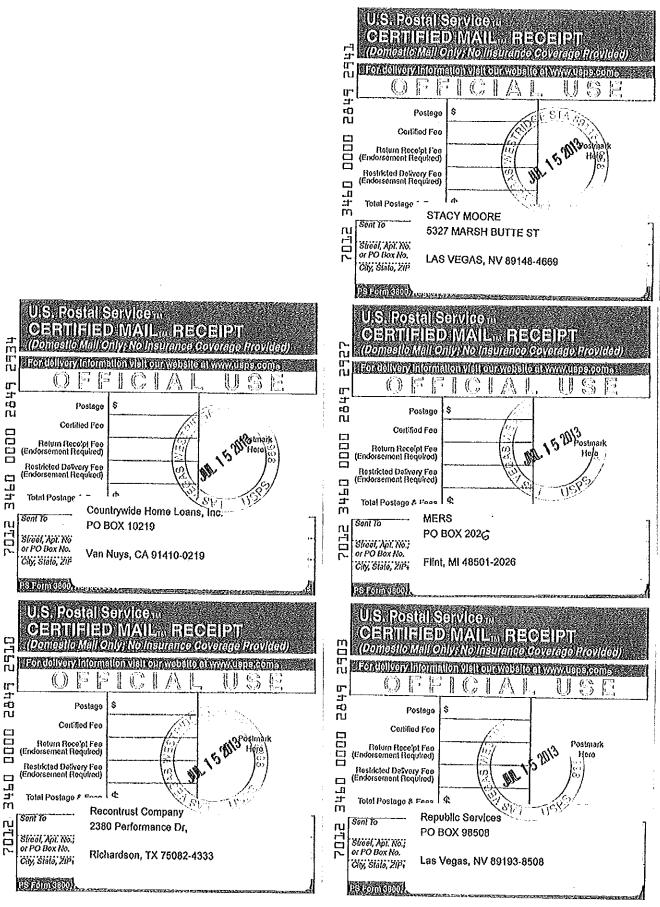
MERS PO BOX 2026

Flint, MI 48501-2026

**NOD 10-DAY MAILINGS** 

JA\_2085

6601



**NOD 10-DAY MAILINGS** 

Branch :SLV,User :MICH

Inst #: 201209110002023 Fees: \$17.00 N/C Fee: \$0.00 09/11/2012 08:05:52 AM Receipt #: 1302455 Requestor: ALESSI & KOENIG LLC Recorded By: DXI Pgs: 1 DEBBIE CONWAY CLARK COUNTY RECORDER

When recorded return to:

ALESSI & KOENIG, LLC 9500 W. Flamingo Rd., Suite 205 Las Vegas, Nevada 89147 Phone: (702) 222-4033

A.P.N. 163-30-312-007

Trustee Sale # SMR-5327-N

#### NOTICE OF DELINQUENT ASSESSMENT (LIEN)

In accordance with Nevada Revised Statutes and the Association's Declaration of Covenants, Conditions and Restrictions (CC&Rs) of the official records of Clark County, Nevada, Shadow Mountain Ranch Community Association has a lien on the following legally described property.

The property against which the lien is imposed is commonly referred to as 5327 Marsh Butte St., Las Vegas, NV 89148 and more particularly legally described as: SECTION 30 R2-60 70 #5 Lot 7 Block 1 Book 102 Page 28 in the County of Clark.

The owner(s) of record as reflected on the public record as of today's date is (are): STACY MOORE

#### The mailing address(es) is: 5327 MARSH BUTTE ST, LAS VEGAS, NV 89148

The total amount due through today's date is: \$6,448.00. Of this total amount \$5,823.00 represent Collection and/or Attorney fees, assessments, interest, late fees and service charges. \$625.00 represent collection costs. Note: Additional monies shall accrue under this claim at the rate of the claimant's regular monthly or special assessments, plus permissible late charges, costs of collection and interest, accruing subsequent to the date of this notice.

Date: August 13

Bv:

Huong Lám, Esq. of Alessi & Koenig, LLC on behalf of Shadow Mountain Ranch Community Association

State of Nevada County of Clark 23 SUBSCRIBED and SWORN before me August 13, 2012

(Seal)



(Signature) NOTARY PUBLIC

**DAVID ALESSI\*** THOMAS BAYARD \* **ROBERT KOENIG\*\*** RYAN KERBOW\*\*\*\* HUONG LAM\*\*\*

\* Admitted to the California Bar

\*\* Admitted to the California, Nevada and Colorado Bar

\*\*\* Admitted to the Nevada Bar \* Admitted to the Nevada and California Bar

August 13, 2012

A Multi-Jurisdictional Law Firm

9500 West Flamingo Road, Suite 205 Las Vegas, Nevada 89147 Telephone: 702-222-4033 Facsimile: 702-222-4043 www.alessikoenig.com

ADDITIONAL OFFICES

AGOURA HILLS, CA PHONE: 818-735-9600

RENO NV PHONE: 775-626-2323 å DIAMOND BAR CA PHONE: 909-843-6590

LIEN LETTER **VIA REGULAR AND CERTIFIED MAIL** 

STACY MOORE **5327 MARSH BUTTE ST** LAS VEGAS, NV 89148

## Re: 5327 Marsh Butte St./HO #6601 Shadow Mountain Ranch Community Association

Dear STACY MOORE:

Our office has been retained by Shadow Mountain Ranch Community Association to collect the past due assessment balance on your account. Please find the enclosed Notice of Delinquent Assessment (Lien), signed and dated on behalf of Shadow Mountain Ranch Community Association on August 13, 2012. The total amount due as of the date of this letter is \$6,448.00. To verify the total of unpaid charges please contact Alessi & Koenig, LLC. Please submit payment to our Nevada mailing address listed above. Payment must be in the form of a cashier's check or m 7196 9008 9111 4959 7439 Cash will not be accepted.

Unless you, within thirty days after receipt of portion thereof, our office will assume the debt is valid day period that you dispute the debt, or any portion the of such verification will be mailed to you. Upon recei- we will provide you with the name and address of the Please note the law does not require our office to wait	5327 MARSH BUTTE ST LAS VEGAS, NV 89148
to the next step in the collection process. If, however, of the original creditor within the thirty-day period that requires us to suspend efforts to collect the debt until v advised that you have the right to inspect the association In the event Alessi & Koenig, LLC does not re costs of \$6,448.00, a Notice of Default will be recorded additional fees and costs. If you have any questions reg please contact my legal assistant, Amanda Alvirez, at ( account, you could lose ownership of your property.	SENDER: TSN #: SMR-5327-N Certified Article Number REFERENCI 2195 9008 9111 4959 7439 SENDERS RECORD PS Form 3800, January 2005 RETURN RECEIPT SERVICE Return Receipt Fee Return Receipt Fee Restricted Dolivery
Since ALESSI & K	US Postal Service® POSTMARK OR DATE
Please be advised that Alessi & Koenig, LLC is a debt colle obtained will be use	Certified Mail™ No Insurance Coverage Provided Do Not Use for International Mei

When recorded return to:

ALESSI & KOENIG, LLC 9500 W. Flamingo Rd., Suite 205 Las Vegas, Nevada 89147 Phone: (702) 222-4033

A.P.N. 163-30-312-007

Trustee Sale # SMR-5327-N

### NOTICE OF DELINQUENT ASSESSMENT (LIEN)

In accordance with Nevada Revised Statutes and the Association's Declaration of Covenants, Conditions and Restrictions (CC&Rs) of the official records of Clark County, Nevada, Shadow Mountain Ranch Community Association has a lien on the following legally described property.

The property against which the lien is imposed is commonly referred to as 5327 Marsh Butte St., Las Vegas, NV 89148 and more particularly legally described as: SECTION 30 R2-60 70 #5 Lot 7 Block 1 Book 102 Page 28 in the County of Clark.

The owner(s) of record as reflected on the public record as of today's date is (are): STACY MOORE

The mailing address(es) is: 5327 MARSH BUTTE ST, LAS VEGAS, NV 89148

The total amount due through today's date is: \$6,448.00. Of this total amount \$5,823.00 represent Collection and/or Attorney fees, assessments, interest, late fees and service charges. \$625.00 represent collection costs. Note: Additional monies shall accrue under this claim at the rate of the claimant's regular monthly or special assessments, plus permissible late charges, costs of collection and interest, accruing subsequent to the date of this notice.

Date: August 13, 2012 By:

Huong Lam, Esq. of Alessi & Koenig, LLC on behalf of Shadow Mountain Ranch Community Association

State of Nevada County of Clark SUBSCRIBED and SWORN before me August 13, 2012

ł

(Signature)

(Seal)

NOTARY PUBLIC

Alessi & Koenig, LLC Order # 6601 TS # 6601

## AFFIDAVIT OF SERVICE

State of Nevada ) County of Clark)

I, Robert Turner, state:

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

I served Stacy Moore with a copy of the Notice of Sale, on 12/11/2013 at approximately 7:56 AM, by:

Attempting to personally serve the person(s) residing at the property, however no one answered the door. I thereafter posted a copy of the Notice of Sale on the property in the manner prescribed pursuant to NRS 116.311635, in a conspicuous place on the property, which is located at:

## 5327 Marsh Butte Street Las Vegas NV 89148

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

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

Dated 12/11/2013

Nevada Legal Support Services LLC

Robert Turner, 1726777 930 S. 4th Street, Suite 200 Las Vegas, NV 89101 (702) 382-2747 NV License #1711

NVLSS ID# 470322 71 COUNTY OF SERVICE: CLARK SERVER: Robert Turner Alessi & Koenig, LLC Order # 6601 TS # 6601

### AFFIDAVIT OF POSTING NOTICE OF SALE

State of Nevada ) County of Clark)

I, Jessica Pruett, state:

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

On 12/12/2013, I posted a copy of the Notice of Sale pursuant to NRS 116.311635, concerning Sale 6601, in a public place in the county where the property is situated, to wit:

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

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

## Stacy Moore, 5327 Marsh Butte Street, Las Vegas NV 89148.

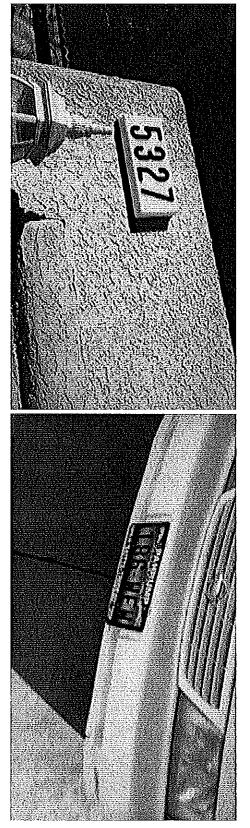
I declare under penalty of perjury under the law of the State of Nevada that the foregoing is true and correct.

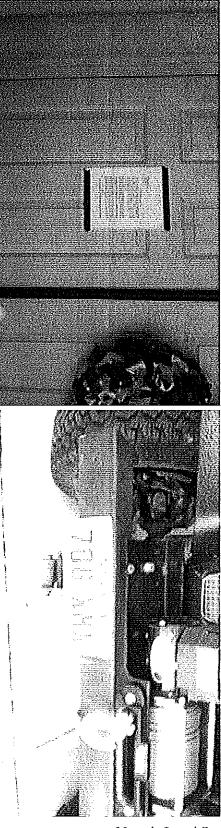
Dated 12/12/2013

Nevada Legal Support Services LLC

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

NVLSS ID# 470322 71 COUNTY OF SERVICE: CLARK SERVER: Jessica Pruett Alessi Trustee Corp.

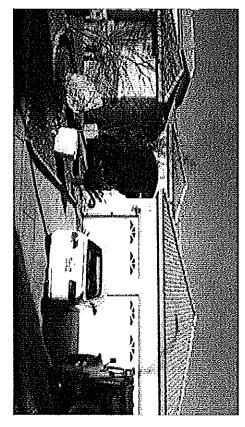




Photos taken by: Robert TurnerCounty: CLARK36NetPhoto Date: 12/11/2013Time: 7:56 AMNLN ID# 470322Page 1 of 2930Primary Borrower: Stacy MooreLasProperty Address: 5327Marsh Butte Street, Las Vegas NV 89148(70Alessi & Koenig, LLCOrder # 6601TS#6601

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

JA\_2092



Photos taken by: Robert Turner County: CLARK 36 Photo Date: 12/11/2013 Time: 7:56 AM NLN ID# 470322 Page 2 of 2 Primary Borrower: Stacy Moore Property Address: 5327 Marsh Butte Street, Las Vegas NV 89148 Nevada Legal Support Services LLC 930 S. 4th Street, Suite 200 Las Vegas, NV 89101 (702) 382-2747 NV. Lic. #1711

Alessi & Koenig, LLC Order # 6601 TS#6601

AFFP 6601

## Affidavit of Publication

STATE OF NEVADA } COUNTY OF CLARK }

SS

I, Rosalie Qualls state:

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

Dec 13, 2013 Dec 20, 2013 Dec 27, 2013

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

DATED: Dec 27, 2013

Force Killer Qualls Rosal

NOTICE OF TRUSTEE'S SALE APN: 163-30-312-007 TSN 6601

WARNINGI A SALE OF YOUR PROPERTY IS IMMINENTI UNLESS YOU PAY THE AMOUNT SPECIFIED IN THIS NOTICE BEFORE THE SALE DATE, YOU COULD LOSE YOUR HOME, EVEN IF THE AMOUNT IS IN DISPUTE, YOU MUST ACT BEFORE THE SALE DATE. IF YOU HAVE ANY QUESTIONS, PLEASE CALL ALESSI & KOENIG AT 702-222-4033. IF YOU NEED ASSISTANCE, PLEASE CALL THE FORECLOSURE SECTION OF THE OMBUDSMAN'S OFFICE, NEVADA REAL ESTATE DIVISION, AT 1-877-829-9907 IMMEDIATELY. NOTICE IS HEREBY GIVEN THAT: On January 8, 2014, Alessi & Koenig as duly appointed Trustee pursuant to a certain lien, recorded on September 11, 2012, as instrument number 0002023, of the official records of Clark County, Nevada, WILL SELL THE BELOW MENTIONED PROPERTY TO THE HIGHEST BIDDER FOR LAWFUL MONEY OF THE UNITED STATES, OR A CASHIERS CHECK at: 2:00 p.m., at 9500 W. Flamingo Rd., Suite #205, Las Vegas, Nevada 89147 (Alessi & Koenig, LLC Office Building, 2nd Floor) The street address and other common designation, if any, of the real property described above is purported to be: 5327 MARSH BUTTE ST, LAS VEGAS, NV 89148-4669. The owner of the real property is purported to be: STACY MOORE The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designations, if any, shown herein. Said sale will be made, without covenant or warranty, expressed or implied, regarding title, possession or encumbrances, to pay the remaining principal sum of a note, homeowner's assessment or other obligation secured by this lien, with interest and other sum as provided therein: plus advances, if any, under the terms thereof and interest on such advances, plus fees, charges, expenses, of the Trustee and trust created by said lien. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$8,017.11. Payment must be in made in the form of certified funds. Date: By: Huong Lam, Esg. of Alessi & Koenig LLC on behalf of Shadow Mountain Ranch Community Association

Published in Nevada Legal News December 13, 20, 27, 2013

01104266 00364432 (702)254-9044

ALESSI & KOENIG, LLC 9500 WEST FLAMINGO ROAD #205 LAS VEGAS, NV 89147 DAVID ALESSI \* ROBERT KOENIG \*\* THOMAS BAYARD \* \* Admitted in CA \*\* Admitted in CA, NV & CO \*\*\* Admitted in CA NV \*\*\*\* Admitted in NV



A Multi-Jurisdictional Law Firm

9500 W. Flamingo Road, Suite 205 Las Vegas, Nevada 89147 Telephone: 702-222-4033 Facsimile: 702-222-4043 www.alessikoenig.com RYAN KERBOW \*\*\*

HUONG LAM \*\*\*\*

BRAD BACE \*\*\*\*

## ADDITIONAL OFFICES IN

AGOURA HILLS, CA PHONE: 818- 735-9600

RENO NV PHONE: 775-626-2323

DIAMOND BAR CA PHONE: 909-860-0900

To: Shadow Mountain Ranch Community Association

Re: MOORE, STACY – 5327 MARSH BUTTE ST

Trustees Sale #: 6601

## **PROFESSIONAL SERVICES PROVIDED**

ATTORNEY & TRUSTEES FEES;		
Notice of Intent To Lien Nevada	\$95.0	00
Notice of Delinquent Assessment Lien Nevada	(2) \$650.0	00
Notice of Default	\$400.0	00
Pre NOD	\$90.0	00
Pre-Notice of Trustee's Sale	\$90.0	00
Demand Fee	\$100.0	00
Attorney Fees	(2) \$480.0	)0
Conduct Foreclosure Sale	\$125.0	)0
Trustee Deed Preparation	\$125.0	)0
Notice of Trustee Sale	\$275.0	)()
Foreclosure Fee	\$150.0	00
Sale Date Down	(2) \$150.0	00
Rescission of NOD	\$0.0	00
Total	\$2,730.0	)0
COSTS:		
Notary, Recording, Mailings, and PACER	\$403.	11
Trustees Sale Guarantee	\$360.0	00
Publishing and Posting of Trustee Sale	\$500.0	00
HOA & MANAGEMENT COMPANY FEES:		
Balance To HOA Through October 15, 2010	\$3,756.0	00
Late Fees Through January 8, 2014	\$50.0	)0
Fines Through January 8, 2014	\$0.0	)0
Interest Through January 8, 2014	\$0.0	00
Interest Through January 8, 2014 Management Company Audit Fee	\$0.0 \$0.0	
		00
Management Company Audit Fee	\$0.0	00 00

RYAN KERBOW \*\*\*

HUONG LAM \*\*\*\*

BRAD BACE \*\*\*\*

## ADDITIONAL OFFICES IN

AGOURA HILLS, CA PHONE: 818-735-9600

RENO NV PHONE: 775-626-2323

DIAMOND BAR CA PHONE: 909-860-0900

\$0.00 \$8,499.11 Sub-Total: Less Payments Received: \$0.00 Total Amount Due: \$8,499.11

Please have a check in the amount of \$8,499.11 made payable to the Alessi & Koenig, LLC and mailed to the below listed NEVADA address. Upon receipt of payment a release of lien will be drafted and recorded. Please contact our office with any questions.



A Multi-Jurisdictional Law Firm

G

9500 W. Flamingo Road, Suite 205 Las Vegas, Nevada 89147 Telephone: 702-222-4033 Facsimile: 702-222-4043 www.alessikoenig.com

DAVID ALESSI \* ROBERT KOENIG \*\* THOMAS BAYARD \* \* Admitted in CA \*\* Admitted in CA, NV & CO \*\*\* Admitted in CA NV \*\*\*\* Admitted in NV

**Progress Payments:** 

JA 2096

## **George Bates**

From: Sent: To: Subject: George Bates Wednesday, January 08, 2014 4:37 PM 'maximumfinancial@aol.com' 1/8/2014 Sale

Chris,

Following is the property you purchased on January 8, 2014. Please send me your vesting info so I can start preparing your deed:

Total for payment: \$60,536.80

5327 MARSH BUTTE ST/HO# 6601 Amount: \$59,000.00 Tax: \$1,519.80 Fee: \$17.00

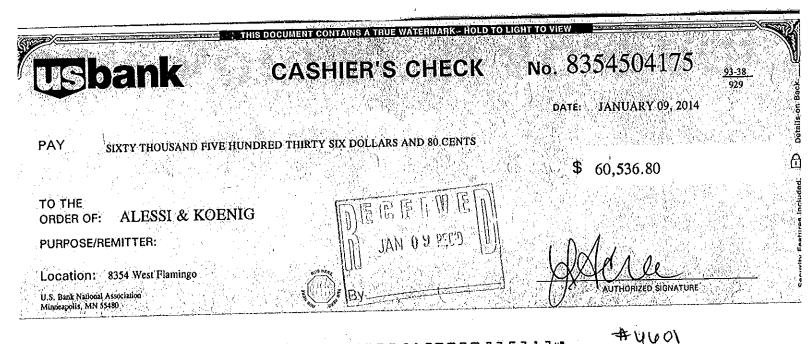
Total: \$60,536.80

## George Bates

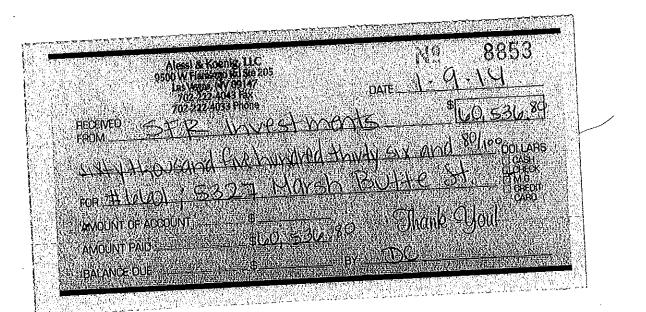
Alessi & Koenig, LLC 9500 W. Flamingo Rd. Suite 205 Las Vegas, NV 89147 Ph: 702.222.4033 Fax: 702.222.4043 george@alessikoenig.com

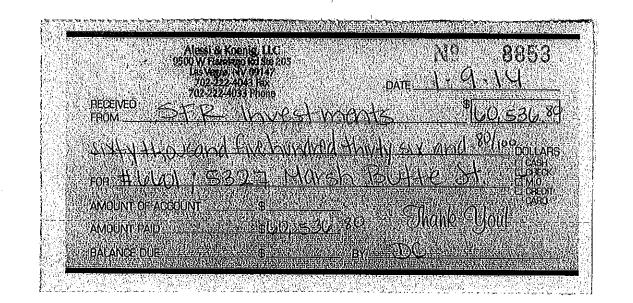
<u>Office Hours are as follows:</u> Monday - Thursday 8:30 a.m. to 5:00 p.m. Friday 8:30 a.m. to 2:00 p.m.

"Alessi & Koenig LLC, is a debt collector and is attempting to collect a debt. Any information obtained will be used for that purpose."



#8354504175# #092900383#150080235313#





	THIS DOCUMENT CONTAINS A TRUE WATERMARK - HOLD TO LIGHT TO VIEW
TUS.	Dank CASHIER'S CHECK No. 8354504175
and the second second	<u>93.38</u> 929
	,我们就是你们的你们,你们就是你们的你,你们就是你们的你,你们就是你们,你们就是你们,你们就能是你们就能是你能给你,你能给你你的吗?""你们,你们就是你们不能。"
PAY	이는 것이 같은 것이 같은 것이 있는 것이 있는 것이 있는 것이 같은 것이 있는 가
	SIXTY THOUSAND FIVE HUNDRED THIRTY SIX DOLLARS AND 80 CENTS
	에는 것은 것이 있는 것은 것이 있는 것이 같은 것이 같은 것이 있는 것이 있는 같은 것이 같은 것이 있다.
TO THE	<b>\$</b> 60,536.80
ORDER OF:	ALESSI & KOENIG
	- 1997年19月1日,19月1日,19月1日,19月1日日日,19月1日日日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日,19月1日。
PURPOSE/R	MITTER:
Location	3354 West Flamingo
U.S. Bank National Minneapolis, MN 5	BV
<u></u>	Contraction Signature

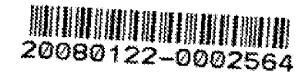
## #8354504175# #092900383#150080235313#

44601

**TAB 55** 

## **TAB 55**

**TAB 55** JA\_2100



WHEN RECORDED MAIL TO: RECONTRUST COMPANY 2380 Performance Dr, RGV-D7-450 Richardson, TX 75082



Attn: Andre Jones TS No. 08-02887 Title Order No. G802797 Investor/Insurer No. 121434068 APN No. 163-30-312-007 Fee: \$15.00 N/C Fee: \$0.00 01/22/2008 14:06:36 T20080011770 Requestor: FIDELITY NATIONAL DEFAULT SOLUTIONS TUS Debbie Conway OHG Clark County Recorder Pgs: 2

## NEVADA IMPORTANT NOTICE NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

NOTICE IS HEREBY GIVEN THAT: RECONTRUST COMPANY, is acting as an agent for the Beneficiary noder a Deed of Trust dated 11/10/2005, executed by MAGNOLIA GOTERA, A SINGLE WOMAN as Trustor, to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as beneficiary recorded 11/21/2005, as Instrument No. 0005567 (or Book 20051121, Page N/A) of Official Records in the Office of the County Recorder of Clark County, Nevada. Said obligation including ONE NOTE FOR THE ORIGINAL sum of \$508,250.00. That a breach of, and default in, the obligations for which such Deed of Trust is security has occurred in that payment has not been made of :

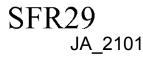
FAILURE TO PAY THE INSTALLMENT OF PRINCIPAL, INTEREST AND IMPOUNDS WHICH BECAME DUE ON 09/01/2007 AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST AND IMPOUNDS, TOGETHER WITH ALL LATE CHARGES, PLUS ADVANCES MADE AND COSTS INCURRED BY THE BENEFICIARY, INCLUDING FORECLOSURE FEES AND COSTS AND/OR ATTORNEYS' FEES. IN ADDITION, THE ENTIRE PRINCIPAL AMOUNT WILL BECOME DUE ON 12/01/2035 AS A RESULT OF THE MATURITY OF THE OBLIGATION ON THAT DATE.

That by reason thereof, the present beneficiary under such deed of trust has executed and delivered to RECONTRUST COMPANY a written Declaration of Default and Demand for sale, and has deposited with RECONTRUST COMPANY such deed of trust and all documents evidencing obligations secured thereby, and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

## NOTICE

You may have the right to cure the default hereon and reinstate the one obligation secured by such Deed Of Trust above described. Section NRS 107.080 permits certain defaults to be cured upon the payment of the amounts required by that statutory section without requiring payment of that portion of principal and interest which would not be due had no default occured. Where reinstatement is possible, if the default is not cured within 35 days following recording and mailing of this Notice to Trustor or Trustor's successor in interest, the right of reinstatement will terminate and the property may there after be sold. The Trustor may have the right to bring court action to assert the non existence of a default or any other defense of Trustor to acceleration and sale. To determine if reinstatement is possible and the amount, if any, to cure the default, contact: Countrywide Home Leans, Inc, c/o RECONTRUST COMPANY, 2380 Performance Dr, RGV-D7-450, Richardson, TX 75082, PHONE: (800) 281-8219

Form nunod (03/01)



DATED: JAN 2 2 2008

RECONTRUST COMPANY, as agent for the Beneficiary By: CHICAGO TITLE - NEVADA, as Agent

BY GARY TRAFFORD

State of: NEVADA County of: CLARK

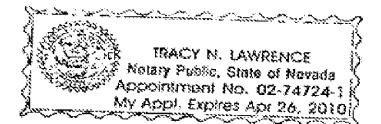
instrument.

•

On O12208 before me TRACY N. LAWRENCE \_\_\_\_\_\_\_, notary public, personally appeared \_\_\_\_\_\_\_\_\_\_, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to within instrument and acknowledged to me that he/she/they executed the same in his/her/their suthorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the

3

Witness my here and official seal.

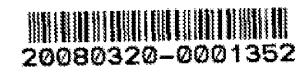


SFR30 JA\_2102

**TAB 56** 

# **TAB 56**

**TAB 56** JA\_2103



WHEN RECORDED MAIL TO: MOGNOLICA GOLETO-5327 MARSH BUTTE STREET LAS VEGAS, NV 89148

\_apn=163-20-312-00

TS No. 08-02887

Title Order No. G802797

Investor/Insurer No.

## Fee: \$14.00 N/C Fee: \$25.00 03/20/2008 12:20:57 T20080047889 Requestor: FIDELITY NATIONAL DEFAULT SOLUTIONS TUS Debbie Conway JLB Clark County Recorder Pgs: 1

## RESCISSION OF ELECTION TO DECLARE DEFAULT NEVADA

Un.

NOTICE IS HEREBY GIVEN that RECONTRUST COMPANY, acting as an agent for the Beneficiary does hereby rescind, cancel and withdraw the Notice of Default and Election to Sell hereinafter described, provided, however, that this rescission shall not be construed as waiving, curing, extending to, or affecting any default, either past, present or future, under such Deed of Trust, or as impairing any right or remedy thereunder, and it is and shall be deemed to be, only an election without prejudice not to cause a sale to be made pursuant to such Notice of Default and Election to Sell, and it shall not in any way alter or change any of the rights remedies or privileges secured to Beneficiary and/or Trustee under such Deed of Trust, nor modify, nor alter in any respect any of the terms, covenants, conditions or obligations therein contained.

Said NOTICE OF DEFAULT AND ELECTION TO SELL under Deed of Trust specifically described therein was:

Recorded on 01/22/2008, as Instrument No. 0002564, in Book 20080123, Page n/a, of Official Records of Clark County, Nevada.

The DEED OF TRUST affected by this notice recorded on 11/21/2005 as Instrument No. 0005567 in Book 20051121 Page N/A., executed by MAGNOLIA GOTERA, A SINGLE WOMAN, as Trustor in Clark County, Nevada.

DATED: March 15, 2008

**RECONTRUST COMPANY**, as agent for the Beneficiary

Terre	BY: Jour Ukb
State of: 444 )	Louis Hebb, Team Member
County of: (241/43)	and a three of the standy of monthesis as a monotonic
On 03/15/2008 before me Kerri K	<u>e</u> <u>n</u> , personally appeared
LDUIS HELOD	, know to me (or proved to me on the oath of
or through	) to be the person whose name is subscribed to the foregoing
instrument and acknowledged to me that he/sh	e executed the same for the purposes and consideration therein
expressed.	
Witness wer hand and attach hast	<b>.</b> .

Witness my hand and official seal.

Notary Public's Signature



Form avress (08/06)

