Case No. 83214

IN THE SUPREME COURT OF NEVADA

SFR INVESTMENTS POOL 1, LLC, A NEVADA LIMITED LIABILITY COMPANY, Appellant, vs. JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, A NATIONAL ASSOCIATION, Respondent.

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APPEAL

from the Eighth Judicial District Court, Clark County
The Honorable JESSICA PETERSEN, District Judge
District Court Case No. A-13-692304-C

APPELLANT APPENDIX VOLUME 2

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PEBBLE CANYON HOMEOWNERS ASSOCIATION

DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS
AND
GRANT OF EASEMENTS

THIS DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS AND GRANT OF EASEMENTS is made by Pebble Canyon Limited Partnership, a Nevada limited partnership ("Declarant"), with reference to the following facts:

A) Declarant is the owner of the real property located in Clark County, Nevada, more particularly described in Article 1 below as the First Phases and the Annexable Area, which Declarant intends to develop and improve and offer single family residences constructed thereon for sale to the public (the "Development").

B) Declarant has deemed it desirable, for the efficient preservation of the values and amenities in the First Phases and in the additional property which may be annexed thereto pursuant to the provisions of this Declaration, to create a corporation under the laws of the State of Nevada which shall be delegated and assigned the powers of, among other things, owning, maintaining and administering the Association Property (as hereinafter defined) for the private use of its members and authorized guests.

C) Declarant will cause or has caused such corporation, the members of which shall be the respective Owners of Lots in the Properties to be formed for the purpose of exercising such functions.

D) Before conveying any interest in the Properties, Declarant desires to subject the Properties to certain covenants, conditions and restrictions for the benefit of Declarant and any and all present and future owners of portions of the Properties, in accordance with a common plan and scheme of improvement and development.

NOW, THEREFORE, Declarant hereby declares and establishes the following general plan for the protection and benefit of the Properties, and has fixed and does hereby fix the following protective covenants, conditions and restrictions upon each and every ownership interest in the Properties under and pursuant to which covenants, conditions and restrictions each such ownership interest shall hereafter be held, used, occupied, leased, sold, encumbered, conveyed or transferred. Each and all of the covenants, conditions and restrictions set forth herein are for the

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purpose of protecting the value and desirability of the Properties, and each and every Lot, and inure to the benefit of, run with, and shall be binding upon and pass with each and every ownership interest therein and shall inure to the benefit of and apply to and bind respective successors in interest of Declarant.

ARTICLE I

DEFINITIONS

Section 1.01. "Annexable Area" shall mean the real property described in Exhibit B attached hereto and incorporated herein by this reference, all or any portion of which may from time to time be made subject to this Declaration.

Section 1.02. "Association" shall mean and refer to Pebble Canyon Homeowners Association, a Nevada non-profit corporation.

Section 1.03. "Association Property" shall mean and refer to all the real and personal property which is owned at any time by the Association for the common benefit, use and enjoyment of all of the Owners.

Section 1.04. "Board" shall mean and refer to the Board of Directors of the Association.

Section 1.05. "Bylaws" shall mean and refer to the Bylaws of the Association as they may from time to time be amended.

Section 1.06. "Declarant" shall mean and refer to Pebble Canyon Limited Partnership, a Nevada limited partnership, and its successors if the rights and obligations of Declarant should be assigned to, and accepted and assumed by, any successor or successors.

Section 1.07. "Declaration" shall mean and refer to this Declaration of Covenants, Conditions and Restrictions and Grant of Easements as it may from time to time be amended.

Section 1.08. "Development" shall mean and refer to the First Phases and the Annexable Area.

Section 1.09. "Eligible Insurer or Guarantor" shall mean and refer to an insurer or governmental guarantor who has requested notice from the Association of those matters which such insurer or guarantor is entitled to notice of by reason of this Declaration or the Bylaws.

Section 1.10. "Eligible Mortgage Holder" shall mean and refer to a holder of a first Mortgage on a Lot who has requested notice

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from the Association of those matters which such holder is entitled to notice of by reason of this Declaration or the Bylaws.

Section 1.11. "First Phases" shall mean and refer to Phase I of the subdivisions known as Mirada at Pebble Canyon and Vistara at Pebble Canyon as described in Exhibit A attached hereto and incorporated herein by this reference.

Section 1.12. "Lot" shall mean and refer to any plot of land in the Properties (other than Association Property or any property owned by any non-profit corporation for the common use and enjoyment of Owners), shown upon any recorded final map of the Properties, the Owner of which is required by this Declaration to be a member of the Association.

Section 1.13. "Mortgage" shall mean and refer to a deed of trust as well as a mortgage, and the terms may be used interchangeably herein.

Section 1.14. "Mortgagee" shall mean and refer to a beneficiary under or holder of a deed of trust as well as a mortgagee, and the terms may be used interchangeably herein.

Section 1.15. "Mortgagor" shall mean and refer to the trustor of a deed of trust as well as a mortgagor, and the terms may be used interchangeably herein.

Section 1.16. "Owner" shall mean and refer to the record owner, whether one or more persons or entities, of equitable title in fee simple (or legal title if equitable title has merged) to any Lot, including contract sellers. Owner shall not include a person or entity having an ownership interest merely as security for the performance of an obligation. The trustor of a deed of trust encumbering a Lot where fee simple title is vested in a trustee shall be considered to be the Owner.

Section 1.17. "Properties" shall mean and refer to the First Phases, together with such portions of the Annexable Area which are annexed to the property subject to this Declaration.

Section 1.18. "Phase of Development" shall mean and refer to all of the First Phases and all of the real property designated as a Phase of Development in a Notice of Annexation recorded pursuant to the provisions of this Declaration.

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ARTICLE II

ANNEXATION OF ANNEXABLE AREA

Section 2.01. Annexation Declarant may, but shall not be required to, at any time or from time to time, add to the Properties covered by this Declaration all or any portion of the Annexable Area then owned by Declarant by recording with the Recorder of Clark County, Nevada, a Notice of Annexation of Territory ("Notice of Annexation") with respect to the real property to be annexed ("Annexed Territory"). If the Notice of Annexation for a proposed annexation is not recorded prior to the third (3rd) anniversary of the recordation of the most recently recorded Notice of Annexation (or the third anniversary of the recordation of this Declaration with respect to the first Notice of Annexation), then such annexation shall further require the vote or written consent of at least two-thirds (2/3rds) of the voting power of the Association. Upon the recording of a Notice of Annexation covering any portion of the Annexable Area and containing the provisions set forth herein, the covenants, conditions and restrictions contained in this Declaration shall apply to the Annexed Territory in the same manner as if it were originally covered by this Declaration and originally constituted a portion of the Properties; and thereafter the rights, privileges, duties and liabilities of the parties to this Declaration with respect to the Annexed Territory shall be the same as with respect to the First Phases, and the rights, obligations, privileges, duties and liabilities of the Owners and occupants of Lots within the Annexed Territory shall be the same as in the case of the Lots originally affected by this Declaration.

Section 2.02. Notice of Annexation This Notice of Annexation referred to above shall contain at least the following provisions: (i) a reference to this Declaration, which reference shall state the date of recordation hereof and other relevant recording data of the Clark County Recorder's office; (ii) a statement that the provisions of this Declaration shall apply to the Annexed Territory as set forth therein; (iii) an exact description of the Annexed Territory; and (iv) a description of the Association Property, if any, located in the Annexed Territory. A Notice of Annexation may cover one or more Phases of Development, as designated in such Notice of Annexation. For so long as Declarant has the right to add Annexable Area to the Properties without the approval of at least two-thirds (2/3rds) of the voting power of the Association, each Notice of Annexation relative to real property owned by Declarant shall be signed only by Declarant. From and after the date on which any annexation of Annexable Area requires the approval of at least two-thirds (2/3rds) of the voting power of the Association, each Notice of Annexation must also be signed by at least two (2) officers of the Association, certifying that the vote of the requisite percentage of voting power has been obtained. As

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a condition precedent to any annexation of the Annexable Area, VA and FHA, as applicable, shall be advised of any such annexation, shall determine that the annexation is in accordance with the development plan submitted to and approved by VA and FHA, and shall so advise Declarant.

Section 2.03. Deannexation Declarant may delete all or a portion of a Phase of Development from coverage of this Declaration and the jurisdiction of the Association or amend a Notice of Annexation covering said Phase of Development so long as Declarant is the Owner of all of such Phase of Development, and provided that (i) a Notice of Deletion of Territory or amendment to the Notice of Annexation, as applicable is recorded in the same manner as the applicable Notice of Annexation was recorded, (ii) no Association vote has been exercised with respect to any portion of the Phase of Development, (iii) assessments have not yet commenced with respect to any portion of such Phase of Development, (iv) there has been no close of escrow for the sale of any Lot in such Phase of Development, (v) the Association has not made any expenditures or incurred any obligations with respect to any portion of such Phase of Development, and (vi) VA and FHA, as applicable, has approved such deannexation or amendment.

Section 2.04 Other Additions In addition to the provisions for annexation specified in this Article, additional real property may be annexed to the Properties and brought within the general plan and scheme of this Declaration upon the approval by two-thirds (2/3rds) of the total voting power of the Association.

ARTICLE III

PROPERTY RIGHTS

Section 3.01. Owners' Easements of Enjoyment Every Owner shall have a right and easement of ingress and egress and of enjoyment in and to the Association Property which shall be appurtenant to and shall pass with the title to each Lot, subject to:

(a) The right of the Association to charge reasonable fees for the use of any recreational facility situated upon the Association Property.

(b) The right of Declarant to use the Association Property for sales, development and related activities pertaining to the Development together with the right of Declarant to transfer such easements to others.

(c) The right of the Association to impose fines and to suspend an Owner's right to use any recreational facilities for

nonpayment of any regular or special assessment by the Association, or if an Owner is otherwise in breach of obligations imposed under this Declaration, the Bylaws, or the rules and regulations set forth in the Bylaws.

(d) The right of the Association to dedicate or transfer all or any part of the Association Property to any public agency, authority or utility subject to such conditions as may be agreed to by the Owners. The granting of easements for utilities or for other purposes consistent with the intended use of the Association Property, and the granting of easements for maintenance purposes, shall not be deemed to be a dedication or transfer requiring the vote or written consent of the Owners.

(e) The right of the Association to transfer all or any part of the Association Property to a corporation to which all the Owners are members and which was established as the successor to the Association and its obligations hereunder and to replace the Association upon its termination.

(f) The right to adopt uniform rules and regulations regarding use, maintenance and upkeep of the Association Property.

Section 3.02. Delegation of Use Any Owner may delegate the right of enjoyment of the Association Property and facilities to family members, tenants or contract purchasers who reside on or in the Lot owned by such Owner, provided, however, that if any Owner delegates such right of enjoyment to tenants or contract purchasers, neither the Owner nor Owner's family members shall be entitled to use such facilities by reason of ownership of that Lot during the period of delegation. Guests of an Owner may use such facilities only in accordance with rules and regulations adopted by the Association, which rules and regulations may limit the number of guests who may use such facilities. The Association may also promulgate rules and regulations limiting the use of the Association Property to one co-Owner and such co-Owner's immediate family with respect to any Lot held in co-ownership.

ARTICLE IV

PEBBLE CANYON HOMEOWNERS ASSOCIATION

Section 4.01. Membership in the Association The initial members signing the Association's Articles of Incorporation and all Owners shall be members of the Association. The initial members shall be members only until close of escrow of the first three Lots sold to retail purchasers.

Section 4.02. Voting Those Owners appearing in the official records of the Association on the date forty-five (45) days prior to the scheduled date of any meeting of the Owners required or

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permitted to be held under this Declaration, as record Owners of Lots shall be entitled to notice of any such meeting as provided herein. If there is more than one record Owner of any Lot, any and all of the Owners owning such Lot may attend any meeting of the Owners, but the vote attributable to the Lot so owned shall not be increased by reason thereof. Co-Owners owning the majority interest in a Lot may from time to time designate in writing one of their number to vote. Fractional votes shall not be allowed, and the vote for each Lot shall be exercised, if at all, as a unit. Where no voting co-Owner is designated, or if the designation has been revoked, the vote for the Lot shall be exercised as the co-Owners owning the majority interests in the Lot mutually agree. However, no vote shall be cast for any Lot if the co-Owners present in person or by proxy cannot agree to said vote or other action. Unless the Association receives a written objection in advance from a co-Owner, it shall be conclusively presumed that the voting co-Owner is acting with the consent of all other co-Owners.

Section 4.03. Proxies Every Owner entitled to attend, vote at or exercise consents with respect to any meeting of the Owners may do so either in person or by a representative, known as a proxy, duly authorized by an instrument in writing, filed with the Association prior to the meeting to which it is applicable. Any proxy may be revoked at any time by written notice to the Association or by attendance in person by such Owner at the meeting for which such proxy was given. In any event, no proxy shall be valid beyond the maximum period permitted by law.

Section 4.04. Vote Appurtenant to Lot The right to vote may not be severed or separated from the ownership of the Lot to which it is appurtenant, except that any Owner may give a revocable proxy in the manner described above, may assign its right to vote to a contract purchaser, a lessee or tenant actually occupying said Owner's Lot or to a Mortgagee of the Lot concerned, for the term of the lease or Mortgage, and any sale, transfer or conveyance of such Lot to a new Owner or Owners shall operate automatically to transfer the appurtenant vote to the new Owner, subject to any assignment of the right to vote to a contract purchaser, lessee or Mortgagee as provided herein.

Section 4.05. Notice of Meetings Meetings of Owners shall be held at a convenient location in or near the Development as designated in the notice of the meeting. Written notice of meetings shall state the place, date and time of the meeting and those matters which, at the time the notice is given, are to be presented for action by the Owners. Notice of any meeting at which directors are to be elected shall include the names of all those who are nominees at the time the notice is given to Owners. The Secretary of the Association shall cause notice of meetings to be sent to each Owner no later than ten (10) days prior to the meeting. A special meeting of the Owners may be called at any

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reasonable time and place by written request (1) by the Board, (2) by the Declarant, for so long as the Declarant is an Owner, or (3) by the Owners having not less than twenty percent (20%) of the total voting power of the Association. To be effective, such written request shall be delivered to either the President or Secretary of the Association. Such officers shall then cause notice to be given to Owners entitled to vote that a meeting will be held at a time and place fixed by the Board not less than ten (10) days, nor more than thirty (30) days after receipt of the written request. Notice of special meetings shall specify the general nature of the business to be undertaken and that no other business may be transacted.

Section 4.06. Quorum The presence at any meeting, in person or by written proxy, of Owners entitled to vote at least fifty percent (50%) of the total votes of the Association shall constitute a quorum. If any meeting cannot be held because a quorum is not present, the Owners present, either in person or by proxy, may, except as otherwise provided by law, adjourn the meeting to a time not less than five (5) nor more than thirty (30) days from the time the original meeting was called, at which meeting the quorum requirement shall be the presence, in person or by written proxy, of Owners entitled to vote at least twenty-five percent (25%) of the total votes of the Association. If twenty-five percent (25%) of the total votes of the Association are not present at the adjourned meeting, in person or by written proxy, the Owners present, either in person or by written proxy, may, except as otherwise provided by law, adjourn the meeting to a time not less than five (5) nor more than thirty (30) days from the time the adjourned meeting was called, at which meeting those Owners present, either in person or by written proxy, shall constitute a quorum. If a time and place for the adjourned meeting is not fixed by those in attendance at the original meeting or if for any reason a new date is not fixed for the adjourned meeting after adjournment, notice of the time and place of the adjourned meeting shall be given to Owners in the manner prescribed for annual or special meetings, as applicable. The Owners present at each meeting shall select a chairman to preside over the meeting and a secretary to transcribe minutes of the meeting. Unless otherwise expressly provided, any action authorized hereunder may be taken at any meeting of such Owners upon the affirmative vote of Owners having a majority of a quorum of the voting power present at such meeting in person or by proxy.

Section 4.07. Suspension of Membership Rights The Board shall have the authority to suspend the membership rights of any Owner, including the right to vote at any meeting of the members, for any period during which the payment of any assessment against the Lot owned by such Owner remains delinquent, it being understood that any suspension for nonpayment of any assessment shall not

constitute a waiver or discharge of the Owner's obligation to pay the assessments provided for herein.

Section 4.08. Classes of Voting Membership The Association shall have two (2) classes of voting membership as follows:

(a) Class A. Class A members shall be all Owners (with the exception of Declarant for so long as there exists a Class B membership). Class A members shall be entitled to cast one vote for each Lot owned and subject to assessment.

(b) Class B. The Class B member shall be Declarant. Declarant shall be entitled to cast three (3) votes for each Lot owned. Class B membership shall cease and be converted to Class A membership on the happening of either of the following events, whichever occurs earliest:

(1) Seven (7) years from the date of close of escrow of the first lot sold to a retail purchaser subject to this Declaration; or

(2) When the total votes outstanding in the Class A membership equals the total votes outstanding in the Class B membership.

Section 4.09. Transfer of Membership Except as permitted by this Declaration or the Bylaws, membership in the Association shall not be transferred, pledged or assigned. Any attempted transfer, other than as permitted above, shall be deemed a prohibited transfer, shall be void, and shall not be reflected as a transfer upon the Association's books and records.

Section 4.10. Duty of Association The Association shall have the sole and exclusive right and duty to manage, operate, control, repair, replace and restore the Association Property, all as more fully set forth in the Bylaws.

Section 4.11. Non-Liability of Members In discharging their duties and responsibilities, the members' actions shall be on behalf of and as the representatives of the Association which shall, in turn, be on behalf of and as the representative of the Owners, and no member shall be individually or personally liable for performance or failure of performance of such member's duties and responsibilities unless an act or omission involves intentional misconduct, fraud or a knowing violation of law.

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ARTICLE V

COVENANT FOR MAINTENANCE ASSESSMENTS TO ASSOCIATION

Section 5.01. Creation of Liens and Personal Obligations Each Owner of a Lot by acceptance of a deed therefor, whether or not it shall be so expressed in such deed, is deemed to covenant and agrees to pay to the Association such (i) regular assessments, and (ii) special assessments as may be established in the Bylaws. The regular and special assessments, together with interest, costs, late payment charges and reasonable attorneys' fees, shall be a charge on the Lots, as the case may be, and appurtenances thereto, and shall be a continuing lien upon the Lot and appurtenances thereto against which each such assessment is made. Each such assessment, together with interest, costs, late payment charges and reasonable attorneys' fees, shall also be the personal obligation of each person who was an Owner of a Lot at the time when the assessment fell due. The personal obligation for delinquent assessments shall not pass to an Owner's successors in interest unless expressly assumed by them. The initial maximum annual assessment shall be One Hundred Eighty Dollars ($180.00) per Lot.

Section 5.02. Rate of Assessments Both regular and special assessments of the Association shall be borne equally by all Owners. Assessments may be collected on a monthly basis or as otherwise determined by the Association.

Section 5.03. Effect of Nonpayment of Assessments; Remedies of the Association Any installment of a regular or special assessment shall be delinquent if not paid within ten (10) days of the due date as established by the Board. The Board shall be authorized to adopt a system pursuant to which any installment of a regular or special assessment not paid within ten (10) days after the due date shall bear interest at the rate determined by the Board, commencing ten (10) days from the due date until paid. In addition, the Board may require the delinquent Owner to pay a reasonable late charge to compensate the Association for increased bookkeeping, billing, and other administrative costs. The Association may bring an action at law against the Owner personally obligated to pay the same, or foreclose the lien against the Lot. No Owner may waive or otherwise escape liability for the assessments provided for herein by nonuse of the Association Property or abandonment of such Owner's Lot. If any installment of an assessment is not paid within ten (10) days after its due date, the Board may mail an acceleration notice to the Owner and to each first Mortgagee of a Lot which has requested a copy of the notice. The notice shall specify (1) the fact that the installment is delinquent, (2) the action required to cure the default, (3) a date, not less than thirty (30) days from the date the notice is mailed to the Owner, by which such default must be cured, and (4) that failure to cure the default on or before the date specified

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in the notice may result in acceleration of the balance of the installments of such assessment for the then current fiscal year and sale of the Lot. If the delinquent installment or installments of any assessment and any charges thereon are not paid in full on or before the date specified in the notice, the Board at its option may declare all of the unpaid balance of such assessment levied against such Owner and such Owner's Lot for the current fiscal year to be immediately due and payable and without further demand may enforce the collection of the full assessment and all charges thereon in any manner authorized by law and this Declaration.

Section 5.04. Notice of Assessment No action shall be brought to enforce any assessment lien created herein, unless a "Notice of Assessment" is deposited in the United States mail, certified or registered, postage prepaid, to the Owner of the Lot and a copy thereof has been recorded by the Association. Said Notice of Assessment must state (a) the amount of the assessment and interest, costs (including attorneys' fees) and penalties, (b) a description of the Lot against which the assessment was made, and (c) the name of the record Owner of the Lot. The Notice of Assessment shall be signed and acknowledged by an officer of the Association. The lien shall continue until fully paid or otherwise satisfied.

Section 5.05. Foreclosure Sale A sale to foreclose a Association lien may be conducted by the Association, its agent or attorney in any manner permitted by law. The Association shall have the power to bid on the Lot at the foreclosure sale, and to acquire and hold, lease, mortgage or convey the same. Upon completion of the foreclosure sale, an action may be brought by the Association or the purchaser at the sale in order to secure occupancy of the defaulting Owner's Lot, and the defaulting Owner shall be required to pay the reasonable rental value of such Lot during any period of continued occupancy by the defaulting Owner or any persons claiming under the defaulting Owner. No sale to foreclose an assessment lien may be conducted until (1) the Association, its agent or attorney has first executed and recorded a notice of default and election to sell the Lot or cause its sale ("Notice of Default") to satisfy the assessment lien, and (2) the delinquent Owner or such Owner's successor in interest has failed to pay the amount of the delinquent assessment and interest, late fees, costs (including attorneys' fees) and expenses incident to its enforcement for a period of sixty (60) days. Such sixty (60) day period shall commence on the first day following the day upon which the Notice of Default is recorded and a copy thereof is mailed by certified mail with postage prepaid to the Owner or such Owner's successor in interest at his address, if the address is known, and otherwise to the address of the Lot. The Notice of Default must describe the deficiency in payment. The Association, its agent or attorney shall, after the expiration of such sixty (60) day period and before the foreclosure sale, give notice of the

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time and place of the sale in the manner and for a time not less than that required by law for the sale of real property upon execution, except that a copy of the notice of sale must be mailed on or before the first publication or posting by certified mail with postage prepaid to the Owner or such Owner's successor in interest at his address if known, and otherwise to the address of the Lot.

Section 5.06. Curing of Default Upon the timely curing of any default for which a Notice of Assessment was filed by the Association, the officers thereof shall record an appropriate "Release of Lien", upon payment by the defaulting Owner of a reasonable fee to cover the cost of preparing and recording such release. A certificate executed and acknowledge by two (2) members of the Board stating the indebtedness secured by the liens upon any Lot created hereunder shall be conclusive upon the Association and the Owners as to the amount of such indebtedness as of the date of the certificate, in favor of all persons who rely thereon in good faith. Such certificate shall be furnished to any Owner upon request at a reasonable fee, to be determined by the Board.

Section 5.07. Priority of Assessment Lien The lien of the assessments, including interest, late fees and costs (including attorneys' fees), provided for herein shall be subordinate to the lien of any first Mortgage upon any Lot. Sale or transfer of any Lot shall not affect the assessment lien. However, the sale or transfer of any Lot pursuant to judicial or nonjudicial foreclosure of a first Mortgage shall extinguish the lien of such assessments as to payments which became due prior to such sale or transfer. No sale or transfer shall relieve such Lot from lien rights for any assessments thereafter becoming due. When the beneficiary of a first Mortgage of record or other purchaser of a Lot obtains title pursuant to a judicial or nonjudicial foreclosure of the first Mortgage, such person, his successors and assigns, shall not be liable for assessments by the Association chargeable to such Lot which became due prior to the acquisition of title to such Lot by such person. Such unpaid assessments shall be collectible from all of the Lots subject to assessment, including the Lot belonging to such person, his successors or assigns.

Section 5.08. Capital Contributions to the Association Upon acquisition of record title to a Lot from a Declarant, such Owner shall contribute to the capital of the Association an amount equal to one-sixth (1/6) of the amount of the then regular annual assessment for the Lot. This amount shall be deposited by the buyer into the purchase and sale escrow and disbursed therefrom to the Association. Within six (6) months after the close of the first sales escrow of a Lot by Declarant, Declarant shall pay to the Association an amount equal to one-sixth (1/6) of the then regular assessment for all unsold Lots. Upon the close of escrow of any Lot for which Declarant prepaid the capital contribution,

escrow shall remit to the Declarant the capital contribution collected from the Owner.

Section 5.09. Obligations of Declarant Until the close of escrow for the first Lot sold by Declarant to a member of the home-purchasing public, Declarant shall pay all costs and expenses incurred by the Association.

ARTICLE VI

ARCHITECTURAL CONTROL

Section 6.01. Required Approvals No building, fence, wall, or other structure or improvement shall be commenced, erected, placed, or altered upon any Lot, until the location and complete plans and specifications showing the nature, kind, shape, height and materials, including the color scheme, have been submitted to and approved in writing as to harmony of external design and location to surrounding structures and topography by the Board or by an architectural committee appointed by the Board and composed of three (3) representatives. In the event the Board or its designated committee fails to approve or disapprove such locations, plans and specifications, or other requests within sixty (60) days after the submission thereof to it, then such approval will not be required, provided that any structure or improvement so erected or altered conforms to all of the conditions and restrictions herein contained, and is in harmony with similar structures erected within the Development. No alteration shall be made in the exterior color, design or openings of any building or other construction undertaken unless prior written approval of the alteration shall have been obtained from the Board or its designated committee. The grade, level or drainage characteristics of any Lot shall not be altered without the prior written approval of the Board or its designated committee. The Association or its designated committee shall review and approve or disapprove all plans submitted to it for any proposed improvement, alteration or addition, solely on the basis of aesthetic considerations and the overall benefit or detriment which would result to the immediate vicinity and the Development generally. The Board or its designated committee shall take into consideration the aesthetic aspects of the architectural design, placement of buildings, topography, landscaping, color schemes, exterior finishes and materials and similar features, but shall not be responsible for reviewing, nor shall its approval of any plan or design be deemed approval of, any plan or design from the standpoint of structural safety or conformance with building or other codes. Anything herein to the contrary notwithstanding, approval by the Board or its designated committee is not exclusive and all plans and specifications required to be approved by Clark County, Nevada, whether through the building permit process or

otherwise, shall be so approved prior to the commencement of any work.

Section 6.02. Garages Garages shall not be converted into living area without the approval of the Board or the architectural committee.

Section 6.03. Roofs Nothing shall be mounted on a roof without the approval of the Board or the architectural committee. All satellite dishes, antennae, air conditioner and/or heating systems shall be ground-mounted and shall not extend above the wall surrounding any Lot.

Section 6.04. Parking No boats, recreational vehicles, trucks larger than one ton or trailers shall be parked on any street within the Properties for more than twenty-four hours. If said vehicles are parked on a Lot, they shall be screened from view.

Section 6.05. Front Yards Owners shall landscape their front yards within six months of obtaining record title to a Lot from Declarant and shall maintain, repair and replace such landscaping such that it is in a safe and attractive condition. No landscaping shall be installed until plans are approved by the architectural committee.

Section 6.06. Animals No animals, fowl, reptiles, poultry, fish or insects of any kind ("Animals") shall be raised, bred or kept on any Lot, except that a reasonable number of dogs, cats or other household pets may be kept, provided that they are not kept, bred or maintained for any commercial purpose, nor in unreasonable quantities nor in violation of any applicable local ordinance or any other provision of this Declaration. "Unreasonable quantities" shall ordinarily mean more than two (2) pets per household. Animals belonging to Owners, occupants or their licensees, tenants or invitees within the Properties must be either kept within an enclosure, an enclosed yard or on a leash or other restraint being held by a person capable of controlling the Animal. Furthermore, to the extent permitted by law, any Owner shall be liable to each and all remaining Owners, their families, guests, tenants and invitees, for any unreasonable noise or damage to person or property caused by any Animals brought or kept within the Properties by an Owner or by members of his family, his tenants or his guests.

Section 6.07. Nuisances No rubbish or debris of any kind shall be placed or permitted to accumulate anywhere within the Properties, and no odor shall be permitted to arise therefrom so as to render the Properties or any portion thereof unsanitary, unsightly, or offensive from any public or private street or from any other Lot. No noise or other nuisance shall be permitted to

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exist or operate upon any portion of a Lot so as to be offensive or detrimental to any other Lot in the Properties or to its occupants. Without limiting the generality of any of the foregoing provisions, no exterior speakers, horns, whistles, bells or other sound devices (other than security devices used exclusively for security purposes), noisy or smoky vehicles, large power equipment or large power tools, unlicensed off-road motor vehicles or other items which may unreasonably disturb other Owners or their tenants shall be located, used or placed on any portion of the Properties. Alarm devices used exclusively to protect the security of a Lot and its contents, shall be permitted, provided that such devices do not produce annoying sounds or conditions as a result of frequently occurring false alarms.

Section 6.08. Signs No sign, poster, billboard, advertising device or other display of any kind shall be displayed so as to be visible from outside any Lot without the approval of the Board or the architectural committee, except such signs of customary and reasonable dimensions as may be displayed on each Lot advertising the Lot for sale or lease.

Section 6.09. Interpretation All questions of interpretation or construction of any of the terms or conditions in this Article shall be resolved by the Board or its designated committee, and its decision shall be final, binding and conclusive on all of the parties affected.

Section 6.10. Violations In the event a violation of these restrictions exists, or in the event of the failure of any Owner to comply with a written directive or order from the Board or its designated committee, then in such event, the Board shall have the right and authority to perform the subject matter of such directive or order, including, if necessary, the right to enter upon the Lot, and the cost of such performance shall be charged to the Owner of the Lot in question, which cost shall be due within five (5) days after receipt of written demand therefor, and the amount thereof shall become a lien upon the Lot enforceable in the same manner as set forth in this Declaration with respect to assessments.

Section 6.11. No Waiver The approval of the Board or its designated committee to any proposals or plans and specifications or drawings for any work done or proposed or in connection with any other matter requiring the approval and consent of the Board, shall not be deemed to constitute a waiver of any right to withhold approval or consent as to any similar proposals, plans and specifications, drawings or matter whatever, subsequently or additionally submitted for approval or consent.

Section 6.12. No Liability Neither Declarant nor the Association, the Board or its designated committee, nor any member

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thereof, nor their duly authorized representatives shall be liable for any loss, damage or injury arising out of, or in any way connected with, the performance of duties under this Article, unless due to fraud, intentional misconduct or a knowing violation of law.

Section 6.13. Temporary Structures No movable or permanent structure of any kind shall be placed on any Lot without the prior written permission of the Board, except such temporary structures and facilities as may be placed by Declarant in the course of construction of improvements within the Development.

Section 6.14. Diligently Prosecuting Work The work of constructing and erecting any building or other structure shall be prosecuted diligently from the commencement thereof and the same shall be complete within a reasonable time, in accordance with the requirements herein contained, provided, however, that the time for completion shall be extended by the period of delays in construction caused by strikes, inclement weather or other causes beyond the control of the Owner.

Section 6.15. Applicability to Declarant Nothing in this Article regarding obtaining architectural approval shall apply to Declarant.

ARTICLE VII

UTILITY EASEMENTS

There is hereby created a blanket easement upon, across, over and under the Properties, including Association Property and each Lot, for purposes of ingress, egress, installation, replacement, repaid, and maintenance of utility and service lines and systems, by Declarant, its contractors and subcontractors and agents and employees of the providing utility or service company, including but not limited to, gas, electricity, communication, sewer, telephone, television, and water.

ARTICLE VIII

INSURANCE

Section 8.01. Hazard Insurance The Association shall obtain and maintain in effect for (i) any improvements located on Association Property, insurance against loss by fire and the risks covered by a standard all risk of loss perils insurance policy under an extended coverage casualty policy in the amount of the maximum insurable replacement value thereof, and (ii) all personalty owned by the Association, insurance with coverage in the

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maximum insurable fair market value of such personalty as determined annually by an insurance carrier selected by the Board. Insurance proceeds for improvements to Association Property and personalty owned by the Association shall be payable to the Association. In the event of any loss, damage or destruction, the Association may cause the same to be replaced, repaired or rebuilt. In the event the cost of such replacement, repair or rebuilding of the Association Property (a) exceeds the insurance proceeds available therefor, or (b) no insurance proceeds are available therefor, the deficiency may be assessed to the Owners as a special assessment.

Section 8.02. Liability Insurance. The Association shall obtain and maintain in effect public liability insurance in the name of the Association and against any liability for personal injury or property damage resulting from any occurrence in or about the Association Property and the property described in Exhibit D attached hereto and incorporated herein in an amount not less than $1,000,000 with respect to the claim of one (1) person in one (1) accident or event and not less than $2,000,000 with respect to claims of two (2) or more persons in one (1) accident or event, and not less than $100,000 for damage to property.

Section 8.03. Inspection of Policies. Copies of all insurance policies obtained by the Association (or certificates thereof showing the premiums thereon to have been paid) shall be retained by the Association and open for inspection by Owners at any reasonable time. All such insurance policies shall (i) provide that they shall not be cancelled by the insurer without first giving at least ten (10) days prior notice in writing to the Association and to each holder of a first mortgage listed on a schedule to the policies and (ii) contain a waiver of subrogation by the insurer(s) against the Association.

Section 8.04. Premiums and Proceeds. Insurance premiums for any such blanket insurance coverage obtained by the Association and any other insurance deemed necessary by the Association shall be an expense to be included in the repair and special assessments levied by the Association. The Board is granted the authority to negotiate and settle with insurance carriers.

Section 8.05. Bond; Additional Insurance. The Board may also obtain such errors and omissions insurance, indemnity bonds, fidelity bonds and other insurance as it deems advisable, insuring the Board and the officers of the Association against any liability for any act or omission in carrying out their obligations hereunder, or resulting from their membership on the Board or on any committee thereof. However, fidelity bond coverage which names the Association as an obligee must be obtained by or on behalf of the Association for any person or entity handling funds of the Association, including, but not limited to, officers, directors,

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trustees, employees or agents of the Association, whether or not such persons are compensated for their services, in an amount not less than the estimated maximum of funds, including reserve funds, in the custody of any such person at any given time during the term of each bond. However, in no event may the aggregate amount of such bonds be less than the sum equal to one-fourth (1/4) of the annual assessments on all Lots in the Properties, plus reserve funds.

ARTICLE IX

CONDEMNATION

In the event the Association Property or any portion thereof shall be taken for public purposes by condemnation as a result of any action or proceeding in eminent domain, or shall be transferred in lieu of condemnation to any authority entitled to exercise the power of eminent domain, then the award or consideration for such taking or transfer shall be paid to and belong to the Association. The Association is granted the authority to negotiate and settle with the condemning authority.

ARTICLE X

MAINTENANCE AND LANDSCAPING RESPONSIBILITIES

Section 10.01. Association Property Maintenance The Association shall maintain, repair and replace the Association Property and all improvements thereon. The Association shall also maintain, repair and replace landscaping of the Association Property and the landscaping of the property designated as landscaping easements on the final map of Mirada at Pebble Canyon and the final map of Vistara at Pebble Canyon such that it is in a safe and attractive condition.

Section 10.02. Restoration of Association Property Any restoration or repair of Association Property after partial condemnation or damage due to an insurable event, shall be performed substantially in accordance with this Declaration and original plans and specifications unless otherwise approved by Eligible Mortgage Holders and Eligible Insurers or Guarantors of at least fifty-one percent (51%) of the Lots subject to Eligible Mortgage Holders and Eligible Insurers or Guarantors.

Section 10.03. Owner Maintenance Each Owner shall keep and maintain in good repair and appearance all portions of such Owner's Lot and improvements thereon, including, but not limited to, any fence which is on the Lot line and the residence located on such Owner's Lot. The Owner of each Lot shall water, weed, maintain and

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care for the landscaping located on such Owner's Lot so that the same presents a neat and attractive appearance. No Owner shall, however, maintain or change any portion of such Owner's Lot which is covered by a maintenance easement in favor of the Association or any other nonprofit owners' association.

Section 10.04. Right of Entry The Association shall have the right to enter upon any Lot in connection with any maintenance, repair or construction in the exercise of the powers and duties of the Association; provided the Association first gives reasonable notice of such entry to the Owner of such Lot. Any damage caused by an entry upon a Lot shall be repaired at the expense of the entering party.

ARTICLE XI

RIGHTS OF MORTGAGEES

Section 11.01. Payments of Taxes or Premiums by Mortgagees Mortgagees may, jointly or severally, pay taxes or other charges which are in default and which may or have become a charge against the Association Property, unless such taxes or charges are separately assessed against the owners, in which case, the rights of Mortgagees shall be governed by the provisions of their Mortgages. Mortgagees may, jointly or severally, also pay overdue premiums on casualty insurance policies, or secure new casualty insurance policies, or secure a new casualty insurance coverage on the lapse of a policy covering Association Property, and Mortgagees making such payments shall be entitled to immediate reimbursement thereof from the Association. Entitlement to such reimbursement shall be reflected in an agreement in favor of any Mortgagee who requests the same to be executed by the Association.

Section 11.02. Approval of First Mortgagees Unless at least sixty-seven percent (67%) of the first Mortgagees (based on one vote for each first Mortgage owned) have given their prior written approval, the Association shall not be entitled to:

(a) By act or omission, seek to abandon, partition, subdivide, encumber, sell or transfer the Association Property or this Declaration (but the granting of easements for public utilities or for other public purposes shall not be deemed a transfer within the meaning of this section.

(b) Change the method of determining the obligations, assessments, dues or other charges which may be levied against an Owner.

(c) By act or omission, change, waive or abandon any scheme or regulations, or enforcement thereof, pertaining to the

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architectural design or exterior appearance of residences, the exterior maintenance of residences, the maintenance of the Association Property, walks or common fences and driveways, or the upkeep of lawns and plantings in the Propertien.

(d) Fail to maintain fire and extended coverage insurance on the Association Property on a current replacement cost basis in an amount not less than one hundred percent (100%) of the insurable value.

(e) Use hazard insurance proceeds for losses to any portion of the Association Property for other than the repair, replacement or reconstruction of Association Property.

An Eligible Mortgage Holder who receives a written request to approve an amendment, addition, or deletion, who does not respond in writing within thirty (30) days of the request, shall be deemed to have approved the amendment, addition or deletion.

Section 11.03. Notice to Eligible Mortgage Holders and Eligible Insurers or Guarantors Upon written request for notice delivered to the Association identifying the name and address of the Eligible Mortgage Holder, Eligible Insurer or Guarantor and the Lot address, each Eligible Mortgage holder and each Eligible Insurer or Guarantor will be entitled to timely written notice of:

(a) Any condemnation loss or any casualty loss which affects a material portion of the Properties or any Lot on which there is a loan held, insured or guaranteed by such Eligible Mortgage Holder or Eligible Insurer or Guarantor.

(b) Any delinquency in the payment of Association assessments or charges owed by an Owner subject to a loan held, insured or guaranteed by such Eligible Mortgage Holder or Eligible Insurer or Guarantor which remains uncured for a period of sixty (60) days.

(c) Any lapse, cancellation or material modification of any insurance policy or fidelity bond maintained by the Association.

(d) Any proposed action which would require the consent of a specified percentage of Eligible Mortgage Holders and Eligible Insurers of Guarantors as specified herein.

Section 11.04. Documents to be Available to Mortgagees The Association shall make available to Owners, Mortgagees, and Eligible Insurers or Guarantors of any first Mortgage, current copies of this Declaration, the Bylaws, other rules concerning the use of the Association Property and its books, records and financial statements. The term "available" means available for

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inspection, upon request, during normal business hours or under other reasonable circumstances. The holders of fifty-one percent (51%) or more of first Mortgages shall be entitled to have an audited statement for the immediately preceding fiscal year prepared at their expense if one is not otherwise available. Any such financial statement so requested shall be furnished within a reasonable time following such request.

Section 11.05. Mortgagee Protection A breach by an Owner of any of the covenants, conditions and restrictions contained herein shall not affect, impair, defeat or render invalid the lien, charges or encumbrance of any first Mortgage made for value which may then exist on any Lot, provided, however, that in the event of a foreclosure of any such first Mortgage, or if the holder of the note secured by such first Mortgage acquires title to a Lot in any manner whatsoever in satisfaction of the indebtedness, then the purchaser at the foreclosure sale or note holder acquiring title in lieu thereof shall, upon acquiring title, become subject to each and all of the covenants, conditions and restrictions contained herein, but free from the effects of any breach occurring prior thereto.

ARTICLE XII

ENFORCEMENT

Section 12.01. Parties Entitled to Enforce The Declarant, (so long as Declarant owns a Lot in the Properties), the Association, and any Owner shall have the right to enforce all restrictions, conditions, covenants, reservations, liens and charges now or hereafter imposed by this Declaration.

Section 12.02. Remedies Cumulative No right, power or remedy conferred upon or reserved to any person is exclusive of any other right, power or remedy set forth or reserved in this Declaration or otherwise afforded by law or in equity; but each and every right, power and remedy shall be cumulative to and concurrent with each and every other right, power and remedy now or hereafter provided in this Declaration, by law or in equity.

Section 12.03. No Waiver The failure by any person to enforce any provision of this Declaration shall not constitute or be deemed a waiver of the right of any other person to do so. Furthar, the failure by any person or all persons to enforce any provision of this Declaration shall not constitute or be deemed a waiver of the right to do so by any person on account of any subsequent occasion for any similar, identical or unrelated violation.

ARTICLE XIII

GENERAL PROVISIONS

Section 13.01. Severability Invalidation of any one of these covenants or restrictions by judgment or a court order shall not effect any other provisions, which shall remain in full force and effect.

Section 13.02. Amendment

(a) Except as may otherwise be stated in this Declaration, this Declaration may be amended at any time and from time to time by an instrument in writing signed by members of the Association entitled to exercise a majority of the voting power of the Association. An amendment shall become effective upon the recording thereof with the Office of the County recorder of Clark County, Nevada.

(b) Anything contained herein to the contrary notwithstanding, no material amendment may be made to this Declaration without the prior written consent of Eligible Mortgage Holders whose Mortgages encumber fifty-one percent (51%) or more of the Lots. An Eligible Mortgage Holder who receives a written request to approve an amendment, addition, or deletion, who does not respond in writing within thirty (30) days of the request, shall be deemed to have approved the amendment, addition or deletion.

Section 13.03. Violation of Law Any violation of laws, ordinances or regulation of any state, county or other local authority having jurisdiction over the Properties is hereby declared to be a violation of this Declaration and subject to any or all of the enforcement procedures set forth in this Declaration.

Section 13.04. Delivery of Notices and Documents Any written notice or other documents relating to or required by this Declaration may be delivered either personally or by mail. If by mail, notice shall be deemed to have been given twenty four (24) hours after a copy of the same has been deposited in the United States mail, postage prepaid, addressed to an Owner at the address of any Lot or to any other address last furnished by an Owner to the Association.

Section 13.05. Acceptance; Binding Effect By acceptance of a deed, lease or document of conveyance, or acquiring any ownership interest in any of the real property included within this Declaration, each person binds such person and such person's heirs, personal representatives, successors, transferees and assigns to all of the provisions, restrictions, covenants, conditions, rules and regulations now or hereafter imposed by this Declaration and

any amendment hereto. In addition, each such person by so doing hereby acknowledges that this Declaration sets forth a general scheme for the improvement and development of the real property covered hereby and evidences such person's intent that all the restrictions, conditions, covenants, rules and regulations contained in this Declaration, as amended, shall run with the land and be binding on all subsequent and future owners, lessees, grantees, purchasers, assignees and transferees of property subject to this Declaration. Furthermore, each such person fully understands and acknowledges that this Declaration shall be mutually beneficial, prohibitive and enforceable by the various subsequent and future Owners.

Section 13.06. Headings; Construction

(a) The headings and captions which have been used throughout this Declaration have been inserted for convenience of reference only and do not constitute words to be construed in interpreting this Declaration.

(b) Words of any gender used in this Declaration shall be construed to include any other gender and words in the singular number shall include the plural, and visa versa, unless the context requires otherwise.

(c) Words such as "herein", "hereof", "hereby", and "hereunder", when used in this Declaration shall refer to this Declaration as a whole unless a specific provision of this Declaration is expressly identified.

Section 13.07. Annexation to Association Property Declarant may transfer to the Association additional Association Property and the Association shall accept title and the obligation to maintain and repair the same.

Section 13.07. Litigation; Attorney Fees In the event any person or entity shall commence litigation to enforce any of the covenants, conditions or restrictions herein contained, the prevailing party in such litigation shall be entitled to costs of suit and such attorneys' fees as the court may adjudge reasonable and proper.

Section 13.09. Declarant's Exemption Declarant is undertaking the work of construction of residential dwellings and incidental improvements upon the Properties. The completion of that work, and the sale, rental and other disposal of the dwellings is essential to the establishment and welfare of the Development as a residential community. In order that said work may be completed and the Lots established as a fully occupied residential community as rapidly as possible, nothing in this Declaration shall be understood or construed to:

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(a) Prevent Declarant, its contractors or subcontractors from doing on the Lots whatever is reasonably necessary or advisable in connection with the completion of said work, or

(b) Prevent Declarant or its representatives from erecting, constructing and maintaining on any Lot such structures as may be reasonable and necessary for the conduct of its business of completing said work and establishing the Lots as a residential community and disposing of the same by sale, lease or otherwise, or

(c) Prevent Declarant from conducting on any lot the business of completing said work and of establishing a plan of disposing of the Lots by sale, lease or otherwise, or

(d) Prevent Declarant from maintaining such sign or signs, flags, poles, banners, parking, advertisements and other facilities attendant to sales, leasing and other marketing activities on any of the Lots or the Association Property as may be necessary for the sale, lease or disposition thereof.

The rights of Declarant provided for herein shall terminate when all of the Lots subject to this Declaration are sold to retail purchasers or seven (7) years from the date of close of escrow of the first Lot sold to a retail purchaser subject to this Declaration, whichever shall first occur.

Section 13.10. **Actions Requiring Approval of U.S. Department of Veterans Affairs** So long as there is a Class B membership, the following actions will require the prior approval of the U. S. Department of Veterans Affairs:

(a) Annexation or deannexation of additional property in accordance with Article II;

(b) Any merger or consolidation of the Association;

(c) Any special assessment; or

(d) Any amendment to the Declaration (a draft of any amendment shall be submitted to the U.S. Department of Veterans Affairs for its approval prior to recordation.)

IN WITNESS WHEREOF, the undersigned, being the Declarant and legal owner of all of the real property comprising the Development, has executed this Declaration as of November 6, 1991.

PEBBLE CANYON LIMITED PARTNERSHIP,
a Nevada limited partnership

By: Pacific Properties and
Development Corporation,
a Nevada corporation,
general partner

By: _____
Gene C. Morrison
Its: Vice President

STATE OF NEVADA)
:ss
COUNTY OF CLARK)

On this 6 day of Nov, 1991, personally appeared before, me, a notary public, Gene C Morrison, (personally known) (proven) to me to be the person whose name is subscribed to the above instrument who acknowledged that he executed the instrument.

_____
NOTARY PUBLIC

NOTARY PUBLIC
STATE OF NEVADA
County of Clark
WILLYNNE TULLY
My Appointment Expires November 29, 1992

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EXHIBIT A

I. Vistara at Pebble Canyon

That portion of the North Half (N1/2) of Section 24, Township 22 South, Range 61 East, M.D.M., Clark County, Nevada, more particularly described as Vistara at Pebble Canyon as shown by map thereof recorded June 14, 1991, as Instrument No. 01144 in Book 49, Page 94 of Plats, in the official Records of the County Recorder, Clark County, Nevada.

II. Mirada at Pebble Canyon

That portion of the North Half (N1/2) of Section 24, Township 22 South, Range 61 East, M.D.M., Clark County, Nevada, more particularly described as Mirada at Pebble Canyon as shown by map thereof recorded May 22, 1991, as Instrument No. 00668 in Book 49, Page 65 of Plats, in the official Records of the County Recorder, Clark County, Nevada.

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080891/01/1

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EXHIBIT B

ANNEXABLE AREA

PARCEL ONE (1):

The North Half (N 1/2) of the Northwest Quarter (NW 1/4) of the Southeast Quarter (SE 1/4) of the Northeast Quarter (NE 1/4) of Section 24, Township 22 South, Range 61 East, County of Clark, State of Nevada.

PARCEL TWO (2):

The South Half (S 1/2) of the Southeast Quarter (SE 1/4) of the Northeast Quarter (NE 1/4) of Section 24, Township 22 South, Range 61 East, M.D.B. & M.

PARCEL THREE (3):

The North Half (N 1/2) of the Southwest Quarter (SW 1/4) of the Northeast Quarter (NE 1/4) of the Northeast Quarter (NE 1/4) of Section 24, Township 22 South, Range 61 East, M.D.B. & M., Clark County, Nevada.

PARCEL FOUR (4):

The North Half (N 1/2) of the Northeast Quarter (NE 1/4) of the Southwest Quarter (SW 1/4) of the Northeast Quarter (NE 1/4) of Section 24, Township 22 South, Range 61 East, M.D.B. & M., Clark County, Nevada.

PARCEL FIVE (5):

The East Half (E 1/2) of the North Half (N 1/2) of the Northeast Quarter (NE 1/4) of the Southeast Quarter (SE 1/4) of the Northeast Quarter (NE 1/4) of Section 24, Township 22 South, Range 61 East, M.D.B. & M.

EXCEPTING the interest in the North Thirty (30) feet and the East Thirty (30) feet and that certain spandrel area located at the Southwest (SW) corner of Pecos Road and Agate Avenue, as conveyed to Clark County for road purposes by Deed recorded July 31, 1979 in Book 1095 of Official Records, Clark County, Nevada Records as Document No. 1054011.

PARCEL SIX (6):

The West Half (W 1/2) of the North Half (N 1/2) of the Northeast Quarter (NE 1/4) of the Southeast Quarter (SE 1/4) of the Northeast Quarter (NE 1/4)

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Quarter (NE 1/4) of Section 24, Township 22 South, Range 61 East, M.D.B. & M.

EXCEPTING the interest in the North Thirty (30) feet and the West Thirty (30) feet of that certain spandrel area located in the Southeast (SE) corner of Manhattan Road and Agate Avenue, as conveyed to Clark County for road purposes by Deed recorded July 31, 1979 in Book 1095 of Official Records as Document No. 1054011.

PARCEL SEVEN (7):

The South Half (S 1/2) of the Southwest Quarter (SW 1/4) of the Northeast Quarter (NE 1/4) of the Northeast Quarter (NE 1/4) of Section 24, Township 22 South, Range 61 East, M.D.B. & M.

PARCEL EIGHT (8):

The South Half (S 1/2) of the Southwest Quarter (SW 1/4) of the Northwest Quarter (NW 1/2) of the Northeast Quarter (NE 1/4) of Section 24, Township 22 South, Range 61 East, M.D.B. & M.

EXCEPTING THEREFROM all that portion lying within the exterior boundary of MIRADA AT PEBBLE CANYON, as shown by map thereof on file in Book 49 of Plats, Page 65, in the Office of the County Recorder of Clark County, Nevada.

EXCEPTING THEREFROM all that portion lying within the exterior boundary of VISTARA AT PEBBLE CANYON, as shown by map thereof on file in Book 49 of Plats, Page 94, in the Office of the County Recorder of Clark County, Nevada.

EXCEPTING THEREFROM all that portion conveyed to Clark County for road purposes by Deed recorded May 20, 1991 in Book 910520 as Document No. 00819, Official Records.

EXCEPTING THEREFROM all that portion conveyed to Clark County for road purposes by Deed recorded May 20, 1991 in Book 910520 as Document No. 00820, Official Records.

PARCEL NINE (9):

The South Half (S 1/2) of the Southeast Quarter (SE 1/4) of the Northeast Quarter (NE 1/4) of the Northwest Quarter (NW 1/4) of Section 24, Township 22 South, Range 61 East, M.D.B. & M.

EXCEPTING THEREFROM all that portion lying within the exterior boundary of MIRADA AT PEBBLE CANYON, as shown by map thereof on file in Book 49 of Plats, Page 65, in the Office of the County Recorder of Clark County, Nevada.

PARCEL TEN (10):

9 1 1 1 0 8 0 1 9 6 2

The South Half (S 1/2) of the Southwest Quarter (SW 1/4) of the Northeast Quarter (NE 1/4) of the Northwest Quarter (NW 1/4) of Section 24, Township 22 South, Range 61 East, M.D.B. & M., Clark County, Nevada Records.

PARCEL ELEVEN (11):

The North Half (N 1/2) of the Northwest Quarter (NW 1/4) of the Southwest Quarter (SW 1/4) of the Northeast Quarter (NE 1/4) of Section 24, Township 22 South, Range 61 East, M.D.B. & M., Clark County, Nevada Records.

EXCEPTING THEREFROM all that portion conveyed to Clark County for road purposes by Deed recorded May 20, 1991 in Book 910520 as Document No. 00820, Official Records.

PARCEL TWELVE (12):

The North Half (N 1/2) of the Northeast Quarter (NE 1/4) of the Southeast Quarter (SE 1/4) of the Northwest Quarter (NW 1/4) of Section 24, Township 22 South, Range 61 East, M.D.B. & M., Clark County, Nevada Records.

EXCEPTING THEREFROM all that portion conveyed to Clark County for road purposes by Deed recorded May 20, 1991 in Book 910520 as Document No. 00820, Official Records.

PARCEL THIRTEEN (13):

The North Half (N 1/2) of the Southwest Quarter (SW 1/4) of the Northeast Quarter (NE 1/4) of the Northwest Quarter (NW 1/4) of Section 24, Township 22 South, Range 61 East, M.D.B. & M.

EXCEPTING THEREFROM all that portion lying within the exterior boundary of MIRADA AT PEBBLE CANYON, as shown by map thereof on file in Book 49 of Plats, Page 65, in the Office of the County Recorder of Clark County, Nevada.

PARCEL FOURTEEN (14):

The North Half (N 1/2) of the Southeast Quarter (SE 1/4) of the Northeast Quarter (NE 1/4) of the Northwest Quarter (NW 1/4) of Section 24, Township 22 South, Range 61 East, M.D.B. & M.

EXCEPTING THEREFROM all that portion lying within the exterior boundary of MIRADA AT PEBBLE CANYON, as shown by map thereof on file in Book 49 of Plats, Page 65, in the Office of the County Recorder of Clark County, Nevada.

CLARK COUNTY, NEVADA
JOAN L. SWIFT, RECORDER
RECORDED AT REQUEST OF:
LIONEL SAWYER ET AL
11-08-91 16:13 PDR 33
OFFICIAL RECORDS
BOOK: 911108 INST: 01962
FEE: 37.00 RPTT: .00

NL/6863-157
080891/01/1

B-3

FORECLOSURE ADDENDUM TO RESIDENTIAL LEASE AGREEMENT

For

5540 DIANO MARINA CT NORTH LAS VEGAS NV

(Property Address)

In reference to the Residential Lease Agreement ("Lease Agreement") executed by John Redacted Yusbanna Redacted as Tenant(s) ("Tenant") and SFR Investments Pool I, LLC ("SFR") as Owner/Landlord covering the real property at 5540 Diano Marina Ct North Las Vegas ("Leased Property") the parties hereby agree that the Agreement be amended as follows:

1. SFR'S PURCHASE AT HOMEOWNER'S ASSOCIATION FORECLOSURE SALE. Tenant(s) is notified that SFR Investments Pool I, LLC ("SFR" or "LANDLORD") purchased the Leased Property at a foreclosure auction conducted by a homeowner's association. SFR is the title owner of the Leased Property. If the previous owner of the Leased Property borrowed money from a lender and secured the loan with a deed of trust on the Leased Property, the lien holder/lender may have the right to foreclose on the Leased Property if the borrower does not pay on the loan. SFR is in the process of negotiating with any lien holder/lender that maintained its security interest in the property after the homeowner's association foreclosure sale.

2. NOTICE OF DEFAULT/FORECLOSURE. In accordance with federal and state law requirements and this agreement, SFR will notify Tenant if it receives any (a) Notice of Default; (b) Notice of Sale; (c) Deed in Lieu of Foreclosure or (d) short sale of the Leased Property. The filing of a Notice of Default by a lender or other lien holder commences a foreclosure period which lasts, at a minimum, three months plus 21 days. In such event, SFR will negotiate termination of the Lease Agreement.

By initialing this paragraph, I acknowledge that I understand SFR obtained the Leased Property at a foreclosure sale by a homeowner's association. I understand that SFR is not the borrower on any loan secured by a deed of trust on the Leased Property and that SFR is in the process of negotiating with any lien holder/lender that may have a security interest in the property. I understand that if the negotiations are not completed prior to the lien holder/lender initiating foreclosure proceedings, SFR will notify me in writing.

____ Tenant ____ Tenant ____ Tenant ____ Tenant

3. TERMS OF LEASE AGREEMENT. During any foreclosure period, the Tenant(s) shall honor ALL CONDITIONS of the current Lease Agreement including, but not limited to, the timely payment of rent as stated in the Lease Agreement. Nevada law grants the title owner of a property a redemption period, and SFR remains as the legal owner of record until the actual time of the foreclosure sale.

4. RETURN OF SECURITY DEPOSITS. Once the Tenant(s) vacates the property, the SFR will release ALL security deposits back to the Tenant(s) with no further obligations from the Tenant(s). The 30-day period required by Nevada law for the return of the security deposits still applies. The property must be returned in the same general condition as the Tenant(s) occupied the property. Upon Tenant(s)'s request, SFR will attempt to find a new home to rent/lease/purchase for Tenant(s).

When executed by both parties, this Addendum is made an integral part of the aforementioned Lease Agreement.

WHEN PROPERLY COMPLETED, THIS IS A BINDING CONTRACT. IF YOU DO NOT FULLY UNDERSTAND ITS CONTENTS, YOU SHOULD SEEK COMPETENT LEGAL COUNSEL BEFORE SIGNING.

Tenant Redacted — Date 11/3/12

Tenant — Date 11.3.12

Tenant — Date

Tenant — Date

Landlord/Owner
By: Saul Lopez
Property Manager for
SFR Investments Pool I, LLC

Date 11/3/12

N71869

JPMORGAN CHASE BANK, N.A.
C/O CALIFORNIA RECONVEYANCE COMPANY
MIN: Redacted
9200 OAKDALE AVENUE
CHATSWORTH, CA 91311

Redacted

Redacted

Customer Request Management

OCT 08 2012

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"Nevada Association Services, Inc. is a debt collector. Nevada Association Services, Inc. is attempting to collect a debt. Any information obtained will be used for that purpose."

Redacted

APN # 177-24-514-043
NAS # N71869
North American Title # 38131
Property Address: 3263 Morning Springs Drive

DOCUMENT RECORDED ON 9/20/2012
DOCUMENT # 0001446 Book 20120920
Clark COUNTY
DATE MAILED 9/28/2012

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER HOMEOWNERS ASSOCIATION LIEN

IMPORTANT NOTICE

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

IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS IT MAY BE SOLD WITHOUT ANY COURT ACTION and you may have the legal right to bring your account in good standing by paying all your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account. No sale date may be set until ninety (90) days from the date this notice of default was mailed to you. The date this document was mailed to you appears on this notice.

This amount is $2,126.00 as of September 15, 2012 and will increase until your account becomes current.

While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your note and deed of trust or mortgage, or as required under your Covenants Conditions and Restrictions. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property or pay other obligations as required by your note and deed of trust or mortgage, or as required under your Covenants Conditions and Restrictions, Pebble Canyon HOA (the Association) may insist that you do so in order to reinstate your account in good standing. In addition, the Association may require as a condition to reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes and hazard insurance premiums.

Upon your request, this office will mail you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your Association may mutually agree in writing prior to the foreclosure sale to, among other things, 1) provide additional time in which to cure the default by transfer of the property or otherwise; 2) establish a schedule of payments in order to cure your default; or both (1) and (2).

Following the expiration of the time period referred to in the first paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your Association permits a longer period, you have only the legal right to stop the sale of your property by paying the entire amount demanded by your Association.

To find out about the amount you must pay, or arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact: Nevada Association Services, Inc. on behalf of Pebble Canyon HOA, 6224 W. Desert Inn Road, Suite A, Las Vegas, NV 89146. The phone number is (702) 804-8885 or toll free at (888) 627-5544.

If you have any questions, you should contact a lawyer or the Association which maintains the right of assessment on your property.

9/25/2012

NAS # N71869

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 NEVADA ASSOCIATION SERVICES, INC.

is the duly appointed agent under the previously mentioned Notice of Delinquent Assessment Lien, with the owner(s) as reflected on said lien being Robert M Hawkins, Christine V Hawkins, dated July 31, 2012, and recorded on August 3, 2012 as instrument number 0002972 Book 20120803 in the official records of Clark County, Nevada, executed by Pebble Canyon HOA, hereby declares that a breach of the obligation for which the Covenants Conditions and Restrictions, recorded on November 8, 1991, as instrument number 01962 Book 911108, as security has occurred in that the payments have not been made of homeowner's assessments due from 1/1/2011 and all subsequent homeowner's assessments, monthly or otherwise, less credits and offsets, plus late charges, interest, trustee's fees and costs, attorney's fees and costs and Association fees and costs.

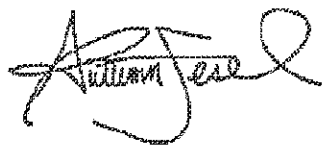
That by reason thereof, the Association has deposited with said agent such documents as the Covenants Conditions and Restrictions and documents evidencing the obligations secured thereby, and declares all sums secured thereby due and payable and elects to cause the property to be sold to satisfy the obligations.

Nevada Association Services, Inc. is a debt collector. Nevada Association Services, Inc. is attempting to collect a debt. Any information obtained will be used for that purpose.

Nevada Associations Services, Inc., whose address is 6224 W. Desert Inn Road, Suite A, Las Vegas, NV 89146 is authorized by the association to enforce the lien by sale.

Legal_Description: SEASONS AT PEBBLE CANYON, PLAT BOOK 53, PAGE 45, LOT 50, BLOCK 10 in the County of Clark

Dated: September 15, 2012



By: Autumn Fesel, of Nevada Association Services, Inc.
on behalf of Pebble Canyon HOA

When Recorded Mail To:
Nevada Association Services, Inc.
6224 W. Desert Inn Road, Suite A
Las Vegas, NV 89146
(702) 804-8885
(888) 627-5544

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Redacted

APN # 177-24-514-043
Pebble Canyon HOA

NAS # N71869

NOTICE OF FORECLOSURE 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 NEVADA ASSOCIATION SERVICES, INC. AT (702) 804-8885. IF YOU NEED ASSISTANCE, PLEASE CALL THE FORECLOSURE SECTION OF THE OMBUDSMAN'S OFFICE, NEVADA REAL ESTATE DIVISION, AT 1-877-829-9907 IMMEDIATELY.

YOU ARE IN DEFAULT UNDER A DELINQUENT ASSESSMENT LIEN, July 31, 2012. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

NOTICE IS HEREBY GIVEN THAT on 3/1/2013 at 10:00 am at the front entrance to the Nevada Association Services, Inc. 6224 West Desert Inn Road, Las Vegas, Nevada, under the power of sale pursuant to the terms of those certain covenants conditions and restrictions recorded on November 8, 1991 as instrument number 01962 Book 911108 of official records of Clark County, Nevada Association Services, Inc., as duly appointed agent under that certain Delinquent Assessment Lien, recorded on Augnst 3, 2012 as document number 0002972 Book 20120803 of the official records of said county, will sell at public auction to the highest bidder, for lawful money of the United States, all right, title, and interest in the following commonly known property known as: 3263 Morning Springs Drive, Henderson, NV 89074. Said property is legally described as: SEASONS AT PEBBLE CANYON, PLAT BOOK 53, PAGE 45, LOT 50, BLOCK 10, official records of Clark County, Nevada.

The owner(s) of said property as of the date of the recording of said lien is purported to be: Robert M Hawkins, Christine V Hawkins

The undersigned agent disclaims any liability for incorrectness of the street address and other common designations, if any, shown herein. The sale will be made without covenant or warranty, expressed or implied regarding, but not limited to, title or possession, or encumbrances, or obligations to satisfy any secured or unsecured liens. 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 $3,142.43. Payment must be in cash or a cashier's check drawn on a state or national bank, check drawn on a state or federal savings and loan association, savings association or savings bank and authorized to do business in the State of Nevada. The Notice of Default and Election to Sell the described property was recorded on 9/20/2012 as instrument number 0001446 Book 20120920 in the official records of Clark County.

Nevada Association Services, Inc. is a debt collector. Nevada Association Services, Inc. is attempting to collect a debt. Any information obtained will be used for that purpose.

February 1, 2013

Nevada Association Services, Inc.
6224 W. Desert Inn Road, Suite A
Las Vegas, NV 89146 (702) 804-8885, (888) 627-5544

By: Elissa Hollander, Agent for Association and employee of Nevada Association Services, Inc.

When Recorded Mail To:
Nevada Association Services, Inc.
6224 W. Desert Inn Road, Suite A
Las Vegas, NV 89146

PH0138 0301'13 001449 R2a0517

U67259

CHASE-HAWK0350101

Stewart Title
APN#: 177-24-514-043

AND WHEN RECORDED MAIL TO

CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue
Mail Stop: CA2-4379
Chatsworth, CA 91311
800-892-6902

COPY of Document Recorded
at Clark County Recorder
620 10/27/2009
has not been compared with original.
Original will be returned when process
has been completed.

Fee: 65.00 DTT: 0.00 Total: 65.00

Space above this line for recorder's use only

Property Address: : 3263 MORNING SPRINGS DRIVE, HENDERSON, NV 89074

Title Order No. 1024157 Trustee Sale No. 137803NV Loan No Redacted

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

NOTICE IS HEREBY GIVEN THAT: CALIFORNIA RECONVEYANCE COMPANY is either the original Trustee, the duly appointed substituted Trustee, or acting as agent for the Trustee or Beneficiary under a Deed of Trust dated 06/07/2006, executed by ROBERT M HAWKINS AND CHRISTINE V HAWKINS, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., (MERS), SOLELY AS NOMINEE FOR LENDER, GREENPOINT MORTGAGE FUNDING, INC., IT'S SUCCESSORS AND ASSIGNS. under a Deed of Trust Recorded 06/12/2006, Book 20060612, Page , Instrument 0003526 of Official Records in the Office of the Recorder of CLARK County, State of Nevada.

That a breach of the obligations for which said Deed of Trust is security has occurred in that payment has not been made of: THE 07/01/2009 INSTALLMENT OF PRINCIPAL AND INTEREST AND ALL SUBSEQUENT MONTHLY INSTALLMENTS OF PRINCIPAL AND INTEREST; PLUS ANY ADDITIONAL ACCRUED AND UNPAID AMOUNTS INCLUDING, BUT NOT LIMITED TO, LATE CHARGES, ADVANCES, IMPOUNDS, TAXES, HAZARD INSURANCE, ADMINISTRATIVE FEES, INSUFFICIENT AND PARTIAL RETURN CHECK FEES, STATEMENT FEES, AND OBLIGATIONS SECURED BY PRIOR ENCUMBRANCES.

That by reason thereof, the present beneficiary under such Deed of Trust, has executed and delivered to said Trustee, a written Declaration of Default and Demand for Sale, and has surrendered to said Trustee 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 has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

Title Order No. 1024157 Trustee Sale No. 137803NV Loan No. Redacted

To find out the amount you must pay, to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact: JPMorgan Chase Bank, National Association, 7301 BAYMEADOWS WAY JACKSONVILLE, FL 32256 (866) 926-8937.

Date: 10/26/2009

CALIFORNIA RECONVEYANCE COMPANY

ELENA MARTINEZ, Assistant Secretary

CALIFORNIA RECONVEYANCE COMPANY IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

STATE OF CALIFORNIA

COUNTY OF LOS ANGELES

On 10/26/2009 before me, C LUCAS, "Notary Public" personally appeared ELENA MARTINEZ, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument 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 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.

Signature _____ (Seal)

C. LUCAS
Commission # 1821933
Notary Public - California
Los Angeles County
My Comm. Expires Nov 9, 2012

LOAN POLICY OF TITLE INSURANCE

Issued by Lawyers Title Insurance Corporation

LandAmerica Lawyers Title

Lawyers Title Insurance Corporation is a member of the LandAmerica family of title insurance underwriters.

SUBJECT TO THE EXCLUSIONS FROM COVERAGE, THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B AND THE CONDITIONS AND STIPULATIONS, LAWYERS TITLE INSURANCE CORPORATION, a Virginia corporation, herein called the Company, insures, as of Date of Policy shown in Schedule A, against loss or damage, not exceeding the Amount of Insurance stated in Schedule A, sustained or incurred by the insured by reason of:

1. Title to the estate or interest described in Schedule A being vested other than as stated therein;
2. Any defect in or lien or encumbrance on the title;
3. Unmarketability of the title;
4. Lack of a right of access to and from the land;
5. The invalidity or unenforceability of the lien of the insured mortgage upon the title;
6. The priority of any lien or encumbrance over the lien of the insured mortgage;
7. Lack of priority of the lien of the insured mortgage over any statutory lien for services, labor or material:
   (a) arising from an improvement or work related to the land which is contracted for or commenced prior to Date of Policy; or
   (b) arising from an improvement or work related to the land which is contracted for or commenced subsequent to Date of Policy and which is financed in whole or in part by proceeds of the indebtedness secured by the insured mortgage which at Date of Policy the insured has advanced or is obligated to advance;
8. The invalidity or unenforceability of any assignment of the insured mortgage, provided the assignment is shown in Schedule A, or the failure of the assignment shown in Schedule A to vest title to the insured mortgage in the named insured assignee free and clear of all liens.

The Company will also pay the costs, attorneys' fees and expenses incurred in defense of the title or the lien of the insured mortgage, as insured, but only to the extent provided in the Conditions and Stipulations.

IN WITNESS WHEREOF, LAWYERS TITLE INSURANCE CORPORATION has caused its corporate name and seal to be hereunto affixed by its duly authorized officers, the Policy to become valid when countersigned by an authorized officer or agent of the Company.

LAWYERS TITLE INSURANCE CORPORATION

Attest: _____ Secretary

LAWYERS TITLE INSURANCE CORPORATION SEAL 1925 RICHMOND, VA

By: _____ President

EXCLUSIONS FROM COVERAGE

The following matters are expressly excluded from the coverage of this policy and the Company will not pay loss or damage, costs, attorneys' fees or expenses which arise by reason of:

1. (a) Any law, ordinance or governmental regulation (including but not limited to building and zoning laws, ordinances, or regulations) restricting, regulating, prohibiting or relating to (i) the occupancy, use, or enjoyment of the land; (ii) the character, dimensions or location of any improvement now or hereafter erected on the land; (iii) a separation in ownership or a change in the dimensions or area of the land or any parcel of which the land is or was a part; or (iv) environmental protection, or the effect of any violation of these laws, ordinances or governmental regulations, except to the extent that a notice of the enforcement thereof or a notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.
   (b) Any governmental police power not excluded by (a) above, except to the extent that a notice of the exercise thereof or a notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.
2. Rights of eminent domain unless notice of the exercise thereof has been recorded in the public records at Date of Policy, but not excluding from coverage any taking which has occurred prior to Date of Policy which would be binding on the rights of a purchaser for value without knowledge.
3. Defects, liens, encumbrances, adverse claims or other matters:
   (a) created, suffered, assumed or agreed to by the insured claimant;
   (b) not known to the Company, not recorded in the public records at Date of Policy, but known to the insured claimant and not disclosed in writing to the Company by the insured claimant prior to the date the insured claimant became an insured under this policy;
   (c) resulting in no loss or damage to the insured claimant;
   (d) attaching or created subsequent to Date of Policy (except to the extent that this policy insures the priority of the lien of the insured mortgage over any statutory lien for services, labor or material); or
   (e) resulting in loss or damage which would not have been sustained if the insured claimant had paid value for the insured mortgage.
4. Unenforceability of the lien of the insured mortgage because of the inability or failure of the insured at Date of Policy, or the inability or failure of any subsequent owner of the indebtedness, to comply with applicable doing business laws of the state in which the land is situated.
5. Invalidity or unenforceability of the lien of the insured mortgage, or claim thereof, which arises out of the transaction evidenced by the insured mortgage and is based upon usury or any consumer credit protection or truth in lending law.
6. Any statutory lien for services, labor or materials (or the claim of priority of any statutory lien for services, labor or materials over the lien of the insured mortgage) arising from an improvement or work related to the land which is contracted for and commenced subsequent to Date of Policy and is not financed in whole or in part by proceeds of the indebtedness secured by the insured mortgage which at Date of Policy the insured has advanced or is obligated to advance.
7. Any claim, which arises out of the transaction creating the interest of the mortgagee insured by this policy, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that is based on:
   (a) the transaction creating the interest of the insured mortgagee being deemed a fraudulent conveyance or fraudulent transfer; or
   (b) the subordination of the interest of the insured mortgagee as a result of the application of the doctrine of equitable subordination; or
   (c) the transaction creating the interest of the insured mortgagee being deemed a preferential transfer except where the preferential transfer results from the failure:
      (i) to timely record the instrument of transfer; or
      (ii) of such recordation to impart notice to a purchaser for value or a judgment or lien creditor.

CONDITIONS AND STIPULATIONS

1. DEFINITION OF TERMS.

The following terms when used in this policy mean:

(a) "insured": the insured named in Schedule A. The term "insured" also includes

(i) the owner of the indebtedness secured by the insured mortgage and each successor in ownership of the indebtedness except a successor who is an obligor under the provisions of Section 12(c) of these Conditions and Stipulations (reserving, however, all rights and defenses as to any successor that the Company would have had against any predecessor insured, unless the successor acquired the indebtedness as a purchaser for value without knowledge of the asserted defect, lien, encumbrance, adverse claim or other matter insured against by this policy as affecting title to the estate or interest in the land);

(ii) any governmental agency or governmental instrumentality which is an insurer or guarantor under an insurance contract or guaranty insuring or guaranteeing the indebtedness secured by the insured mortgage, or any part thereof, whether named as an insured herein or not;

(iii) the parties designated in Section 2(a) of these Conditions and Stipulations.

(b) "insured claimant": an insured claiming loss or damage.

(c) "knowledge" or "known": actual knowledge, not constructive knowledge or notice which may be imputed to an insured by reason of the public records as defined in this policy or any other records which impart constructive notice of matters affecting the land.

(d) "land": the land described or referred to in Schedule A, and improvements affixed thereto which by law constitute real property. The term "land" does not include any property beyond the lines of the area described or referred to in Schedule A, nor any right, title, interest, estate or easement in abutting streets, roads, avenues, alleys, lanes, ways or waterways, but nothing herein shall modify or limit the extent to which a right of access to and from the land is insured by this policy.

(e) "mortgage": mortgage, deed of trust, trust deed, or other security instrument.

(f) "public records": records established under state statutes at Date of Policy for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without knowledge. With respect to Section 1(a)(iv) of the Exclusions From Coverage, "public records" shall also include environmental protection liens filed in the records of the clerk of the United States district court for the district in which the land is located.

(g) "unmarketability of the title": an alleged or apparent matter affecting the title to the land, not excluded or excepted from coverage, which would entitle a purchaser of the estate or interest described in Schedule A or the insured mortgage to be released from the obligation to purchase by virtue of a contractual condition requiring the delivery of marketable title.

2. CONTINUATION OF INSURANCE.

(a) After Acquisition of Title. The coverage of this policy shall continue in force as of Date of Policy in favor of (i) an insured who acquires all or any part of the estate or interest in the land by foreclosure, trustee's sale, conveyance in lieu of foreclosure, or other legal manner which discharges the lien of the insured mortgage; (ii) a transferee of the estate or interest so acquired from an insured corporation, provided the transferee is the parent or wholly-owned subsidiary of the insured corporation, and their corporate successors by operation of law and not by purchase, subject to any rights or defenses the Company may have against any predecessor insureds; and (iii) any governmental agency or governmental instrumentality which acquires all or any part of the estate or interest pursuant to a contract of insurance or guaranty insuring or guaranteeing the indebtedness secured by the insured mortgage.

(b) After Conveyance of Title. The coverage of this policy shall continue in force as of Date of Policy in favor of an insured only so long as the insured retains an estate or interest in the land, or holds an indebtedness secured by a purchase money mortgage given by a purchaser from the insured, or only so long as the insured shall have liability by reason of covenants of warranty made by the insured in any transfer or conveyance of the estate or interest. This policy shall not continue in force in favor of any purchaser from the insured of either (i) an estate or interest in the land, or (ii) an indebtedness secured by a purchase money mortgage given to the insured.

(c) Amount of Insurance. The amount of insurance after the acquisition or after the conveyance shall in neither event exceed the least of:

(i) the Amount of Insurance stated in Schedule A;

(ii) the amount of the principal of the indebtedness secured by the insured mortgage as of Date of Policy, interest thereon, expenses of foreclosure, amounts advanced pursuant to the insured mortgage to assure compliance with laws or to protect the lien of the insured mortgage prior to the time of acquisition of the estate or interest in the land and secured thereby and reasonable amounts expended to prevent deterioration of improvements, but reduced by the amount of all payments made; or

(iii) the amount paid by any governmental agency or governmental instrumentality, if the agency or instrumentality is the insured claimant, in the acquisition of the estate or interest in satisfaction of its insurance contract or guaranty.

3. NOTICE OF CLAIM TO BE GIVEN BY INSURED CLAIMANT.

The insured shall notify the Company promptly in writing (i) in case of any litigation as set forth in Section 4(a) below, (ii) in case knowledge shall come to an insured hereunder of any claim of title or interest which is adverse to the title to the estate or interest or the lien of the insured mortgage, as insured, and which might cause loss or damage for which the Company may be liable by virtue of this policy, or (iii) if title to the estate or interest or the lien of the insured mortgage, as insured, is rejected as unmarketable. If prompt notice shall not be given to the Company, then as to the insured all liability of the Company shall terminate with regard to the matter or matters for which prompt notice is required; provided, however, that failure to notify the Company shall in no case prejudice the rights of any insured under this policy unless the Company shall be prejudiced by the failure and then only to the extent of the prejudice.

4. DEFENSE AND PROSECUTION OF ACTIONS; DUTY OF INSURED CLAIMANT TO COOPERATE.

(a) Upon written request by the insured and subject to the options contained in Section 6 of these Conditions and Stipulations, the Company, at its own cost and without unreasonable delay, shall provide for the defense of an insured in litigation in which any third party asserts a claim adverse to the title or interest as insured, but only as to those stated causes of action alleging a defect, lien or encumbrance or other matter insured against by this policy. The Company shall have the right to select counsel of its choice (subject to the right of the insured to object for reasonable cause) to represent the insured as to those stated causes of action and shall not be liable for and will not pay the fees of any other counsel. The Company will not pay any fees, costs or expenses incurred by the insured in the defense of those causes of action which allege matters not insured against by this policy.

(b) The Company shall have the right, at its own cost, to institute and prosecute any action or proceeding or to do any other act which in its opinion may be necessary or desirable to establish the title to the estate or interest or the lien of the insured mortgage, as insured, or to prevent or reduce loss or damage to the insured. The Company may take any appropriate action under the terms of this policy, whether or not it shall be liable hereunder, and shall not thereby concede liability or waive any provision of this policy. If the Company shall exercise its rights under this paragraph, it shall do so diligently.

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

(d) In all cases where this policy permits or requires the Company to prosecute or provide for the defense of any action or proceeding, the insured shall secure to the Company the right to so prosecute or provide defense in the action or proceeding, and all appeals therein, and permit the Company to use, at its option, the name of the insured for this purpose. Whenever requested by the Company, the insured, at the Company's expense, shall give the Company all reasonable aid (i) in any action or proceeding, securing evidence, obtaining witnesses, prosecuting or defending the action or proceeding, or effecting settlement, and (ii) in any other lawful act which in the opinion of the Company may be necessary or desirable to establish the title to the estate or interest or the lien of the insured mortgage, as insured. If the Company is prejudiced by the failure of the insured to furnish the required cooperation, the Company's obligations to the insured under the policy shall terminate, including any liability or obligation to defend, prosecute, or continue any litigation, with regard to the matter or matters requiring such cooperation.

5. PROOF OF LOSS OR DAMAGE.

In addition to and after the notices required under Section 3 of these Conditions and Stipulations have been provided the Company, a proof of loss or damage signed and sworn to by the insured claimant shall be furnished to the Company within 90 days after the insured claimant shall ascertain the facts giving rise to the loss or damage. The proof of loss or damage shall describe the defect in, or lien or encumbrance on the title, or other matter insured against by this policy which constitutes the basis of loss or damage and shall state, to the extent possible, the basis of calculating the amount of the loss or damage. If the Company is prejudiced by the failure of the insured claimant to provide the required proof of loss or damage, the Company's obligations to the insured under the policy shall terminate, including any liability or obligation to defend, prosecute, or continue any litigation, with regard to the matter or matters requiring such proof of loss or damage.

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

6. OPTIONS TO PAY OR OTHERWISE SETTLE CLAIMS; TERMINATION OF LIABILITY.

In case of a claim under this policy, the Company shall have the following additional options:

(a) To Pay or Tender Payment of the Amount of Insurance or to Purchase the Indebtedness.

(i) to pay or tender payment of the amount of insurance under this policy together with any costs, attorneys' fees and expenses incurred by the insured claimant, which were authorized by the Company, up to the time of payment or tender of payment and which the Company is obligated to pay; or

(ii) to purchase the indebtedness secured by the insured mortgage for the amount owing thereon together with any costs, attorneys' fees and expenses incurred by the insured claimant which were authorized by the Company up to the time of purchase and which the Company is obligated to pay.

If the Company offers to purchase the indebtedness as herein provided, the owner of the indebtedness shall transfer, assign, and convey the indebtedness and the insured mortgage, together with any collateral security, to the Company upon payment therefor.

Upon the exercise by the Company of either of the options provided for in paragraphs a(i) or (ii), all liability and obligations to the Insured under this policy, other than to make the payment required in those paragraphs, shall terminate, including any liability or obligation to defend, prosecute, or continue any litigation.

CONTROL NO. H01-0846994

Lawyers Title

POLICY OF TITLE INSURANCE
ISSUED BY
Lawyers Title Insurance Corporation
SCHEDULE A

Amount of Insurance: **$240,000.00**

Premium: **$541.00**

Policy/File No.: **01303226**

Loan Number: **Redacted**

Date of Policy: **June 12, 2006 at 2:00 p.m.**

1. Name of Insured:

   GreenPoint Mortgage Funding, Inc.

2. The estate or interest in the described herein and which is covered by this policy:

   A fee

3. The estate or interest referred to herein is at Date of Policy vested in:

   Robert M. Hawkins and Christine V. Hawkins, husband and wife, as joint tenants

4. The mortgage herein referred to as the insured mortgage, and the assignments thereof, if any, are identified as more particularly described in Exhibit "A" attached hereto and made a part hereof.

5. The land referred to in this policy is described as set forth in the insured mortgage, is situated in the County of Clark, State of Nevada, and is identified as more particularly described in Exhibit "B" attached hereto and made a part hereof.

by: Pauline L Chandler

Authorized Signatory

ALTA Loan Policy October 17, 1992

EXHIBIT "A"

A deed of trust to secure an Indebtedness in the amount shown below, and any other obligations secured thereby.

Amount:	$240,000.00
Dated:	June 7, 2006
Trustor:	Robert M. Hawkins and Christine V. Hawkins, husband and wife as joint tenants
Trustee:	Marin Conveyancing Corp.
Beneficiary:	GreenPoint Mortgage Funding, Inc.
Recorded:	June 12, 2006 in Book 20060612 as Doc/Inst. No. 03526, Official Records

EXHIBIT "B"

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

Lot Fifty (50) in Block Ten (10) of SEASONS AT PEBBLE CANYON, as shown by map thereof on file in Book 53 of Plats, Page 45, in the Office of the County Recorder of Clark County, Nevada.

Assessor's Parcel Number **177-24-514-043**

SCHEDULE B
PART I

This policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees or expenses which arise) by reason of:

1. Taxes for the fiscal year 2005-2006 in the total amount of $1,522.04, are PAID IN FULL.
   Assessor's Parcel Number: 177-24-514-043

2. Any special assessments which may be due and payable that are not assessed through the Clark County Treasurer's Office and are being billed by the entity where the property is located.

3. A lien of supplemental taxes, if any, assessed pursuant to the provisions of the Nevada Revised Statute 361.260

4. The property described herein is located within the boundaries of the City of Henderson and is subject to any fees that may be charged against said property by the hereinbefore mentioned district.

5. Water rights, claims or title to water.

6. Reservations in the Patent from the United States of America
   Recorded: December 17, 1958
   Book 181 Doc/Inst. No. 147662 of Official Records

7. An easement for the purpose shown below and rights incidental thereto as set forth in a document
   Granted to: County of Clark
   Purpose: Perpetual Avigation
   Recorded: July 3, 1991
   Book 910730 Doc/Inst. No. 01564 of Official Records

8. Covenants, conditions and restrictions (deleting therefrom any restrictions based on race, color or creed) as set forth in the document
   Recorded: November 8, 1991
   Book 911108 Doc/Inst. No. 01962 of Official Records

   Said covenants, conditions and restrictions provide that a violation thereof shall not defeat the lien of any mortgage or deed of trust made in good faith and for value.

   The right to levy certain charges or assessments against said land which shall become a lien if not paid, as therein set forth therein.

   Conferred upon: Pebble Canyon Homeowners Association

   Modification (s) of said covenants, conditions and restrictions
   Recorded November 20, 1992
   Book 921120 Doc/Inst. No. 00280 of Official Records

9. The terms, covenants and provisions of that certain "Restrictive Covenant Running With the Land Agreement", recorded June 3, 1992 in Book 920603 Doc/Inst. No. 01111 of Official Records, and the effect of any failure to comply with same.

SCHEDULE B - PART I
Continued

10. Matters contained in the dedication statement or elsewhere on the tract or parcel map shown below, which among other things provides:

Tract/Parcel Map:	Seasons At Pebble Canyon, on file in Book 53 of Plats, Page 45 of Official Records
Provisions:	Easements for Public Utilities

A three (3) foot wide easement on all side lot lines and underground service to meter panels, and a five (5) foot wide easement on all property lines abutting public streets, private streets and above ground electrical transformer pads, and an additional two (2) foot wide easement around electrical transformer pads.

END OF SCHEDULE B – PART I

SCHEDULE B
PART II

In addition to the matters set forth in Part I of this Schedule, the title to the estate or interest in the land described or referred to in Schedule A is subject to the following matters, if any be shown, but the Company insures that such matters are subordinate to the lien or charge of the insured mortgage upon said estate or interest:

NONE

End of Schedule B – Part II

Endorsements: 100, 8.1, 116, 115.2

ENDORSEMENT

ATTACHED TO POLICY NO. 01303226
ISSUED BY
Lawyers Title Insurance Corporation

The Company hereby insures the owner of the indebtedness secured by the insured mortgage against loss or damage which the insured shall sustain by reason of:

1. The existence of any of the following:

   (a) Covenants, conditions or restrictions under which the lien of the mortgage referred to in Schedule A can be cut off, subordinated, or otherwise impaired;
   (b) Present violations on the land of any enforceable covenants, conditions or restrictions;
   (c) Except as shown in Schedule B, encroachments of buildings, structures or improvements located on the land onto adjoining lands, or any encroachments onto the land of buildings, structures or improvements located on adjoining lands.

2. (a) Any future violations on the land of any covenants, conditions or restrictions occurring prior to acquisition of title to the estate or interest referred to in Schedule A by the insured, provided such violations result in impairment or loss of the lien of the mortgage referred to in Schedule A, or result in impairment or loss of the title to the estate or interest referred to in Schedule A if the insured shall acquire such title in satisfaction of the indebtedness secured by the insured mortgage;
   (b) Unmarketability of the title to the estate or interest referred to in Schedule A by reason of any violations on the land, occurring prior to acquisition of title to the estate or interest referred to in Schedule A by the insured, of any covenants, conditions or restrictions.

3. Damage to existing improvements, including lawns, shrubbery or trees:

   (a) Which are located or encroach upon that portion of the land subject to any easement shown in Schedule B, which damage results from the exercise of the right to use or maintain such easement for the purposes for which the same was granted or reserved;
   (b) Resulting from the exercise of any right to use the surface of the land for the extraction or development of the minerals excepted from the description of the land or shown as a reservation in Schedule B.

4. Any final court order or judgment requiring removal from any land adjoining the land of any encroachment shown in Schedule B.

As used in this endorsement, the words "covenants, conditions or restrictions" do not refer to or include the terms, covenants, conditions or restrictions contained in any lease.

As used in this endorsement, the words "covenants, conditions or restrictions" do not refer to or include any covenant, condition or restriction (a) relating to obligations of any type to perform maintenance, repair or remediation on the land, or (b) pertaining to environmental protection of any kind or nature, including hazardous or toxic matters, conditions or substances, except to the extent that a notice of a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy and is not excepted in Schedule B.

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

Dated: June 12, 2006

by: Theodore L Chandler Jr.
Authorized Signatory

CLTA FORM 100 (Rev. 6-3-05)
ALTA - LENDER

ENDORSEMENT

ATTACHED TO POLICY NO. 01303226
ISSUED BY
Lawyers Title Insurance Corporation

The insurance afforded by this endorsement is only effective if the land is used or is to be used primarily for residential purposes.

The Company insures the Insured against loss or damage sustained by reason of lack of priority of the lien of the Insured mortgage over:

(a) any environmental protection lien which, at Date of Policy, is recorded in those records established under state statutes at Date of Policy for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without knowledge, or filed in the records of the clerk of the United States district court for the district in which the land is located, except as set forth in Schedule B; or

(b) any environmental protection lien provided for by any state statute in effect at Date of Policy, except environmental protection liens provided for by the following state statutes:

NONE

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

Dated: June 12, 2006

by: Marlene L Chandler

Authorized Signatory

CLTA FORM 110.9 (Rev.6-3-05)
(ALTA Endorsement – Form 8.1 (6-3-05))
Environmental Protection Lien

ENDORSEMENT

ATTACHED TO POLICY NO. 01303226
ISSUED BY
Lawyers Title Insurance Corporation

The Company hereby insures the owner of the indebtedness secured by the insured mortgage against loss or damage which the insured shall sustain by reason of the failure of (i) A single family residence known as 3263 Morning Springs Drive, Henderson, Nevada, to be located on the land at Date of Policy, or (ii) the map attached to this policy to correctly show the location and dimensions of the land according to the public records.

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

Dated: June 12, 2006

by: _____
Authorized Signatory

CLTA FORM CLTA Form 116 (Rev. 6-3-05)
ALTA – Lender

ENDORSEMENT

ATTACHED TO POLICY NO. 01303226
ISSUED BY
Lawyers Title Insurance Corporation

The Company insures the Insured against loss or damage sustained by reason of:

1. Present violations of any restrictive covenants referred to in Schedule B which restrict the use of the land, except violations relating to environmental protection unless a notice of a violation thereof has been recorded or filed in the public records and is not excepted in Schedule B. The restrictive covenants do not contain any provisions which will cause a forfeiture or reversion of title.

2. The priority of any lien for charges and assessments at Date of Policy in favor of any association of homeowners which are provided for in any document referred to in Schedule B over the lien of any Insured mortgage identified in Schedule A.

3. The enforced removal of any existing structure on the land (other than a boundary wall or fence) because it encroaches onto adjoining land or onto any easements.

4. The failure of title by reason of a right of first refusal to purchase the land which was exercised or could have been exercised at Date of Policy.

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

Dated: June 12, 2006

by: _____
Authorized Signatory

CLTA FORM 115.2 (6-3-05)
(ALTA Endorsement – Form 5 6-3-05)
Planned Unit Development

(b) To Pay or Otherwise Settle With Parties Other than the Insured or With the Insured Claimant.

(i) to pay or otherwise settle with other parties for or in the name of an insured claimant any claim insured against under this policy, together with any costs, attorneys' fees and expenses incurred by the insured claimant which were authorized by the Company up to the time of payment and which the Company is obligated to pay; or

(ii) to pay or otherwise settle with the insured claimant the loss or damage provided for under this policy, together with any costs, attorneys' fees and expenses incurred by the insured claimant which were authorized by the Company up to the time of payment and which the Company is obligated to pay.

Upon the exercise by the Company of either of the options provided for in paragraphs b(i) or (ii), the Company's obligations to the insured under this policy for the claimed loss or damage, other than the payments required to be made, shall terminate, including any liability or obligation to defend, prosecute or continue any litigation.

7. DETERMINATION AND EXTENT OF LIABILITY.

This policy is a contract of indemnity against actual monetary loss or damage sustained or incurred by the insured claimant who has suffered loss or damage by reason of matters insured against by this policy and only to the extent herein described.

(a) The liability of the Company under this policy shall not exceed the least of:

(i) the Amount of Insurance stated in Schedule A, or, if applicable, the amount of insurance as defined in Section 2 (c) of these Conditions and Stipulations;

(ii) the amount of the unpaid principal indebtedness secured by the insured mortgage as limited or provided under Section 8 of these Conditions and Stipulations or as reduced under Section 9 of these Conditions and Stipulations, at the time the loss or damage insured against by this policy occurs, together with interest thereon; or

(iii) the difference between the value of the insured estate or interest as insured and the value of the insured estate or interest subject to the defect, lien or encumbrance insured against by this policy.

(b) In the event the insured has acquired the estate or interest in the manner described in Section 2(a) of these Conditions and Stipulations or has conveyed the title, then the liability of the Company shall continue as set forth in Section 7(a) of these Conditions and Stipulations.

(c) The Company will pay only those costs, attorneys' fees and expenses incurred in accordance with Section 4 of these Conditions and Stipulations.

8. LIMITATION OF LIABILITY.

(a) If the Company establishes the title, or removes the alleged defect, lien or encumbrance, or cures the lack of a right of access to or from the land, or cures the claim of unmarketability of title, or otherwise establishes the lien of the insured mortgage, all as insured, in a reasonably diligent manner by any method, including litigation and the completion of any appeals therefrom, it shall have fully performed its obligations with respect to that matter and shall not be liable for any loss or damage caused thereby.

(b) In the event of any litigation, including litigation by the Company or with the Company's consent, the Company shall have no liability for loss or damage until there has been a final determination by a court of competent jurisdiction, and disposition of all appeals therefrom, adverse to the title or to the lien of the insured mortgage, as insured.

(c) The Company shall not be liable for loss or damage to any insured for liability voluntarily assumed by the insured in settling any claim or suit without the prior written consent of the Company.

(d) The Company shall not be liable for: (i) any indebtedness created subsequent to Date of Policy except for advances made to protect the lien of the insured mortgage and secured thereby and reasonable amounts expended to prevent deterioration of improvements; or (ii) construction loan advances made subsequent to Date of Policy, except construction loan advances made subsequent to Date of Policy for the purpose of financing in whole or in part the construction of an improvement to the land which at Date of Policy were secured by the insured mortgage and which the insured was and continued to be obligated to advance at and after Date of Policy.

9. REDUCTION OF INSURANCE; REDUCTION OR TERMINATION OF LIABILITY.

(a) All payments under this policy, except payments made for costs, attorneys' fees and expenses, shall reduce the amount of the insurance pro tanto. However, any payments made prior to the acquisition of title to the estate or interest as provided in Section 2(a) of these Conditions and Stipulations shall not reduce pro tanto the amount of the insurance afforded under this policy except to the extent that the payments reduce the amount of the indebtedness secured by the insured mortgage.

(b) Payment in part by any person of the principal of the indebtedness, or any other obligation secured by the insured mortgage, or any voluntary partial satisfaction or release of the insured mortgage, to the extent of the payment, satisfaction or release, shall reduce the amount of insurance pro tanto. The amount of insurance may thereafter be increased by accruing interest and advances made to protect the lien of the insured mortgage and secured thereby, with interest thereon, provided in no event shall the amount of insurance be greater than the Amount of Insurance stated in Schedule A.

(c) Payment in full by any person or the voluntary satisfaction or release of the insured mortgage shall terminate all liability of the Company except as provided in Section 2(a) of these Conditions and Stipulations.

10. LIABILITY NONCUMULATIVE.

If the insured acquires title to the estate or interest in satisfaction of the indebtedness secured by the insured mortgage, or any part thereof, it is expressly understood that the amount of insurance under this policy shall be reduced by any amount the Company may pay under any policy insuring a mortgage to which exception is taken in Schedule B or to which the insured has agreed, assumed, or taken subject, or which is hereafter executed by an insured and which is a charge or lien on the estate or interest described or referred to in Schedule A, and the amount so paid shall be deemed a payment under this policy.

11. PAYMENT OF LOSS.

(a) No payment shall be made without producing this policy for endorsement of the payment unless the policy has been lost or destroyed, in which case proof of loss or destruction shall be furnished to the satisfaction of the Company.

(b) When liability and the extent of loss or damage has been definitely fixed in accordance with these Conditions and Stipulations, the loss or damage shall be payable within 30 days thereafter.

12. SUBROGATION UPON PAYMENT OR SETTLEMENT.

(a) The Company's Right of Subrogation.

Whenever the Company shall have settled and paid a claim under this policy, all right of subrogation shall vest in the Company unaffected by any act of the insured claimant.

The Company shall be subrogated to and be entitled to all rights and remedies which the insured claimant would have had against any person or property in respect to the claim had this policy not been issued. If requested by the Company, the insured claimant shall transfer to the Company all rights and remedies against any person or property necessary in order to perfect this right of subrogation. The insured claimant shall permit the Company to sue, compromise or settle in the name of the insured claimant and to use the name of the insured claimant in any transaction or litigation involving these rights or remedies.

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

(b) The Insured's Rights and Limitations.

Notwithstanding the foregoing, the owner of the indebtedness secured by the insured mortgage, provided the priority of the lien of the insured mortgage or its enforceability is not affected, may release or substitute the personal liability of any debtor or guarantor, or extend or otherwise modify the terms of payment, or release a portion of the estate or interest from the lien of the insured mortgage, or release any collateral security for the indebtedness.

When the permitted acts of the insured claimant occur and the insured has knowledge of any claim of title or interest adverse to the title to the estate or interest or the priority or enforceability of the lien of the insured mortgage, as insured, the Company shall be required to pay only that part of any losses insured against by this policy which shall exceed the amount, if any, lost to the Company by reason of the impairment by the insured claimant of the Company's right of subrogation.

(c) The Company's Rights Against Non-insured Obligors.

The Company's right of subrogation against non-insured obligors shall exist and shall include, without limitation, the rights of the insured to indemnities, guaranties, other policies of insurance or bonds, notwithstanding any terms or conditions contained in those instruments which provide for subrogation rights by reason of this policy.

The Company's right of subrogation shall not be avoided by acquisition of the insured mortgage by an obligor (except an obligor described in Section 1(a)(ii) of these Conditions and Stipulations) who acquires the insured mortgage as a result of an indemnity, guarantee, other policy of insurance, or bond and the obligor will not be an insured under this policy, notwithstanding Section 1(a)(i) of these Conditions and Stipulations.

13. ARBITRATION.

Unless prohibited by applicable law, either the Company or the insured may demand arbitration pursuant to the Title Insurance Arbitration Rules of the American Arbitration Association. Arbitrable matters may include, but are not limited to, any controversy or claim between the Company and the insured arising out of or relating to this policy, any service of the Company in connection with its issuance or the breach of a policy provision or other obligation. All arbitrable matters when the Amount of Insurance is $1,000,000 or less shall be arbitrated at the option of either the Company or the insured. All arbitrable matters when the Amount of Insurance is in excess of $1,000,000 shall be arbitrated only when agreed to by both the Company and the insured. Arbitration pursuant to this policy and under the Rules in effect on the date the demand for arbitration is made or, at the option of the insured, the Rules in effect at Date of Policy shall be binding upon the parties. The award may include attorneys' fees only if the laws of the state in which the land is located permit a court to award attorneys' fees to a prevailing party. Judgment upon the award rendered by the Arbitrator(s) may be entered in any court having jurisdiction thereof.

The law of the situs of the land shall apply to an arbitration under the Title Insurance Arbitration Rules.

A copy of the Rules may be obtained from the Company upon request.

14. LIABILITY LIMITED TO THIS POLICY; POLICY ENTIRE CONTRACT.

(a) This policy together with all endorsements, if any, attached hereto by the Company is the entire policy and contract between the insured and the Company. In interpreting any provision of this policy, this policy shall be construed as a whole.

(b) Any claim of loss or damage, whether or not based on negligence, and which arises out of the status of the lien of the insured mortgage or of the title to the estate or interest covered hereby or by any action asserting such claim, shall be restricted to this policy.

(c) No amendment of or endorsement to this policy can be made except by a writing endorsed hereon or attached hereto signed by either the President, a Vice President, the Secretary, an Assistant Secretary, or validating officer or authorized signatory of the Company.

15. SEVERABILITY.

In the event any provision of this policy is held invalid or unenforceable under applicable law, the policy shall be deemed not to include that provision and all other provisions shall remain in full force and effect.

16. NOTICES, WHERE SENT.

All notices required to be given the Company and any statement in writing required to be furnished the Company shall include the number of this policy and shall be addressed to the Company at: Consumer Affairs Department, P.O. Box 27567, Richmond, Virginia 23261-7567.

Form B 1191-80

LOAN POLICY OF TITLE INSURANCE

American Land Title Association (10/17/92)

Issued by

Lawyers Title Insurance Corporation

Lawyers Title Insurance Corporation
is a member of the LandAmerica family of title insurance underwriters.

LandAmerica Lawyers Title

LandAmerica Financial Group, Inc.
101 Gateway Centre Parkway
Richmond, Virginia 23235-5153
www.landam.com

THANK YOU.

Title insurance provides for the protection of your real estate investment. We suggest you keep this policy in a safe place where it can be readily available for future reference.

If you have questions about title insurance or the coverage provided by this policy, contact the office that issued this policy, or you may call or write:

Lawyers Title Insurance Corporation
Consumer Affairs
P.O. Box 27567
Richmond, Virginia 23261-7567
telephone, toll free: 800 446-7086
web: www.landam.com

We thank you for choosing to do business with Lawyers Title Insurance Corporation, and look forward to meeting your future title insurance needs.

Lawyers Title Insurance Corporation
is a member of the LandAmerica family of title insurance underwriters.

LandAmerica Lawyers Title

CHASE-HAWKINS011AA_0292
Docket 83214 Document 2021-34213

Trustee's Sale Guarantee

First American Title Insurance Company

ISSUED THROUGH THE OFFICE OF:

Premier American

TITLE AGENCY, INC.

Premier American Title Agency, Inc.
10120 S. Eastern Ave. #200
Henderson, Nevada 89052
Phone (702) 947-6777

First American Title

Guarantee

Trustee's Sale Guarantee

ISSUED BY

First American Title Insurance Company

GUARANTEE NUMBER

5002532-9920

File No.: 61105026

Liability: $233,000.00

Fee: $1,107.70

FIRST AMERICAN TITLE INSURANCE COMPANY

a California corporation, herein called the Company

GUARANTEES

the Assured named in Schedule A of this Guarantee

herein called the Assured against loss not exceeding the liability amount stated above which the Assured shall sustain by reason of any incorrectness in the assurance which the Company hereby gives that, according to the public records, as of the date stated below:

1. The title to the herein described estate or interest was vested in the vestee named, subject to the matters shown as Exceptions herein, which Exceptions are not necessarily shown in the order of their priority;

2. The names and addresses of additional persons who have recorded requests for, or are entitled to receive a copy of the notice of default and a copy of the notice of sale, including the Trustors, as provided by section 107.080, subsection 3, and section 107.090, of the Nevada Revised Statutes are as shown herein; and

3. The land is located in the township stated herein, and if designated, the newspaper or newspapers listed herein qualify for publication of notice pursuant to section 238.030 of the Nevada Revised Statutes.

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

Date of Guarantee: March 6, 2012 at 7:30 AM

First American Title Insurance Company

FIRST AMERICAN TITLE INSURANCE COMPANY INCORPORATED SEPTEMBER 24, 1968 CALIFORNIA

Dennis J. Gilmore
President

Timothy Kemp
Secretary

By _____
Authorized Countersignature

SCHEDULE OF EXCLUSIONS FROM COVERAGE OF THIS GUARANTEE

1. Except to the extent that specific assurances are provided in Schedule A of this Guarantee, the Company assumes no liability for loss or damage by reason of the following:
   (a) Defects, liens, encumbrances, adverse claims or other matters against the title, whether or not shown by the public records.
   (b) (1) Taxes or assessments of any taxing authority that levies taxes or assessments on real property; or, (2) Proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not the matters excluded under (1) or (2) are shown by the records of the taxing authority or by the public records.
   (c) (1) Unpatented mining claims; (2) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (3) water rights, claims or title to water, whether or not the matters excluded under (1), (2) or (3) are shown by the public records.
2. Notwithstanding any specific assurances which are provided in Schedule A of this Guarantee, the Company assumes no liability for loss or damage by reason of the following:
   (a) Defects, liens, encumbrances, adverse claims or other matters affecting the title to any property beyond the lines of the land expressly described in the description set forth in Schedule (A), (C) or in Part 2 of this Guarantee, or title to streets, roads, avenues, lanes, ways or waterways to which such land abuts, or the right to maintain therein vaults, tunnels, ramps or any structure or improvements; or any rights or easements therein, unless such property, rights or easements are expressly and specifically set forth in said description.
   (b) Defects, liens, encumbrances, adverse claims or other matters, whether or not shown by the public records; (1) which are created, suffered, assumed or agreed to by one or more of the Assureds; (2) which result in no loss to the Assured; or (3) which do not result in the invalidity or potential invalidity of any judicial or non-judicial proceeding which is within the scope and purpose of the assurances provided.
   (c) The identity of any party shown or referred to in Schedule A.
   (d) The validity, legal effect or priority of any matter shown or referred to in this Guarantee.

GUARANTEE CONDITIONS AND STIPULATIONS

The following terms when used in the Guarantee mean:

1. **DEFINITION OF TERMS.**
   (a) the "Assured": the party or parties named as the Assured in this Guarantee, or on a supplemental writing executed by the Company.
   (b) "land": the land described or referred to in Schedule (A)(C) or in Part 2, and improvements affixed thereto which by law constitute real property. The term "land" does not include any property beyond the lines of the area described or referred to in Schedule (A)(C) or in Part 2, nor any right, title, interest, estate or easement in abutting streets, roads, avenues, alleys, lanes, ways or waterways.
   (c) "mortgage": mortgage, deed of trust, trust deed, or other security instrument.
   (d) "public records": records established under state statutes at Date of Guarantee for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without knowledge.
   (e) "date": the effective date.
2. **NOTICE OF CLAIM TO BE GIVEN BY ASSURED CLAIMANT.**
   An Assured shall notify the Company promptly in writing in case knowledge shall come to an Assured hereunder of any claim of title or interest which is adverse to the title to the estate or interest, as stated herein, and which might cause loss or damage for which the Company may be liable by virtue of this Guarantee. If prompt notice shall not be given to the Company, then all liability of the Company shall terminate with regard to the matter or matters for which prompt notice is required; provided, however, that failure to notify the Company shall in no case prejudice the rights of any Assured under this Guarantee unless the Company shall be prejudiced by the failure and then only to the extent of the prejudice.
3. **NO DUTY TO DEFEND OR PROSECUTE.**
   The Company shall have no duty to defend or prosecute any action or proceeding to which the Assured is a party, notwithstanding the nature of any allegation in such action or proceeding.
4. **COMPANY'S OPTION TO DEFEND OR PROSECUTE ACTIONS; DUTY OF ASSURED CLAIMANT TO COOPERATE.**
   Even though the Company has no duty to defend or prosecute as set forth in Paragraph 3 above:
   (a) The Company shall have the right, at its sole option and cost, to institute and prosecute any action or proceeding, interpose a defense, as limited in (b), or to do any other act which in its opinion may be necessary or desirable to establish the title to the estate or interest as stated herein, or to establish the lien rights of the Assured, or to prevent or reduce loss or damage to the Assured. The Company may take any appropriate action under the terms of this Guarantee, whether or not it shall be liable hereunder, and shall not thereby concede liability or waive any provision of this Guarantee. If the Company shall exercise its rights under this paragraph, it shall do so diligently.
   (b) If the Company elects to exercise its options as stated in Paragraph 4(a) the Company shall have the right to select counsel of its choice (subject to the right of such Assured to object for reasonable cause) to represent the Assured and shall not be liable for and will not pay the fees of any other counsel, nor will the Company pay any fees, costs or expenses incurred by an Assured in the defense of those causes of action which allege matters not covered by this Guarantee.
   (c) Whenever the Company shall have brought an action or interposed a defense as permitted by the provisions of this Guarantee, the Company may pursue any litigation to final determination by a court of competent jurisdiction and expressly reserves the right, in its sole discretion, to appeal from an adverse judgment or order.
   (d) In all cases where this Guarantee permits the Company to prosecute or provide for the defense of any action or proceeding, an Assured shall secure to the Company the right to so prosecute or provide for the defense of any action or proceeding, and all appeals therein, and permit the Company to use, at its option, the name of such Assured for this

purpose. Whenever requested by the Company, an Assured, at the Company's expense, shall give the Company all reasonable aid in any action or proceeding, securing evidence, obtaining witnesses, prosecuting or defending the action or lawful act which in the opinion of the Company may be necessary or desirable to establish the title to the estate or interest as stated herein, or to establish the lien rights of the Assured. If the Company is prejudiced by the failure of the Assured to furnish the required cooperation, the Company's obligations to the Assured under the Guarantee shall terminate.

5. **PROOF OF LOSS OR DAMAGE.**

In addition to and after the notices required under Section 2 of these Conditions and Stipulations have been provided to the Company, a proof of loss or damage signed and sworn to by the Assured shall be furnished to the Company within ninety (90) days after the Assured shall ascertain the facts giving rise to the loss or damage. The proof of loss or damage shall describe the matters covered by this Guarantee which constitute the basis of loss or damage and shall state, to the extent possible, the basis of calculating the amount of the loss or damage. If the Company is prejudiced by the failure of the Assured to provide the required proof of loss or damage, the Company's obligation to such assured under the Guarantee shall terminate. In addition, the Assured may reasonably be required to submit to examination under oath by any authorized representative of the Company and shall produce for examination, inspection and copying, at such reasonable times and places as may be designated by any authorized representative of the Company, all records, books, ledgers, checks, correspondence and memoranda, whether bearing a date before or after Date of Guarantee, which reasonably pertain to the loss or damage. Further, if requested by any authorized representative of the Company, the Assured shall grant its permission, in writing, for any authorized representative of the Company to examine, inspect and copy all records, books, ledgers, checks, correspondence and memoranda in the custody or control of a third party, which reasonably pertain to the loss or damage. All information designated as confidential by the Assured provided to the Company pursuant to this Section shall not be disclosed to others unless, in the reasonable judgment of the Company, it is necessary in the administration of the claim. Failure of the Assured to submit for examination under oath, produce other reasonably requested information or grant permission to secure reasonably necessary information from third parties as required in the above paragraph, unless prohibited by law or governmental regulation, shall terminate any liability of the Company under this Guarantee to the Assured for that claim.

6. **OPTIONS TO PAY OR OTHERWISE SETTLE CLAIMS: TERMINATION OF LIABILITY.**

In case of a claim under this Guarantee, the Company shall have the following additional options:

(a) To Pay or Tender Payment of the Amount of Liability or to Purchase the Indebtedness.

The Company shall have the option to pay or settle or compromise for or in the name of the Assured any claim which could result in loss to the Assured within the coverage of this Guarantee, or to pay the full amount of this Guarantee or, if this Guarantee is issued for the benefit of a holder of a mortgage or a lienholder, the Company shall have the option to purchase the indebtedness secured by said mortgage or said lien for the amount owing thereon, together with any costs, reasonable attorneys' fees and expenses incurred by the Assured claimant which were authorized by the Company up to the time of purchase.

Such purchase, payment or tender of payment of the full amount of the Guarantee shall terminate all liability of the Company hereunder. In the event after notice of claim has been given to the Company by the Assured the Company offers to purchase said indebtedness, the owner of such indebtedness shall transfer and assign said indebtedness, together with any collateral security, to the Company upon payment of the purchase price.

Upon the exercise by the Company of the option provided for in Paragraph (a) the Company's obligation to the Assured under this Guarantee for the claimed loss or damage, other than to make the payment required in that paragraph, shall terminate, including any obligation to continue the defense or prosecution of any litigation for which the Company has exercised its options under Paragraph 4, and the Guarantee shall be surrendered to the Company for cancellation.

(b) To Pay or Otherwise Settle With Parties Other Than the Assured or With the Assured Claimant.

To pay or otherwise settle with other parties for or in the name of an Assured claimant any claim assured against under this Guarantee, together with any costs, attorneys' fees and expenses incurred by the Assured claimant which were authorized by the Company up to the time of payment and which the Company is obligated to pay.

Upon the exercise by the Company of the option provided for in Paragraph (b) the Company's obligation to the Assured under this Guarantee for the claimed loss or damage, other than to make the payment required in that paragraph, shall terminate, including any obligation to continue the defense or prosecution of any litigation for which the Company has exercised its options under Paragraph 4.

7. **DETERMINATION AND EXTENT OF LIABILITY.**

This Guarantee is a contract of indemnity against actual monetary loss or damage sustained or incurred by the Assured claimant who has suffered loss or damage by reason of reliance upon the assurances set forth in this Guarantee and only to the extent herein described, and subject to the Exclusions From Coverage of This Guarantee.

The liability of the Company under this Guarantee to the Assured shall not exceed the least of:

(a) the amount of liability stated in Schedule A or in Part 2;

(b) the amount of the unpaid principal indebtedness secured by the mortgage of an Assured mortgagee, as limited or provided under Section 6 of these Conditions and Stipulations or as reduced under Section 9 of these Conditions and Stipulations, at the time the loss or damage assured against by this Guarantee occurs, together with interest thereon; or

(c) the difference between the value of the estate or interest covered hereby as stated herein and the value of the estate or interest subject to any defect, lien or encumbrance assured against by this Guarantee.

8. **LIMITATION OF LIABILITY.**

(a) If the Company establishes the title, or removes the alleged defect, lien or encumbrance, or cures any other matter assured against by this Guarantee in a reasonably diligent manner by any method, including litigation and the completion of any appeals therefrom, it shall have fully performed its

obligations with respect to that matter and shall not be liable for any loss or damage caused thereby.

(b) In the event of any litigation by the Company or with the Company's consent, the Company shall have no liability for loss or damage until there has been a final determination by a court of competent jurisdiction, and disposition of all appeals therefrom, adverse to the title, as stated herein.

(c) The Company shall not be liable for loss or damage to any Assured for liability voluntarily assumed by the Assured in settling any claim or suit without the prior written consent of the Company.

9. **REDUCTION OF LIABILITY OR TERMINATION OF LIABILITY.**
All payments under this Guarantee, except payments made for costs, attorneys' fees and expenses pursuant to Paragraph 4 shall reduce the amount of liability pro tanto.

10. **PAYMENT OF LOSS.**

(a) No payment shall be made without producing this Guarantee for endorsement of the payment unless the Guarantee has been lost or destroyed, in which case proof of loss or destruction shall be furnished to the satisfaction of the Company.

(b) When liability and the extent of loss or damage has been definitely fixed in accordance with these Conditions and Stipulations, the loss or damage shall be payable within thirty (30) days thereafter.

11. **SUBROGATION UPON PAYMENT OR SETTLEMENT.**
Whenever the Company shall have settled and paid a claim under this Guarantee, all right of subrogation shall vest in the Company unaffected by any act of the Assured claimant.
The Company shall be subrogated to and be entitled to all rights and remedies which the Assured would have had against any person or property in respect to the claim had this Guarantee not been issued. If requested by the Company, the Assured shall transfer to the Company all rights and remedies against any person or property necessary in order to perfect this right of subrogation. The Assured shall permit the Company to sue, compromise or settle in the name of the Assured and to use the name of the Assured in any transaction or litigation involving these rights or remedies.
If a payment on account of a claim does not fully cover the loss of the Assured the Company shall be subrogated to all rights and remedies of the Assured after the Assured shall have recovered its principal, interest, and costs of collection.

12. **ARBITRATION.**
Unless prohibited by applicable law, either the Company or the Assured may demand arbitration pursuant to the Title Insurance Arbitration Rules of the American Arbitration Association. Arbitrable matters may include, but are not limited to, any controversy or claim between the Company and the Assured arising out of or relating to this Guarantee, any service of the Company in connection with its issuance or the breach of a Guarantee provision or other obligation. All arbitrable matters when the Amount of Liability is $1,000,000 or less shall be arbitrated at the option of either the Company or the Assured. All arbitrable matters when the amount of liability is in excess of $1,000,000 shall be arbitrated only when agreed to by both the Company and the Assured. The Rules in effect at Date of Guarantee shall be binding upon the parties. The award may include attorneys' fees only if the laws of the state in which the land is located permits a court to award attorneys' fees to a prevailing party. Judgment upon the award rendered by the Arbitrator(s) may be entered in any court having jurisdiction thereof.
The law of the situs of the land shall apply to an arbitration under the Title Insurance Arbitration Rules.
A copy of the Rules may be obtained from the Company upon request.

13. **LIABILITY LIMITED TO THIS GUARANTEE; GUARANTEE ENTIRE CONTRACT.**

(a) This Guarantee together with all endorsements, if any, attached hereto by the Company is the entire Guarantee and contract between the Assured and the Company. In interpreting any provision of this Guarantee, this Guarantee shall be construed as a whole.

(b) Any claim of loss or damage, whether or not based on negligence, or any action asserting such claim, shall be restricted to this Guarantee.

(c) No amendment of or endorsement to this Guarantee can be made except by a writing endorsed hereon or attached hereto signed by either the President, a Vice President, the Secretary, an Assistant Secretary, or validating officer or authorized signatory of the Company.

14. **NOTICES, WHERE SENT.**
All notices required to be given the Company and any statement in writing required to be furnished the Company shall include the number of this Guarantee and shall be addressed to the Company at **First American Title Insurance Company, Attn: Claims National Intake Center, 1 First American Way, Santa Ana, California 92707.**

First American Title	Trustee's Sale Guarantee
	ISSUED BY **First American Title Insurance Company**
Schedule A	GUARANTEE NUMBER **5002532-9920**

Liability: **$233,000.00** File No.: **61105026**

Customer Reference No.: **11-36688-JP-NV**

Dated: **March 6, 2012 at 7:30 AM** Fee: **$1,107.70**

1. Name of Assured:

   National Default Servicing Corporation and JPMorgan Chase Bank, N.A.

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

   Robert M. Hawkins and Christine V. Hawkins, Husband and wife as Joint Tenants

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

   A Fee

4. The land referred to in this Guarantee is situated in the County of Clark, State of Nevada and is described as follows:

   See Exhibit A attached hereto and made a part hereof.

First American Title	Trustee's Sale Guarantee
	ISSUED BY **First American Title Insurance Company**
Exhibit A	GUARANTEE NUMBER **5002532-9920**

LEGAL DESCRIPTION

File No.: **61105026**

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF CLARK, STATE OF NEVADA, AND IS DESCRIBED AS FOLLOWS:

LOT FIFTY (50) IN BLOCK TEN (10) OF SEASONS AT PEBBLE CANYON, AS SHOWN BY MAP THEREOF ON FILE IN BOOK 53 OF PLATS, PAGE 45, IN THE OFFICE OF THE COUNTY RECORDER OF CLARK COUNTY, NEVADA.

APN: 177-24-514-043

First American Title	Trustee's Sale Guarantee
	ISSUED BY **First American Title Insurance Company**
Schedule B	GUARANTEE NUMBER **5002532-9920**

EXCEPTIONS:

File No.: **61105026**

(All recording data refer to records in the office of the County Recorder in the County in which the land is situated.)

1. Water rights, claims or title to water, whether or not shown by the public records.

2. Any taxes that may be due, but not assessed, for new construction which can be assessed on the unsecured property rolls, in the office of the County Assessor, per Nevada Revised Statute 361.260.

3. General and special State, County and/or City property taxes and any assessments collected with taxes, for the fiscal year 2011 – 2012, payable in 4 quarterly installments (3rd Monday in August and the 1st Monday in October, January and March, respectively) as follows:

   Assessor's Parcel No.: 177-24-514-043
   District Number: 470
   Total $1,407.09
   First Installment: $ 459.72, paid
   Second Installment: $ 315.79, paid
   Third Installment: $ 315.79, paid
   Fourth Installment: $ 315.79, paid

4. Easements or servitudes, public utilities, water, hospital and all other districts, covenants, conditions, restrictions liabilities and obligations of public records, deleting therefrom any restriction indicating any preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status or national origin to the extent such covenants, conditions or restrictions violate 42 USC(c).

5. A Deed of Trust to secure an original indebtedness of $271,703.00 and any other amounts or obligations secured thereby, recorded 12-23-2004 as 20041223-0000730 of Official Records.

   Dated: December 21, 2004
   Trustor: Karen P. Koetz, an Unmarried Woman
   Trustee: Fidelity National Title Agency
   Lender: Bill Keith and Brenda Keith, Husband and Wife

   Although no reconveyance or release of this item appears of record, we have reason to believe it has been paid. Please provide a copy of the lenders policy and closing HUD for our review. Upon receipt, we will supplement our report

6. A Deed of Trust to secure an original indebtedness of $240,000.00 and any other amounts or obligations secured thereby, recorded 06-12-2006 as 20060612-0003526, of Official Records.

   Dated: June 7, 2006
   Trustor: Robert M. Hawkins and Christine V. Hawkins, Husband and Wife as Joint Tenants
   Trustee: Marin Conveyancing Corp.
   Beneficiary: Mortgage Electronic Registration Systems, Inc. ("MERS"), its successors and assigns
   Lender: GreenPoint Mortgage Funding, Inc.

CHASE-HAWKINS0125

SCHEDULE B – EXCEPTIONS
(Continued)

The beneficial interest in the Deed of Trust was purportedly assigned by an assignment recorded 10-27-2009 as 200910270000618, of Official Records.

Assignor: Mortgage Electronic Registration Systems, Inc.
Assignee: JPMorgan Chase Bank, National Association

A document recorded 10-27-2009 as 200910270000619, of Official Records, executed by JPMorgan Chase Bank, National Association provides that California Reconveyance Company was substituted as trustee in the Deed of Trust.

A Notice of Default and Election to Sell under the terms of the above Deed of Trust, executed by California Reconveyance Company, recorded 10-27-2009 as 200910270000620, of Official Records.

7. A Notice and Claim of Lien recorded 02-23-2012 as 201202230000588 of Official Records.

Claimant: Republic Silver State Disposal, Inc, DBA Republic Services
Amount: $117.40, and any other amounts due therein

8. Any charge upon said land by reason of its inclusion in Pebble Canyon Homeowners Association.

9. Any Bankruptcy proceedings that is not disclosed by the acts that would afford notice as to said land, pursuant to Title 11 U.S.C. 549 (C) of the Bankruptcy Code of 1978, as amended.

10. Any adverse claim based upon the assertion that the parties names as assured herein have not yet qualified or been authorized under Nevada law to conduct the proposed non-judicial foreclosure proceedings.

First American Title	Trustee's Sale Guarantee
	ISSUED BY **First American Title Insurance Company**
Schedule C	GUARANTEE NUMBER **5002532-9920**

PART THREE

INFORMATION FOR TRUSTEE

File No.: **61105026**

Relative to the Deed of Trust shown as Exception No. 6 of this Guarantee

1. The land located in the township or city of **Paradise,** a political township of the Eighth Judicial District.

2. Newspapers in which legal publication may be made:

   The Las Vegas Sun and the Las Vegas Review-Journal which holds itself out as making publication daily, and the Nevada Legal News which holds itself out as making publication daily, and the Henderson Home News published Tuesday and Thursday

   are newspapers qualified for legal publication.

3. The names and addresses of persons who have recorded requests for, or are entitled to receive a copy of, the Notice of Default and a copy of the Notice of Sale, including the trustors, as provided by Section 107.080, Subsection 3, and Section 107.090, of the Nevada Revised Statutes, relating to the deed of trust shown as exception no. 6 of this guarantee are:

   ROBERT M. HAWKINS
   3263 MORNING SPRINGS DRIVE
   HENDERSON NV 89074
   (TRUSTOR)

   CHRISTINE V. HAWKINS
   3263 MORNING SPRINGS DRIVE
   HENDERSON NV 89074
   (TRUSTOR)

   ROBERT M. HAWKINS
   3263 MORNING SPRINGS
   HENDERSON NV 89074
   (VESTEE, DV FORM)

   CHRISTINE V. HAWKINS
   3263 MORNING SPRINGS
   HENDERSON NV 89074
   (VESTEE)

   REPUBLIC SILVER STATE DISPOSAL, INC.
   DBA REPUBLIC SERVICES
   PO BOX 98508
   LAS VEGAS NV 89193-8508
   (EXCEPTION 7)

CHASE-HAWKINS0127
AA 0382

PEBBLE CANYON HOMEOWNERS ASSOCIATION
C/O TAYLOR ASSOCIATION MANAGEMENT
259 N. PECOS RD #100
HENDERSON NV 89074
(EXCEPTION 8)

ROBERT M. HAWKINS
3263 MORNING SPRINGS DR.
HENDERSON NV 89074-6958
(TAX ROLL)

CHRISTINE V. HAWKINS
3263 MORNING SPRINGS DR.
HENDERSON NV 89074-6958
(TAX ROLL)

Pursuant to N.R.S. 107.095, it is required that notice be given to any guarantor, surety or obligor other than the trustor at the address of each such guarantor, surety or other obligor, if known; otherwise, to the address of the trust property.

4. Attention is called to the Servicemembers Civil Relief Act of 2003 and amendments thereto which contain inhibitions against the sale of land under a Deed of Trust if the owner is entitled to the benefits of said Act.

5. Attention is called to the Federal Tax Lien Act of 1966, which among other things, provides for the giving of written notice of sale in a specific manner to the Secretary of Treasury or his delegate as a requirement for discharge divestment of a Federal Tax Lien in a non-judicial sale, and establishes with respect to such lien a right in the United States to redeem the property within the period of 120 days from the sale.

6. According to the records of the county tax collector the property address is purported to be **3263 Morning Springs Dr., Las Vegas, NV 89074-6958** and the assessor's parcel number is **177-24-514-043**. No assurance is afforded as to the accuracy of this address.

NOTE

Redacted

June 7, 2006 [Date] | Henderson [City] | Nevada [State]

3263 Morning Springs Drive, Henderson, NV 89074

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. $ 240,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is GreenPoint Mortgage Funding, Inc.

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

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 6.750 %.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on August 1, 2006 . I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on July 1, 2036 , I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at P.O. Box 79363, City of Industry, CA 91716-9363 or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. $ 1,556.64 .

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

0089838007

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this 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 me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.000 % of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

0089838007

Form 3200 1/01

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

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.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

Robert M Hawkins (Seal)
Robert M. Hawkins -Borrower

(Seal)
Christine V. Hawkins -Borrower

Christine V Hawkins (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

[Sign Original Only]

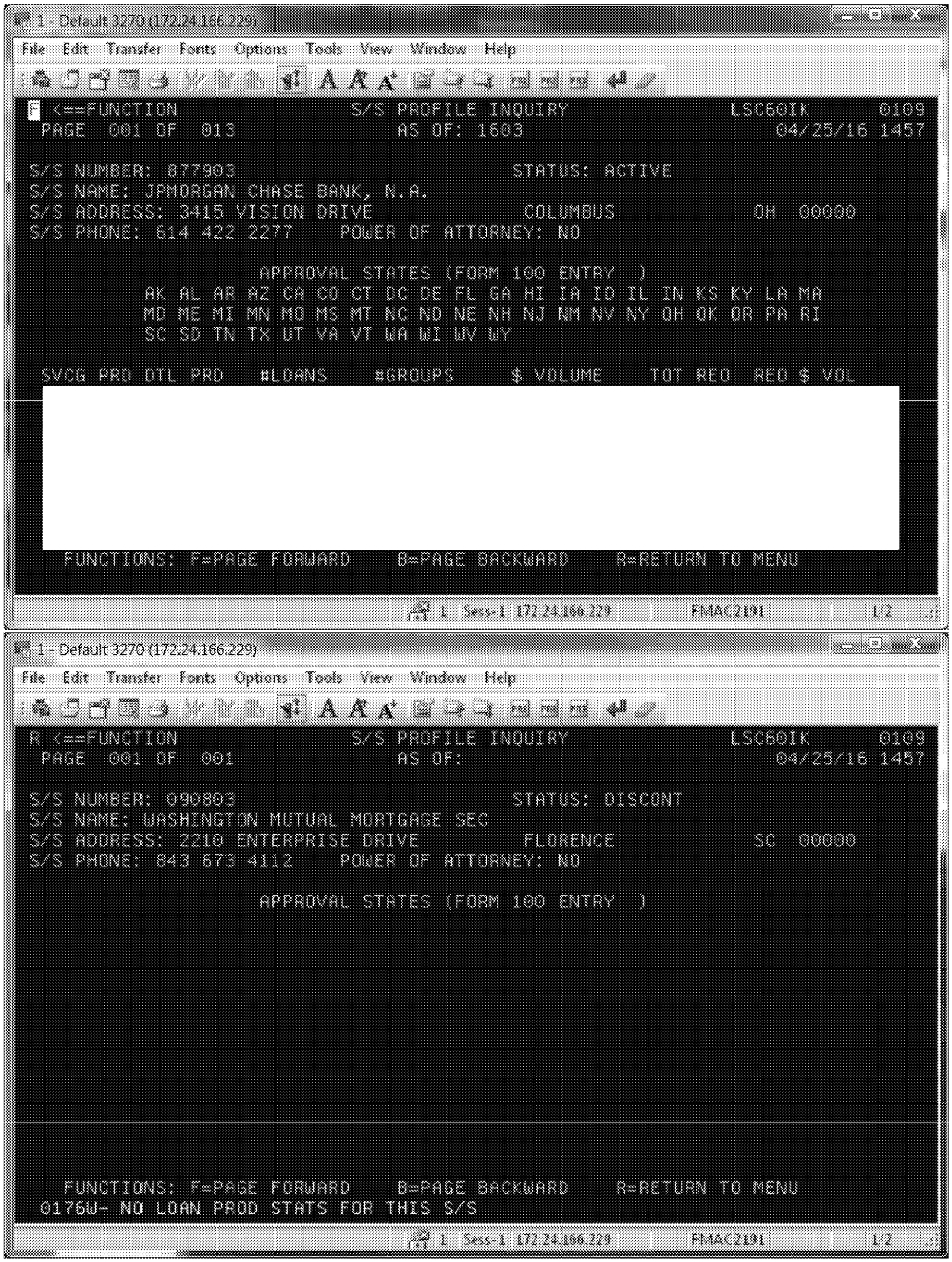
0089838007

CHASE-HAWKINS0131 VMP0306

WITHOUT RECOURSE
PAY TO THE ORDER OF:
WASHINGTON MUTUAL BANK, F.A

GreenPoint Mortgage Funding, Inc.

Thomas K. Mitchell
Vice President


1 - Default 3270 (172.24.166.229)
File Edit Transfer Fonts Options Tools View Window Help
F <==FUNCTION S/S PROFILE INQUIRY LSC60IK 0109
PAGE 001 OF 013 AS OF: 1603 04/25/16 1457
S/S NUMBER: 877903 STATUS: ACTIVE
S/S NAME: JPMORGAN CHASE BANK, N.A.
S/S ADDRESS: 3415 VISION DRIVE COLUMBUS OH 00000
S/S PHONE: 614 422 2277 POWER OF ATTORNEY: NO
APPROVAL STATES (FORM 100 ENTRY)
AK AL AR AZ CA CO CT DC DE FL GA HI IA ID IL IN KS KY LA MA
MD ME MI MN MO MS MT NC ND NE NH NJ NM NV NY OH OK OR PA RI
SC SD TN TX UT VA VT WA WI WV WY
SVCG PRD DTL PRD #LOANS #GROUPS $ VOLUME TOT REO REO $ VOL
FUNCTIONS: F=PAGE FORWARD B=PAGE BACKWARD R=RETURN TO MENU
1 Sess-1 172.24.166.229 FNMAC2191 1 2
1 - Default 3270 (172.24.166.229)
File Edit Transfer Fonts Options Tools View Window Help
R <==FUNCTION S/S PROFILE INQUIRY LSC60IK 0109
PAGE 001 OF 001 AS OF: 04/25/16 1457
S/S NUMBER: 090803 STATUS: DISCONT
S/S NAME: WASHINGTON MUTUAL MORTGAGE SEC
S/S ADDRESS: 2210 ENTERPRISE DRIVE FLORENCE SC 00000
S/S PHONE: 843 673 4112 POWER OF ATTORNEY: NO
APPROVAL STATES (FORM 100 ENTRY)
FUNCTIONS: F=PAGE FORWARD B=PAGE BACKWARD R=RETURN TO MENU
0176W- NO LOAN PROD STATS FOR THIS S/S
1 Sess-1 172.24.166.229 FNMAC2191 1 2

1 - Default 3270 (172.24.166.229)

File Edit Transfer Fonts Options Tools View Window Help

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F <==FUNCTION                LOAN BASIC INQUIRY                 OAU20GIE      0109
PAGE 1 OF 2                       (OAU0010S)                        04/25/16 1500
                                                SSA LOAN NBR          :       5687
 LOAN NUMBER          :       6084              ORIG AMT PRIN         :    240,000
 SERVICER NBR         : 077903                  PURCHASE UPB          :    239,585.56
 SELLER NBR           : 090803                  INT BRG UPB           :          0.00
 APPROVAL STATE       : NV                      DFRD UPB              :          0.00
 FHLMC REGION         : 07                      NOTE RATE             : 06.750
 PRODUCT              : A01                     PART. PCT.            :  1.00
 GROUP NBR            : 0870050                 FUNDING DATE (YYMMDD) : 060927
 CONTRACT NBR         : 0609186021              NOTE DATE (YYMMDD)    : 060607
 LOAN DATA TYPE       : S                       MATURITY DATE (YYMMDD): 360701
 LOAN TYPE            : 3                       LOAN ACCTNG NET YIELD : 06.3250
 LOAN PROPERTY TYPE   : P1                      PAY OFF DATE (YYMMDD) : 000000
 LOAN STATUS          : 3                       PAY OFF TYPE          :
 OWNERSHIP CODE       : W                       LTV RATIO             : 0.80
 REF CODE             :                         ASSOC FM LOAN NBR     :
 LOAN ORIGINATOR      :                         LN ORIGINATION COMPANY :
 APPR ST LIC :                                  SPVR APPR ST LIC :
 LAST CHG DATE (YYMMDD)  : 160404               MOD/CONV DATE (YYMMDD) :
     F - PAGE FORWARD  R - RETURN TO LOAN DATABASE INQUIRY ONLY MENU
     M - RETURN TO LOAN / GROUP / POOL DATABASES INQUIRY ONLY MENU
                    PF4/16 GSE/HMDA
```

1 Sess-1 172.24.166.229 FNMAC2191 1 2

1 - Default 3270 (172.24.166.229)

File Edit Transfer Fonts Options Tools View Window Help

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F <==FUNCTION                LOAN BASIC INQUIRY                 OAU20SIE      0109
PAGE 2 OF 2                       (OAU0010S)                        04/25/16 1500

 LOAN NUMBER          :       6084

 BORROWER NAME        : ROBERT HAWKINS
 PROPERTY STREET      : 3263 MORNING SPRINGS DRIV
          CITY        : HENDERSON
          STATE       : NV
          ZIP         : 890740000     ORIG COMMITMENT FEE TAX    : 0000000.00
 CENSUS TRACT         :                LOAN DATE INTEREST PAID TO: 060901
                                       MONTHLY PRIN AND INT       : 001556.64
 INDEX SOURCE         : 000            BALLOON TERM               : 000
 INDEX VALUE          : 00.000         DATE BALLOON DUE (YYMMDD)  : 000000
 ADJ. PERIOD          : 00             SF MORTGAGE INS CODE       : 000
 ADJ. NOTE RATE       : 00.000         GUAR MORTGAGE INS CODE     :
 LL SERV FEE          : 00.250         INITIAL ADJ. DATE (YYMMDD): 000000
 CAP AMOUNT           : 0.0            DISCOUNT                   : 00000.00
 FLEX MONTHS          : 000            PREMIUM                    : 00000.00
 FLEX PAYMT DATE (YYMMDD) : 000000
     R - RETURN TO LOAN DATABASE INQUIRY ONLY MENU
     M - RETURN TO LOAN / GROUP / POOL DATABASES INQUIRY ONLY MENU
                    PF4/16 GSE/HMDA
```

1 Sess-1 172.24.166.229 FNMAC2191 1 2

Loan Status*Manager*
TOS Summary Report

Report generated on Monday, April 25, 2016 at 2:54 pm.

SQL returned **1** rows

Fhlmc Loan Number: REDACTED **6084**

Date Requested	Status	Status Date	Date Effective	Servicer From	Servicer To	Servicer Family From	Servicer Family To
09/04/2014	APPROVED	09/05/2014	10/16/2014	112491 - JPMORGAN CHASE BANK, N.A.	877903 - JPMORGAN CHASE BANK, N.A.	139867 - JPMORGAN CHASE BANK, N.A.	139867 - JPMORGAN CHASE BANK, N.A.

REDACTED

Nevada Association Services, Inc

Closed Date: MARCH 12, 2013 N#: 71569

Last Name: HAWKINS

First Name: ROBERT

Property Address: 3263 MORNING SPRINGS DR.

Association: DE ORUZ CANYON HOA

NAS
NEVADA ASSOCIATION SERVICES, INC.

702.804.8885 Tel 702.804.8887 Fax
6224 W. Desert Inn Rd., Las Vegas, NV 89146

Consent and Authorization

Pebble Canyon HOA (the "Association") hereby appoints Nevada Association Services, Inc. ("NAS"), as the Association's agent for the purpose of collecting delinquent assessments, and/or fines, from Association homeowners. NAS is given full power and authority to act on behalf of and in the name of the Association to do all things in which NAS deems appropriate to effect the collection of the delinquency. This process may include, but is not limited to, sending demand letters, recording of a Notice Delinquent Assessment Lien and if necessary proceeding with a non-judicial foreclosure. NAS is hereby granted the authority to speak directly to the delinquent homeowner(s) on behalf of the Association. If a file is cancelled by the Association, or the Association refuses to allow NAS to continue collection efforts NAS may cancel the file with fees and costs the responsibility of the Association.

NAS is being retained on an as-needed basis and NAS makes no representations or warranties regarding the successful result of its collection efforts. NAS has the option of declining to service the delinquency of any file presented by the Association. NAS may, in its own discretion, terminate the servicing of any Association collection file at any time.

The Association represents to NAS (and NAS is relying on such representation) that in referring any matter to NAS for collection of delinquent assessments, fines or other charges, the Association, has complied with all applicable Federal and State rules and regulations, including, but not limited to applicable provisions of the Nevada Revised Statutes, Covenants Conditions and Restrictions (CC&R's), other Association governing documents and the Federal and State Fair Debt Collection Practices Act, if applicable. The Association also permits NAS to charge collection fees and costs as provided under applicable State and Federal law, and the Association's governing documents.

If NAS, its agents, officers or employees are named party to a lawsuit or other legal proceeding involving the Association and/or a homeowner, the Association agrees to indemnify and hold harmless NAS, its agents, officers or employees from any and all claims, losses, judgment, fees, charges and costs, including attorney's fees, incurred by NAS, its agents, officers or employees with respect to such lawsuit or legal proceeding (including defending a lawsuit). In addition to the indemnification described herein, if NAS, its agents, officers or employees, are named as a party to any lawsuit, the Association, at its own expense, will retain the services of legal counsel, satisfactory to NAS, to represent NAS in such proceeding. The fees and costs for such legal representation will be paid directly by the Association to legal counsel, or as otherwise agreed upon by the Association and NAS. This obligation of indemnification shall survive the termination of this Consent and Acknowledgment without time limitation.

The person signing below is a member of the Board of Directors or lawful agent of the Association with full power to bind the Association to the terms hereof.

MERLE MEAGHER JR	PRESIDENT	9-1-16
Print Name	Title	Date

Authorized Signature

Nov 2008(f)

Michele W. Shafe, Assessor

REAL PROPERTY PARCEL RECORD

Click Here for a Print Friendly Version

Assessor Map | Aerial View | Building Sketch | Ownership History | Neighborhood Sales | New Search

GENERAL INFORMATION	
PARCEL NO.	177-24-514-043
OWNER AND MAILING ADDRESS	HAWKINS ROBERT M & CHRISTINE V 3263 MORNING SPRINGS DR HENDERSON NV 89074-6958
LOCATION ADDRESS CITY/UNINCORPORATED TOWN	3263 MORNING SPRINGS DR PARADISE
ASSESSOR DESCRIPTION	SEASONS AT PEBBLE CANYON PLAT BOOK 53 PAGE 45 LOT 50 BLOCK 10 SEC 24 TWP 22 RNG 61
RECORDED DOCUMENT NO.	* 20060612:03525
RECORDED DATE	06/12/2006
VESTING	JOINT TENANCY

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

ASSESSMENT INFORMATION AND SUPPLEMENTAL VALUE	
TAX DISTRICT	470
APPRAISAL YEAR	2011
FISCAL YEAR	12-13
SUPPLEMENTAL IMPROVEMENT VALUE	0
SUPPLEMENTAL IMPROVEMENT ACCOUNT NUMBER	N/A

REAL PROPERTY ASSESSED VALUE		
FISCAL YEAR	2011-12	2012-13
LAND	8750	8750
IMPROVEMENTS	34320	32413
PERSONAL PROPERTY	0	0
EXEMPT	0	0
GROSS ASSESSED (SUBTOTAL)	43070	41163
TAXABLE LAND+IMP (SUBTOTAL)	123057	117609
COMMON ELEMENT ALLOCATION ASSD	0	0

APN: 177-24-514-043
ESCROW NO: 01303226-130-DK1
WHEN RECORDED MAIL TO and
MAIL TAX STATEMENT TO:

Robert M. Hawkins
Christine V. Hawkins
3263 Morning Springs
Henderson, NV 89074

20060612-0003525

Fee: $15.00 RPTT: $1,530.00
N/C Fee: $0.00
06/12/2006 14:08:35
T20060102935
Requestor:
LAWYERS TITLE OF NEVADA
Frances Deane
Clark County Recorder
KGP
Pgs: 3

GRANT, BARGAIN, SALE DEED

R.P.T.T. $1,530.00

THIS INDENTURE WITHESSETH: That
Nathan VanNoy, an unmarried man
FOR A VALUABLE CONSIDERATION, the receipt of which is hereby acknowledged, do(es) hereby Grant, Bargain, Sell and Convey to
Robert M. Hawkins and Christine V. Hawkins, Husband and Wife as Joint Tenants
all that real property situated in the County of Clark, State of Nevada, described as follows:
See Exhibit A attached hereto and made a part hereof.

SUBJECT TO: 1. Taxes for the fiscal year 2005 - 2006
2. Rights of Way, reservations, restrictions, easements, and conditions of record.

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

Witness my hand this 23rd day of May 2006.

Nathan VanNoy

STATE OF NEVADA
COUNTY OF Clark } ss:

On 5/23/06, personally appeared before me, a Notary Public in and for said County and State, Nathan VanNoy, who acknowledged to me that he executed the same.

WITNESS my hand and official seal.

NOTARY PUBLIC in and for said County and State.

NOTARY PUBLIC
STATE OF NEVADA
County of Clark
D. A. KARPINSKI
Appt. No. 95-1331-1
My Appt. Expires Jul 11, 2009

Copy

12-13397-bam ROBERT M HAWKINS and CHRISTINE V HAWKINS
Case type: bk Chapter: 7 Asset: No Vol: v Judge: BRUCE A. MARKELL
Date filed: 03/23/2012 Date of last filing: 06/29/2012
Debtor discharged: 06/26/2012 Joint debtor discharged: 06/26/2012
Date terminated: 06/29/2012

Query

Aliases
Associated Cases
Attorneys
Case Summary
Claims Register
Creditor Mailing Matrix
Creditors
Deadlines/Hearings
Docket Report...
Filers
History/Documents
Notice of Bankruptcy Case Filing
Parties
View Document
Related Transactions
Status
Trustee

RECEIVED
JUL 10 2012

Richard C. Newark
Attorney at Law

Newark & Newark
LAW FIRM

Narrah F. Newark
Attorney at Law

Licensed in Nevada & Arizona

201 Las Vegas Blvd, South, Suite 350 • Las Vegas, NV 89101
702.888.8K8K (2525) • 702.888.2526 • Fax • BK@nnbklaw.com

April 25, 2012

PEBBLE CANYON HOA
C/O Taylor Association Management
7495 W. Azure Dr., Suite 250
Las Vegas, NV 89130

Re: Robert & Christine Hawkins
8K # 12-13397-8AM Filed: 03/23/12
Filed Chapter 7
Account # 40570

Dear Sir/Madam:

Please be advised that this office represents the above-named client in an active Chapter 7 Bankruptcy. Pursuant to this information, any further action against Mr. & Mrs. Hawkins must follow the United States Bankruptcy procedures/codes.

If you require further information regarding this matter, we recommend that you contact your legal counsel to see how to proceed with regard to this debt. Otherwise, please feel free to contact the office. Thank you for your cooperation in this matter.

Sincerely,

Bankruptcy Department
NEWARK & NEWARK LAW FIRM

March 6, 2012

Narrah F. Newark
Newark & Newark Law Firm
201 Las Vegas Blvd. So., #350
Las Vegas, NV 89101

Re: Robert & Christine Hawkins
Bankruptcy case #10-33007-bam
3263 Morning Springs Dr.
Henderson, NV 89074

Taylor Association Management is hereby notifying your office on behalf of Pebble Canyon Homeowners Association that the above mentioned client has not been making their post petition assessment payments to the Pebble Canyon Homeowners Association, for the property located at 3263 Morning Springs Dr., Henderson, NV 89074. We are respectfully requesting that your client be advised that lack of post petition payment is cause for dismissal of the pending bankruptcy.

The delinquent post petition assessment payments owed to Pebble Canyon Homeowners Association currently totals $370.00 through March 6, 2012. Attached is a statement of account detailing the charges due. An additional $10.00 late fee will be added if payment is not received by 03-25-12. An additional quarterly assessment of $48.00 will be due 04-01-12.

If you have any questions, please contact our office at 702-515-4128.

Sincerely,

Dev Inder Pappas, CMCA, AMS
Community Manager
Taylor Association Management Inc.
Centennial Office

CC: U.S. Bankruptcy Court

JUL 17 20

10-33007-bam ROBERT M HAWKINS and CHRISTINE V HAWKINS
Case type: bk Chapter: 13 Asset: Yes Vol: v Judge: BRUCE A. MARKELL
Date filed: 12/10/2010 Date of last filing: 05/15/2012 Plan confirmed: 03/28/2011
Debtor dismissed: 03/14/2012 Joint debtor dismissed: 03/14/2012
Date terminated: 05/15/2012

Query

Aliases
Associated Cases
Attorneys
Case Summary
Claims Register
Creditor Mailing Matrix
Creditors
Deadlines/Hearings
Docket Report ...
Filers
History/Documents
Notice of Bankruptcy Case Filing
Parties
View Document
Related Transactions
Status
Trustee

Referral for Delinquent Accounts
NEVADA ASSOCIATION SERVICES

July 03, 2012

Homeowners Association: PEBBLE CANYON HOA

Name of Management Co.: TAYLOR ASSOCIATION MANAGEMENT

Delinquent Owner Information:

Name: Robert and Christine Hawkins

Account: #40570

Property Address: 3263 Morning Springs Dr. , Henderson, NV 89074

Mailing Address: **Redacted**

ASSESSMENT INFORMATION:

Balance Owing as of: July 03, 2012

Assessments:	336.00
Late Fees:	170.00
Bal Due Letter Fee:	15.00

Total Due: $521.00

CHARGES

Assessment: $48.00/quarter

Late Fee: $10.00/month

Instructions: As an Authorized representative of the Association mentioned above the undersigned has authorized Nevada Association Services, Inc. to proceed with the collection and foreclosure procedures on the delinquent account listed above.

Please start with: Intent to Lien XX

Lien ____

BK Monitor ____

NOD ____

Approved by: _____ Date: 7-3-12

Print Name: Lisa Beckham Title: Director

PEBBLE CANYON HOA

Taylor Association Management Centennial

7495 W. Azure Dr., Suite 250

Las Vegas, NV 89130

Robert and Christine Hawkins

Redacted

Property Address: 3263 Morning Springs Dr.

Account #: 40570

Code	Date	Amount	Balance	Check#	Memo
	Balance Forward:	0.00			
Quarterly Assessment	1/1/2011	48.00	48.00		Quarterly Assessment
Late Fee	2/25/2011	10.00	58.00		Late Charge
Late Fee	3/25/2011	10.00	68.00		Late Charge
Quarterly Assessment	4/1/2011	48.00	116.00		Quarterly Assessment
Certified Mail Fee	4/18/2011	6.03	122.03		Certified Mail Fee
Intent to Lien Letter	4/18/2011	65.00	187.03		Intent to Lien Letter Fee
Late Fee	4/25/2011	10.00	197.03		Late Charge
Late Fee	5/25/2011	10.00	207.03		Late Charge
Credit: Cert. Mail Fee	5/27/2011	-6.03	201.00		
Credit: Intent to Lien fee	5/27/2011	-65.00	136.00		
Late Fee	6/25/2011	10.00	146.00		Late Charge
Quarterly Assessment	7/1/2011	48.00	194.00		Quarterly Assessment
Late Fee	7/25/2011	10.00	204.00		Late Charge
Late Fee	8/25/2011	10.00	214.00		Late Charge
Late Fee	9/25/2011	10.00	224.00		Late Charge
Quarterly Assessment	10/1/2011	48.00	272.00		Quarterly Assessment
Late Fee	10/25/2011	10.00	282.00		Late Charge
Late Fee	11/25/2011	10.00	292.00		Late Charge
Late Fee	12/25/2011	10.00	302.00		Late Charge
Quarterly Assessment	1/1/2012	48.00	350.00		Quarterly Assessment
Late Fee	1/25/2012	10.00	330.00		Late Charge
Late Fee	2/25/2012	10.00	370.00		Late Charge
Late Fee	3/25/2012	10.00	380.00		Late Charge
Quarterly Assessment	4/1/2012	48.00	428.00		Quarterly Assessment
Late Fee	4/25/2012	10.00	438.00		Late Charge
Balance Due Notice	4/26/2012	15.00	453.00		Balance Due Notice Fee
Late Fee	5/25/2012	10.00	463.00		Late Charge
Late Fee	6/25/2012	10.00	473.00		Late Charge
Quarterly Assessment	7/1/2012	48.00	521.00		Quarterly Assessment

Current	30 - 59 Days	60 - 89 Days	>90 Days	Balance:	521.00
58.00	10.00	25.00	428.00		

ACCOUNT
JUL 10 2012

Taylor Association Management

PEBBLE CANYON HOA

7495 W. Azure Dr., Suite 250

Las Vegas, NV 89130

Robert and Christine Hawkins

Redacted

Property Address: 3263 Morning Springs Dr.

Account #: 50874

Code	Date	Amount	Balance	Check#	Memo
Violation Fine	10/18/2011	100.00	100.00		dead/dying lawn
Violation Fine	1/17/2012	100.00	200.00		weekly fine
Violation Fine	1/24/2012	100.00	300.00		weekly fine
Violation Fine	1/31/2012	100.00	400.00		weekly fine
Violation Fine	2/7/2012	100.00	500.00		weekly fine
Violation Fine	2/14/2012	100.00	600.00		weekly fine
Violation Fine	2/21/2012	100.00	700.00		weekly fine
Violation Fine	2/28/2012	100.00	800.00		weekly fine
Violation Fine	3/6/2012	100.00	900.00		weekly fine
Violation Fine	3/13/2012	100.00	1,000.00		weekly fine
Violation Fine	3/20/2012	100.00	1,100.00		weekly fine
Violation Fine	3/27/2012	100.00	1,200.00		weekly fine
Violation Fine	4/3/2012	100.00	1,300.00		weekly fine
Violation Fine	4/10/2012	100.00	1,400.00		weekly fine
Violation Fine	4/17/2012	100.00	1,500.00		weekly fine
Violation Fine	4/24/2012	100.00	1,600.00		weekly fine
Violation Fine	5/1/2012	100.00	1,700.00		weekly fine
Violation Fine	5/8/2012	100.00	1,800.00		weekly fine
Violation Fine	5/15/2012	100.00	1,900.00		weekly fine
Violation Fine	5/22/2012	100.00	2,000.00		weekly fine
Violation Fine	5/29/2012	100.00	2,100.00		weekly fine
Violation Fine	6/5/2012	100.00	2,200.00		weekly fine
Violation Fine	6/12/2012	100.00	2,300.00		weekly fine
Violation Fine	6/19/2012	100.00	2,400.00		weekly fine
Violation Fine	6/26/2012	100.00	2,500.00		weekly fine

Current	30 - 59 Days	60 - 89 Days	>90 Days	Balance:	2,500.00
400.00	400.00	400.00	1,300.00		

Violation account only

Hawkins, Robert

3263 Morning Springs Drive

Pebble Canyon HOA

Account No.:40570

NAS #N71869

Assessments, Late Fees, Interest, Attorneys Fees & Collection Costs	**Amount (Quarterly)** Present Rate	**Amount (CURRENT)** NAS FEES	**Amount (TOTAL)** NAS COSTS
Dates of Delinquency:	1/1/2011	1/1/2011	1/1/2011
01/01/2011-7/30/2012	7/30/2012	7/30/2012	7/30/2012
Balance Forward	0.00	0.00	0.00
Assessment Amount	48.00	0.00	0.00
No. of Periods Delinquent	7	0	0
Total Assessments Due	336.00	0.00	0.00
Late fee amount	10.00	0.00	0.00
No. of Periods Late Fees Incurred	18	0	0
Total Late Fees Due	180.00	0.00	0.00
Interest Due	0.00	0.00	0.00
Mgmt Intent to Lien	0.00	0.00	0.00
Misc: Balance Due Notice	15.00	0.00	0.00
Management Co. Fee/ Admin Fee	200.00	0.00	0.00
Transfer Fee	0.00	0.00	0.00
Demand Letter	0.00	135.00	0.00
Notice of Delinquent Assessment Lien/Violations Lien	0.00	0.00	0.00
Release of Notice of Delinquent Assessment Lien/Violations Lien	0.00	0.00	0.00
Mailing	0.00	16.00	23.00
Recording Costs	0.00	0.00	0.00
Intent to Notice of Default	0.00	0.00	0.00
Payment Plan Fee	0.00	0.00	0.00
Payment Plan Breach Letters	0.00	0.00	0.00
Escrow Demand Fee	0.00	0.00	0.00
Notice of Default Fees	0.00	0.00	0.00
Title Report	0.00	0.00	0.00
Property Report	0.00	0.00	0.00
Notice of Sale Fee	0.00	0.00	0.00
Posting & Publication Cost	0.00	0.00	0.00
Courier	0.00	0.00	0.00
Postponement of Sale	0.00	0.00	0.00
Conduct Foreclosure Sale	0.00	0.00	0.00
Prepare/Record Deed	0.00	0.00	0.00
Property Transfer Tax	0.00	0.00	0.00
Subtotals	$731.00	$151.00	$23.00

Credit	Date	Type	Amount
			(0.00)
OTHER CREDITS			
TOTAL			0.00

Payment Credits	Amount
Assessments/Violations	(0.00)
Interest	(0.00)
Late charges	(0.00)
Management Co	(0.00)
NAS Fees	(0.00)
NAS Costs	(0.00)
PAYMENTS TOTAL	0.00
TOTAL	905.00

Nevada Association Services, Inc. is a debt collector. Nevada Association Services, Inc. is attempting to collect a debt. Any information obtained will be used for that purpose.

Nevada Association Services, Inc.
6224 W. Desert Inn Road, Suite A
Las Vegas, NV 89146
Phone (702) 804-8885
Fax (702) 804-8887
Toll Free (888) 627-5544

July 17, 2012

Robert Hawkins

Redacted

VIA REGULAR AND
CERTIFIED MAIL

Re: NAS# N71869
3263 Morning Springs Drive, Henderson, NV 89074
Pebble Canyon HOA

Dear Sir/Madam:

Nevada Association Services, Inc. (NAS) has been contracted by Pebble Canyon HOA (also called the Association) to collect the overdue homeowner's assessments still due to the Association. As of today's date, records show a balance due of $905.00. The account balance may periodically increase due to the addition of other charges provided within the Association's governing documents or as otherwise provided by law including NAC 116.470.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt, or any portion thereof, this office will assume the debt is valid. If you notify this office in writing within 30 days from receiving this notice that the debt, or any portion thereof, is disputed, this office will: obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request from this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

If you have any questions, please contact an account manager at (702) 804-8885.

Sincerely,

Megan Molina

Megan Molina
Nevada Association Services, Inc.

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Toll Free (888) 627-5544

July 17, 2012

Christine Hawkins

Redacted

VIA REGULAR AND
CERTIFIED MAIL

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3263 Morning Springs Drive, Henderson, NV 89074
Pebble Canyon HOA

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Sincerely,

Megan Molina

Megan Molina
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Certified Addresses

Trustees Sale No.: N71859
HOA: Pebble Canyon HOA
Date: 7/17/2012

Address	Recipient	Selected
Christine Hawkins 3283 Morning Springs Drive Henderson, NV 89074	Hmnr2	No
Christine Hawkins **Redacted**	Hmnr2	No
Robert Hawkins 3283 Morning Springs Drive Henderson, NV 89074	Hmnr1	No
Robert Hawkins **Redacted**	Hmnr1	No

NAS
6224 W Desert Inn Rd
Las Vegas, NV 89146

9171 9000 0718 5000 6548 03

N71869

Robert Hawkins
3263 Morning Springs Drive
Henderson, NV 89074

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Fax (702) 804-8887
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July 17, 2012

Robert Hawkins
Redacted

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CERTIFIED MAIL

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3263 Morning Springs Drive, Henderson, NV 89074
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NAS
6224 W Desert Inn Rd
Las Vegas, NV 89146

9171 9000 0718 5000 6548 90

N71869

Robert Hawkins

Redacted

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July 17, 2012

Robert Hawkins

Redacted

VIA REGULAR AND
CERTIFIED MAIL

Re: NAS# N71869
3263 Morning Springs Drive, Henderson, NV 89074
Pebble Canyon HOA

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NAS
6224 W Desert Inn Rd
Las Vegas, NV 89146

9171 9000 0718 5000 6549 06

N71869

Christine Hawkins
3263 Morning Springs Drive
Henderson, NV 89074

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July 17, 2012

Christine Hawkins
Redacted

VIA REGULAR AND
CERTIFIED MAIL

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3263 Morning Springs Drive, Henderson, NV 89074
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NAS
6224 W Desert Inn Rd
Las Vegas, NV 89146

9171 9000 0718 5000 6549 13

N71869

Christine Hawkins

Redacted

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8224 W. Desert Inn Road, Suite A
Las Vegas, NV 89146
Phone (702) 804-8885
Fax (702) 804-8887
Toll Free (888) 627-5544

July 17, 2012

Christine Hawkins

Redacted

VIA REGULAR AND
CERTIFIED MAIL

Re: NAS# N71869
3263 Morning Springs Drive, Henderson, NV 89074
Pebble Canyon HOA

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Megan Molina

Megan Molina
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Demand Letter:

Sent by First Class Mail & Certified Mail with a Return Receipt requested.

The following is the returned, unclaimed or signed for mail for this mailing that we received back.

71869

CERTIFIED MAIL

NAS
6224 W Desert Inn Rd
Las Vegas, NV 89146

9171 9000 0718 5000 6548 63

$04.62
02 1M
0004283096 JUL 16 2012
MAILED FROM ZIPCODE 89146

JUL 27 2012

HAWK263 NEVADA ASSOC.SR
UNABLE TO FORWARD/FOR REVIEW

N71869

Robert Hawkins
3263 Morning Springs Drive
Henderson, NV 89074

NIXIE 891 DE 1 00 07/25/12
RETURN TO SENDER
ATTEMPTED - NOT KNOWN
UNABLE TO FORWARD
BC: 89146061224 *0294-05183-25-38

42 FROFN11 89146

CERTIFIED MAIL

NAS
6224 W Desert Inn Rd
Las Vegas, NV 89146

9171 9000 07

$04.52
02 1M
0004283096 JUL 16 2012
MAILED FROM ZIPCODE 89146

HAWK263 891 SE 1 N C 84 07/22/12
UNABLE TO FORWARD/FOR REVIEW
BC: 89074695863

RECEIVED
JUL 31 2012

N71869

Christine Hawkins
3263 Morning Springs Drive
Henderson, NV 89074

NIXIE 891 DE 1 00 07/27/12
RETURN TO SENDER
ATTEMPTED - NOT KNOWN
UNABLE TO FORWARD
*0294-05187-25-38

42 FROFN11 89074

Chase-Hawkins_AN_0000025

NAS

OM 4

8907469586

HAWK263 891 3F 1 N C 84 07/22/12
UNABLE TO FORWARD/FOR REVIEW
C067

SC: 890746958 63 DU *0294-00640-21-42

$ 00.42
02 1M
0004283086 JUL 18 2012
MAILED FROM ZIPCODE 89146

RECEIVED

JUL 31 2012

NEVADA ASSOC SRV

N71869

Christine Hawkins
3263 Morning Springs Drive
Henderson, NV 89074

NIXIE 891 CE 1 84 07/27/12
RETURN TO SENDER
ATTEMPTED - NOT KNOWN
UNABLE TO FORWARD
*0294-05186-25-58

42 FRDFN11 890*

NAS

OM 4

8907469586

HAWK263 891 3F 1 N C 84 07/22/12
UNABLE TO FORWARD/FOR REVIEW
C067

SC: 890746958 63 DU *0294-00650-21-42

$ 00.42
JUL 18 2012
ZIPCODE 89146

RECEIVED

JUL 31 2012

NEVADA ASSOC SRV

N71869

Robert Hawkins
3263 Morning Springs Drive
Henderson, NV 89074

NIXIE 891 CE 1 84 07/28/12
RETURN TO SENDER
ATTEMPTED - NOT KNOWN
UNABLE TO FORWARD
*0294-05921-26-42

ATTEMPTED
NOT KNOWN

42 FRDFN11 890*

Chase-Hawkins_AR_000026

Richard C. Newark
Attorney at Law

Newark & Newark
LAW FIRM

Narrah F. Newark
Attorney at Law

Licensed in Nevada & Arizona

201 Las Vegas Blvd., South, Suite 350 • Las Vegas, NV 89101
702.888.BKBK (2525) • 702.888.2526 • Fax • BK@nnbklaw.com

July 23, 2012

NAS
6224 W. Desert Inn Rd
Las Vegas, NV 89146

Re: Hawkins, Robert & Christine
BK# 12-13397-BAM Filed: Chapter 7
Account No: **Redacted**

Dear Sir:

The Debtors in the above-entitled bankruptcy matter filed a petition for protection under Chapter 7 and received a discharge (copy of discharge attached). All debts which existed pre-petition were discharged. 11 U.S.C.§ 727(b). Because this was a case in which the Trustee found no assets, no claims bar date was set. All of the pre-petition debts were discharged, regardless of whether they were scheduled on the petition or not. 11 U.S.C. §523(a)(3)(A); In re Breezeley, 994 F. 2d 1433 (9th Cir. 1992); In re Lochrie, 78 B.R. 257 (Bankr. 9th Cir. 1989).

Therefore, any claim(s) against the above debtor which arose before the bankruptcy petition was filed are now discharged. If you begin/continue to pursue or take any action based upon a pre-petition claim without permission of the Bankruptcy Court, you will be in violation of the permanent injunction, 11 U.S.C §524, and subject to sanctions by the Bankruptcy Court.

If you have any questions, please have your legal counsel contact me to discuss. Thank you for your immediate attention to this matter.

Very truly yours,

Bankruptcy Department
Legal Assistant
NEWARK & NEWARK LAW FIRM

RECEIVED
JUL 26 2012
NEVADA ASSOC SRV

BAPCPA, MEANSNO, CLOSED

U.S. Bankruptcy Court
District of Nevada (Las Vegas)
Bankruptcy Petition #: 12-13397-bam

Assigned to: BRUCE A. MARKELL
Chapter 7
Voluntary
No asset

Date filed: 03/23/2012
Date terminated: 06/29/2012
Debtor discharged: 06/26/2012
Joint debtor discharged: 06/26/2012

Debtor disposition: Standard Discharge
Joint debtor disposition: Standard Discharge

Debtor
ROBERT M HAWKINS
Redacted
CLARK-NV
SSN / ITIN: Redacted

represented by **NARRAH F NEWARK**
NEWARK & NEWARK LAW FIRM
201 LAS VEGAS BLVD., S., #350
LAS VEGAS, NV 89101
(702) 888-2525
Fax : (702) 888-2526
Email: Bk@nnbklaw.com

Joint Debtor
CHRISTINE V HAWKINS
Redacted
CLARK-NV
SSN / ITIN: Redacted
aka CHRISTINE VITA

represented by **NARRAH F NEWARK**
(See above for address)

Trustee
YVETTE WEINSTEIN
6450 SPRING MTN RD #14
LAS VEGAS, NV 89146
(702) 364-8919

U.S. Trustee
U.S. TRUSTEE - LV - 7
300 LAS VEGAS BOULEVARD, SO.
SUITE 4300
LAS VEGAS, NV 89101

Filing Date	#	Docket Text

03/23/2012	1	Chapter 7 Voluntary Petition. Fee Amount $306. Filed by NARRAH F NEWARK on behalf of ROBERT M HAWKINS, CHRISTINE V HAWKINS (NEWARK, NARRAH) (Entered: 03/23/2012)
03/23/2012	2	Statement of Social Security Number(s). **This document contains sensitive information and cannot be viewed by the public.** Filed by NARRAH F NEWARK on behalf of CHRISTINE V HAWKINS, ROBERT M HAWKINS (NEWARK, NARRAH) (Entered: 03/23/2012)
03/23/2012	3	Declaration Re: Electronic Filing Filed by NARRAH F NEWARK on behalf of CHRISTINE V HAWKINS, ROBERT M HAWKINS (NEWARK, NARRAH) (Entered: 03/23/2012)
03/23/2012	4	Chapter 7 Statement of Current Monthly Income and Means Test Calculation - Form 22A , Filed by NARRAH F NEWARK on behalf of CHRISTINE V HAWKINS, ROBERT M HAWKINS (NEWARK, NARRAH) (Entered: 03/23/2012)
03/23/2012	5	Certificate of Credit Counseling Filed by NARRAH F NEWARK on behalf of CHRISTINE V HAWKINS, ROBERT M HAWKINS (NEWARK, NARRAH) (Entered: 03/23/2012)
03/23/2012	6	Meeting of Creditors and Notice of Appointment of Trustee YVETTE WEINSTEIN, . 341 meeting to be held on 04/25/2012 at 10:00 AM at 341s - Foley Bldg,Rm 1500. Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts due by 06/25/2012. (Entered: 03/23/2012)
03/23/2012	7	Receipt of Filing Fee for Voluntary Petition 7(12-13397) [misc,volp7pb] (306.00). Receipt number 12279938, fee amount $ 306.00. (U.S. Treasury) (Entered: 03/23/2012)
03/26/2012	8	Order Reassigning Case to Bankruptcy Judge BRUCE A. MARKELL. (tjr) (Entered: 03/26/2012)
03/26/2012	9	Previous Dismissal. Chapter: 13. Case Number: 10-33007. Date Filed: 12/10/2010. District: NEVADA. Date of Previous Dismissal: 03/14/2012. (tjr) (Entered: 03/26/2012)
03/26/2012	10	Order Determining Debtor's Compliance with Filing Requirements of 11 U.S.C. Section 521(a)(1) (dcw) (Entered: 03/26/2012)
03/28/2012	11	BNC Certificate of Mailing (Related document(s)6 Meeting of Creditors Chapter 7 No Asset (BNC)) No. of Notices: 28. Notice Date 03/28/2012. (Admin.) (Entered: 03/28/2012)
		BNC Certificate of Mailing. (Related document(s)10 Order Determining

03/28/2012	12	Debtor's Compliance with Filing Requirements of 11 U.S.C. Section 521(a)(1) (BNC)) No. of Notices: 45. Notice Date 03/28/2012. (Admin.) (Entered: 03/28/2012)
04/25/2012	13	Chapter 7 Trustee's Report of No Distribution: I, YVETTE WEINSTEIN, having been appointed trustee of the estate of the above-named debtor(s), report that I have neither received any property nor paid any money on account of this estate; that I have made a diligent inquiry into the financial affairs of the debtor(s) and the location of the property belonging to the estate; and that there is no property available for distribution from the estate over and above that exempted by law. Pursuant to Fed R Bank P 5009, I hereby certify that the estate of the above-named debtor(s) has been fully administered. I request that I be discharged from any further duties as trustee. Key information about this case as reported in schedules filed by the debtor(s) or otherwise found in the case record: This case was pending for 1 months. Assets Abandoned (without deducting any secured claims): $ 15086.00, Assets Exempt: $ 237718.00, Claims Scheduled: $ 292420.00, Claims Asserted: Not Applicable, Claims scheduled to be discharged without payment (without deducting the value of collateral or debts excepted from discharge): $ 292420.00. (WEINSTEIN, YVETTE) (Entered: 04/25/2012)
05/10/2012	14	Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management. Filed by NARRAH F NEWARK on behalf of CHRISTINE V HAWKINS, ROBERT M HAWKINS (NEWARK, NARRAH) (Entered: 05/10/2012)
05/10/2012	15	Trustee Voucher Amount Paid: $60.00 Voucher Number: 12464800742 (admin) (Entered: 05/11/2012)
06/26/2012	16	Order Discharging Debtor (Admin.) (Entered: 06/26/2012)
06/28/2012	17	BNC Certificate of Mailing (Related document(s)16 Order Discharging Debtor (BNC)) No. of Notices: 28. Notice Date 06/28/2012. (Admin.) (Entered: 06/28/2012)
06/29/2012	18	Final Decree, Discharge of Trustee and Closing of Chapter 7 Case (Admin.) (Entered: 06/29/2012)

PACER Service Center			
Transaction Receipt			
07/30/2012 06:34:51			
PACER Login:	ca0265	Client Code:	

Description:	Docket Report	Search Criteria:	12-13397-bam Fil or Ent: filed Doc From: 0 Doc To: 99999999 Term: included Format: html
Billable Pages:	2	Cost:	0.20

Nevada Association Services
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Las Vegas, NV 89146
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Fax: (702) 804-8887
Toll Free: (888) 627-5544

July 30, 2012

Robert Hawkins

Redacted

RE: 3263 Morning Springs Drive / N71869
Pebble Canyon HOA / Robert Hawkins

Dear Mr. Hawkins:

Nevada Association Services, Inc. (NAS) has been made aware of your recent Bankruptcy Discharge/Dismissal/Termination.

As you know, the above account remains delinquent. Because the account remains past due, collection procedures still remain in place and active. Should there be a desire to reinstate the account, please have the interested party contact this office.

Thank you.

Sincerely,

Susan McColl
Nevada Association Services, Inc.

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July 30, 2012

Christine Hawkins
Redacted

RE: 3263 Morning Springs Drive / N71869
Pebble Canyon HOA / Christine Hawkins

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Michele W. Shafe, Assessor

REAL PROPERTY PARCEL RECORD

Click Here for a Print Friendly Version

GENERAL INFORMATION	
PARCEL NO.	177-24-514-043
OWNER AND MAILING ADDRESS	HAWKINS ROBERT M & CHRISTINE V 3263 MORNING SPRINGS DR HENDERSON NV 89074-6958
LOCATION ADDRESS CITY/UNINCORPORATED TOWN	3263 MORNING SPRINGS DR PARADISE
ASSESSOR DESCRIPTION	SEASONS AT PEBBLE CANYON PLAT BOOK 93 PAGE 45 LOT 50 BLOCK 10 SEC 24 TWP 22 RNG 61
RECORDED DOCUMENT NO.	* 20060612:03525
RECORDED DATE	06/12/2006
VESTING	JOINT TENANCY

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

ASSESSMENT INFORMATION AND SUPPLEMENTAL VALUE	
TAX DISTRICT	470
APPRAISAL YEAR	2011
FISCAL YEAR	12-13
SUPPLEMENTAL IMPROVEMENT VALUE	0
SUPPLEMENTAL IMPROVEMENT ACCOUNT NUMBER	N/A

REAL PROPERTY ASSESSED VALUE		
FISCAL YEAR	2011-12	2012-13
LAND	8750	8750
IMPROVEMENTS	34320	32413
PERSONAL PROPERTY	0	0
EXEMPT	0	0
GROSS ASSESSED (SUBTOTAL)	43070	41163
TAXABLE LAND+IMP (SUBTOTAL)	123057	117609
COMMON ELEMENT ALLOCATION ASSD	0	0
TOTAL ASSESSED VALUE	43070	41163

Hawkins, Robert
3263 Morning Springs Drive

Pebble Canyon HOA
Account No.:40570

NAS #N71869

Assessments, Late Fees, Interest, Attorneys Fees & Collection Costs	Amount (Quarterly) Present Rate	Amount (CURRENT) NAS FEES	Amount (TOTAL) NAS COSTS
Dates of Delinquency:	1/1/2011	1/1/2011	1/1/2011
01/01/2011-7/31/2012	7/31/2012	7/31/2012	7/31/2012
Balance Forward	0.00	0.00	0.00
Assessment Amount	48.00	0.00	0.00
No. of Periods Delinquent	7	0	0
Total Assessments Due	336.00	0.00	0.00
Late fee amount	10.00	0.00	0.00
No. of Periods Late Fees Incurred	18	0	0
Total Late Fees Due	180.00	0.00	0.00
Interest Due	0.00	0.00	0.00
Mgmt Intent to Lien	0.00	0.00	0.00
Misc: Balance Due Notice	15.00	0.00	0.00
Management Co. Fee/ Admin Fee	200.00	0.00	0.00
Transfer Fee	0.00	0.00	0.00
Demand Letter	0.00	135.00	0.00
Notice of Delinquent Assessment Lien/Violations Lien	0.00	325.00	0.00
Release of Notice of Delinquent Assessment Lien/Violations Lien	0.00	30.00	0.00
Mailing	0.00	32.00	46.00
Recording Costs	0.00	0.00	34.00
Intent to Notice of Default	0.00	0.00	0.00
Payment Plan Fee	0.00	0.00	0.00
Payment Plan Breach Letters	0.00	0.00	0.00
Escrow Demand Fee	0.00	0.00	0.00
Notice of Default Fees	0.00	0.00	0.00
Title Report	0.00	0.00	0.00
Property Report	0.00	0.00	0.00
Notice of Sale Fee	0.00	0.00	0.00
Posting & Publication Cost	0.00	0.00	0.00
Publication Cost	0.00	0.00	0.00
Posting & Serving Service Cost	0.00	0.00	0.00
Courier	0.00	0.00	0.00
Postponement of Sale	0.00	0.00	0.00
Conduct Foreclosure Sale	0.00	0.00	0.00
Prepare/Record Deed	0.00	0.00	0.00
Property Transfer Tax	0.00	0.00	0.00
Subtotals	$731.00	$522.00	$80.00

Credit	Date	Type	Amount
			(0.00)
OTHER CREDITS TOTAL		0.00	

Payment Credits	Amount
Assessments/Violations	(0.00)
Interest	(0.00)
Late charges	(0.00)
Management Co	(0.00)
NAS Fees	(0.00)
NAS Costs	(0.00)
PAYMENTS TOTAL	0.00
TOTAL	1333.00

Assessments:	$351.00
Interest:	$0.00
Late charges:	$180.00
Management Co:	$200.00
Collection fees:	$522.00
Collection costs:	$80.00

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APN # 177-24-514-043
N71869

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 November 8, 1991, as instrument number 01962 Book 911108, of the official records of Clark County, Nevada, the Pebble Canyon HOA has a lien on the following legally described property.

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The owner(s) of record as reflected on the public record as of today's date is (are):
Robert M Hawkins, Christine V Hawkins

Mailing address(es):

Redacted

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Dated: July 31, 2012

Megan Molina

By Megan Molina, of Nevada Association Services, Inc., as agent for Pebble Canyon HOA

When Recorded Mail To:
Nevada Association Services
TS # N71869
6224 W. Desert Inn Rd, Suite A
Las Vegas, NV 89146
Phone: (702) 804-8885 Toll Free: (888) 627-5544

Inst #: 201208030002972
Fees: $17.00
N/C Fee: $0.00
08/03/2012 03:40:09 PM
Receipt #: 1259786
Requestor:
NORTH AMERICAN TITLE COMPAN
Recorded By: KGP Pgs: 1
DEBBIE CONWAY
CLARK COUNTY RECORDER

APN # 177-24-514-043
N71869

Accommodation

NOTICE OF DELINQUENT ASSESSMENT LIEN

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August 9, 2012

Robert Hawkins
Redacted

VIA REGULAR AND
CERTIFIED MAIL

RE: NAS # N71869
3263 Morning Springs Drive, Henderson, NV, 89074
Pebble Canyon HOA / Robert Hawkins

Dear Mr. Hawkins:

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Sincerely,

Pearl Agustin

Pearl Agustin
Nevada Association Services, Inc.
encl.

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APN # 177-24-514-043
N71869

Recorded On: August 3, 2012
Book/Instr: 0002972 Book 20120803
County: Clark

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August 9, 2012

Christine Hawkins
Redacted

VIA REGULAR AND
CERTIFIED MAIL

RE: NAS # N71869
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Pebble Canyon HOA / Christine Hawkins

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APN # 177-24-514-043
N71869

Recorded On: **August 3, 2012**
Book/Instr: **0002972 Book 20120803**
County: Clark

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Dated: July 31, 2012
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By Megan Molina, of Nevada Association Services, Inc., as agent for Pebble Canyon HOA

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Phone: (702) 804-8885 Toll Free: (888) 627-5544

Certified Addresses

Trustees Sale No.: N71689
HOA: Pebble Canyon HOA
Date: 8/9/2012

Address	Recipient	Selected
Christine Hawkins 3263 Morning Springs Drive Henderson, NV 89074	Hmnr2	No
Christine Hawkins Redacted	Hmnr2	No
Robert Hawkins 3263 Morning Springs Drive Henderson, NV 89074	Hmnr1	No
Robert Hawkins Redacted	Hmnr1	No

Chase-Hawkins_NV 0352 AA 000042

NAS
6224 W Desert Inn Rd
Las Vegas, NV 89146

9171 9000 0710 5000 6749 97

N71869

Robert Hawkins
3263 Morning Springs Drive
Henderson, NV 89074

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NAS
6224 W Desert Inn Rd
Las Vegas, NV 89146

9171 9000 0718 8000 6750 00

N71669

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APN # 177-24-514-043
N71869

Recorded On: August 3, 2012
Book/Instr: 0002972 Book 20120803
County: Clark

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Dated: July 31, 2012

Megan Molina

By Megan Molina, of Nevada Association Services, Inc., as agent for Pebble Canyon HOA

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Nevada Association Services
TS # N71869
6224 W. Desert Inn Rd, Suite A
Las Vegas, NV 89146
Phone: (702) 804-8883 Toll Free: (888) 627-5544

NAS
6224 W Desert Inn Rd
Las Vegas, NV 89146

9171 9000 0718 5000 6756 17

N71869

Christine Hawkins
3263 Morning Springs Drive
Henderson, NV 89074

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Pebble Canyon HOA / Christine Hawkins

Dear Ms. Hawkins:

As you were previously advised, Nevada Association Services, Inc. (NAS) has been contracted by Pebble Canyon HOA (the Association) to collect from you the overdue homeowner's assessments you owe the Association. As of the date the lien was prepared, the total amount due, including collection fees and costs is $1,333.00 (also called the balance due or debt). Since you have decided not to reinstate your account, a Notice of Delinquent Assessment Lien was recorded on your property. A copy of the notice of lien is enclosed. The amount stated above does NOT include assessments, late fees, interest, fines, collection fees and costs, and other applicable charges including those permitted under NAC 116.470 that may have come due since the date the lien was recorded. Those additional amounts must be included when you submit your payment. Therefore, you may wish to contact this office to verify the amount due prior to sending your payment.

NAS is required by law to send the Notice of Delinquent Assessment. Important: This Notice does not change the 30 day Fair Debt Collection Practices Act dispute and validation period which commenced when you received NAS' first letter.

Sincerely,

Pearl Agustin
Nevada Association Services, Inc.
encl.

Nevada Association Services, Inc. is a debt collector. Nevada Association Services, Inc. is attempting to collect a debt. Any information obtained will be used for that purpose.

APN # 177-24-514-043
N71869

Recorded On: August 3, 2012
Book/Instr: 0002972 Book 20120803
County: Clark

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 November 8, 1991, as instrument number 01962 Book 911108, of the official records of Clark County, Nevada, the Pebble Canyon HOA has a lien on the following legally described property.

The property against which the lien is imposed is commonly referred to as 3263 Morning Springs Drive Henderson, NV 89074 particularly legally described as: SEASONS AT PEBBLE CANYON, PLAT BOOK 53, PAGE 45, LOT 50, BLOCK 10 in the County of Clark.

The owner(s) of record as reflected on the public record as of today's date is (are):
Robert M Hawkins, Christine V Hawkins

Mailing address(es):

Redacted

*Total amount due as of today's date is $1,333.00.

This amount includes late fees, collection fees and interest in the amount of $982.00

* Additional monies will accrue under this claim at the rate of the claimant's regular assessments or special assessments, plus permissible late charges, costs of collection and interest, accruing after the date of the notice.

Nevada Association Services, Inc. is a debt collector. Nevada Association Services, Inc. is attempting to collect a debt. Any information obtained will be used for that purpose.

Dated: July 31, 2012

Megan Molina

By Megan Molina, of Nevada Association Services, Inc., as agent for Pebble Canyon HOA

When Recorded Mail To:
Nevada Association Services
TS # N71869
6224 W. Desert Inn Rd, Suite A
Las Vegas, NV 89146
Phone: (702) 804-8885 Toll Free: (888) 627-5544

NAS
6224 W Desert Inn Rd
Las Vegas, NV 89146

9171 9000 0718 5000 6750 24

N71869

Christine Hawkins

Redacted

"Nevada Association Services, Inc. is a debt collector. Nevada Association Services, Inc. is attempting to collect a debt. Any information obtained will be used for that purpose."

NAS
NEVADA ASSOCIATION SERVICES, INC.

Nevada Association Services
6224 W. Desert Inn Road, Suite A
Las Vegas, NV 89146
Phone: (702) 804-8885
Fax: (702) 804-8887
Toll Free: (888) 627-5544

August 9, 2012

Christine Hawkins
Redacted

VIA REGULAR AND
CERTIFIED MAIL

RE: NAS # N71869
3263 Morning Springs Drive, Henderson, NV, 89074
Pebble Canyon HOA / Christine Hawkins

Dear Ms. Hawkins:

As you were previously advised, Nevada Association Services, Inc. (NAS) has been contracted by Pebble Canyon HOA (the Association) to collect from you the overdue homeowner's assessments you owe the Association. As of the date the lien was prepared, the total amount due, including collection fees and costs is $1,333.00 (also called the balance due or debt). Since you have decided not to reinstate your account, a Notice of Delinquent Assessment Lien was recorded on your property. A copy of the notice of lien is enclosed. The amount stated above does NOT include assessments, late fees, interest, fines, collection fees and costs, and other applicable charges including those permitted under NAC 116.470 that may have come due since the date the lien was recorded. Those additional amounts must be included when you submit your payment. Therefore, you may wish to contact this office to verify the amount due prior to sending your payment.

NAS is required by law to send the Notice of Delinquent Assessment. Important: This Notice does not change the 30 day Fair Debt Collection Practices Act dispute and validation period which commenced when you received NAS' first letter.

Sincerely,

Pearl Agustin
Nevada Association Services, Inc.
encl.

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APN # 177-24-514-043
N71869

Recorded On: August 3, 2012
Book/Instr: 0002972 Book 20120803
County: Clark

NOTICE OF DELINQUENT ASSESSMENT LIEN

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The property against which the lien is imposed is commonly referred to as 3263 Morning Springs Drive Henderson, NV 89074 particularly legally described as: SEASONS AT PEBBLE CANYON, PLAT BOOK 53, PAGE 45, LOT 50, BLOCK 10 in the County of Clark.

The owner(s) of record as reflected on the public record as of today's date is (are):
Robert M Hawkins, Christine V Hawkins

Mailing address(es):

Redacted

*Total amount due as of today's date is $1,333.00.

This amount includes late fees, collection fees and interest in the amount of $982.00

* Additional monies will accrue under this claim at the rate of the claimant's regular assessments or special assessments, plus permissible late charges, costs of collection and interest, accruing after the date of the notice.

Nevada Association Services, Inc. is a debt collector. Nevada Association Services, Inc. is attempting to collect a debt. Any information obtained will be used for that purpose.

Dated: July 31, 2012

Megan Molina

By Megan Molina, of Nevada Association Services, Inc., as agent for Pebble Canyon HOA

When Recorded Mail To:
Nevada Association Services
TS # N71869
6224 W. Desert Inn Rd, Suite A
Las Vegas, NV 89146
Phone: (702) 804-8885 Toll Free: (888) 627-5544

Notice of Lien:

Sent by First Class Mail & Certified Mail with a Return Receipt requested.

The following is the returned, unclaimed or signed for mail for this mailing that we received back.

11869

CERTIFIED MAIL

NAS
6224 W Desert Inn Rd
Las Vegas, NV 89146

9171 9000 0718 5000 6749 97

$ 04.52
AUG 08 2012
MAILED FROM ZIPCODE 89146

AUG 17 2012

NEVADA ASSOC. SR'

N71869

Robert Hawkins
3263 Morning Springs Drive
Henderson, NV 89074

NIXIE 891 DE 1 RETURN TO SENDER VACANT UNABLE TO FORWARD 00 08/15/12
BC: 89146661224 *0294-02405-11-46

42 FROM 89146661224

7 1869

CERTIFIED MAIL

NAS
6224 W Desert Inn Rd
Las Vegas, NV 89146

9171 9000 0718 5000 6750 17

$ 04.52
AUG 08 2012
MAILED FROM ZIPCODE 89146

AUG 15 2012

NEVADA ASSOC. SR'

N71869

Christine Hawkins
3263 Morning Springs Drive
Henderson, NV 89074

NIXIE 891 DE 1 RETURN TO SENDER UNABLE TO FORWARD 00 08/13/12
BC: 89146661224 *0294-02404-11-46

42 FROM 89146661224

Chase-Hawkins_AR0000056

NAS

$ 00.42

AUG 15 2012

NEVADA ASSOC. SRV

N71869

Christine Rawkins
3263 Morning Springs Drive
Henderson, NV 89074

NIXIE 891 96 1 84 08/13/12
RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD
BC: 89146661224 *0294-02403-11-46

42 FROF891461224

NAS

$ 00.42

AUG 15 2012

NEVADA ASSOC. SRV

N71869

Robert Hawkins
3263 Morning Springs Drive
Henderson, NV 89074

NIXIE 891 CF 1 84 08/13/12
RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD
BC: 89146 *0294-02407-11-46

42 FROF891461223

Chase-HawkinsA_NV0007057

Nevada Association Services
6224 W. Desert Inn Road, Suite A
Las Vegas, NV 89146
Phone: (702) 804-8885
Fax: (702) 804-8887
Toll Free: (888) 627-5544

August 31, 2012

Robert Hawkins

Redacted

RE: 3263 Morning Springs Drive
Pebble Canyon HOA / Robert Hawkins
NAS # N71869

Dear Mr. Hawkins:

As you know, your failure to pay your homeowner's association assessments has resulted in a Notice of Delinquent Assessment Lien being recorded against your property. The Association will soon proceed with a non-judicial foreclosure action, which could result in you losing your property. You will also be responsible to pay the additional foreclosure fees and costs, which could total approximately $700 in additional charges.

Both this office and your Association urge you to contact Nevada Association Services, Inc. in order to arrange for immediate payment. Should you decide not to remit full payment in the form of cashier's check or money order, to this office, within 10 days of the date of this letter, foreclosure proceedings will commence.
YOU MUST CONTACT THIS OFFICE TO VERIFY THE AMOUNT DUE PRIOR TO SENDING YOUR PAYMENT.

This will be the final correspondence you will receive prior to a Notice of Default being recorded on your property.

Thank you in advance for your immediate payment.

Sincerely,

Debbie Kluska

Debbie Kluska
Nevada Association Services, Inc.

Nevada Association Services, Inc. is a debt collector. Nevada Association Services, Inc. is attempting to collect a debt. Any information obtained will be used for that purpose.

NAS
NEVADA ASSOCIATION SERVICES, INC.

Nevada Association Services
6224 W. Desert Inn Road, Suite A
Las Vegas, NV 89146
Phone: (702) 804-8885
Fax: (702) 804-8887
Toll Free: (888) 627-5544

August 31, 2012

Christine Hawkins
Redacted

RE: 3263 Morning Springs Drive
Pebble Canyon HOA / Christine Hawkins
NAS # N71869

Dear Ms. Hawkins:

As you know, your failure to pay your homeowner's association assessments has resulted in a Notice of Delinquent Assessment Lien being recorded against your property. The Association will soon proceed with a non-judicial foreclosure action, which could result in you losing your property. You will also be responsible to pay the additional foreclosure fees and costs, which could total approximately $700 in additional charges.

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YOU MUST CONTACT THIS OFFICE TO VERIFY THE AMOUNT DUE PRIOR TO SENDING YOUR PAYMENT.

This will be the final correspondence you will receive prior to a Notice of Default being recorded on your property.

Thank you in advance for your immediate payment.

Sincerely,

Debbie Kluska

Debbie Kluska
Nevada Association Services, Inc.

Nevada Association Services, Inc. is a debt collector. Nevada Association Services, Inc. is attempting to collect a debt. Any information obtained will be used for that purpose.

PEBBLE CANYON HOA

Taylor Association Management Centennial

5550 Painted Mirage Rd Suite #330

Las Vegas, NV 89149-4584

Robert and Christine Hawkins

Redacted

Property Address: 3283 Morning Springs Dr.

Account #: 40570

Code	Date	Amount	Balance	Check#	Memo
	Balance Forward:	0.00			
A1	1/1/2008	48.00	48.00		APPLY CHARGES
PP	1/25/2008	-48.00	0.00	1938	1938 080125
PP	3/31/2008	-48.00	-48.00	1993	1993 080331
A1	4/1/2008	48.00	0.00		APPLY CHARGES
PP	6/30/2008	-48.00	-48.00	777777	777777 080630
A1	7/1/2008	48.00	0.00		APPLY CHARGES
A1	10/1/2008	48.00	48.00		APPLY CHARGES
PP	10/14/2008	-48.00	0.00	777777	777777 081014
A1	1/1/2009	48.00	48.00		APPLY CHARGES
PP	1/15/2009	-48.00	0.00	2071	2071 090115
A1	4/1/2009	48.00	48.00		APPLY CHARGES
PP	4/10/2009	-48.00	0.00	777777	777777 090410
A1	7/1/2009	48.00	48.00		APPLY CHARGES
PP	7/10/2009	-48.00	0.00	777777	777777 090710
12	8/27/2009	5.98	5.98		EXPENSE ADJ
PP	9/1/2009	-5.98	0.00	777777	777777 090901
A1	10/1/2009	48.00	48.00		APPLY CHARGES
PP	10/14/2009	-48.00	0.00	7777777	7777777 091014
A1	1/1/2010	48.00	48.00		APPLY CHARGES
PP	1/7/2010	-48.00	0.00	777777	777777 100107
A1	4/1/2010	48.00	48.00		APPLY CHARGES
PP	4/20/2010	-48.00	0.00	777777	777777 100420
A1	7/1/2010	48.00	48.00		APPLY CHARGES
PP	7/22/2010	-48.00	0.00	777777	777777 100722
12	9/27/2010	5.98	5.98		EXPENSE ADJ
A1	10/1/2010	48.00	53.98		APPLY CHARGES
PP	10/15/2010	-53.98	0.00	90	90 101015
Quarterly Assessment	1/1/2011	48.00	48.00		Quarterly Assessment
Late Fee	2/25/2011	10.00	58.00		Late Charge
Late Fee	3/25/2011	10.00	68.00		Late Charge
Quarterly Assessment	4/1/2011	48.00	116.00		Quarterly Assessment
Certified Mail Fee	4/19/2011	6.03	122.03		Certified Mail Fee
Intent to Lien Letter	4/19/2011	65.00	187.03		Intent to Lien Letter Fee
Late Fee	4/25/2011	10.00	197.03		Late Charge
Late Fee	5/25/2011	10.00	207.03		Late Charge
Credit: Cert. Mail Fee	5/27/2011	-6.03	201.00		
Credit: Intent to Lien fee	5/27/2011	-65.00	136.00		
Late Fee	6/25/2011	10.00	146.00		Late Charge

PEBBLE CANYON HOA

Taylor Association Management Centennial

5550 Painted Mirage Rd Suite #330

Las Vegas, NV 89149-4584

Code	Date	Amount	Balance	Check#	Memo
Quarterly Assessment	7/1/2011	48.00	194.00		Quarterly Assessment
Late Fee	7/25/2011	10.00	204.00		Late Charge
Late Fee	8/25/2011	10.00	214.00		Late Charge
Late Fee	9/25/2011	10.00	224.00		Late Charge
Quarterly Assessment	10/1/2011	48.00	272.00		Quarterly Assessment
Late Fee	10/25/2011	10.00	282.00		Late Charge
Late Fee	11/25/2011	10.00	292.00		Late Charge
Late Fee	12/25/2011	10.00	302.00		Late Charge
Quarterly Assessment	1/1/2012	48.00	350.00		Quarterly Assessment
Late Fee	1/25/2012	10.00	360.00		Late Charge
Late Fee	2/25/2012	10.00	370.00		Late Charge
Late Fee	3/25/2012	10.00	380.00		Late Charge
Quarterly Assessment	4/1/2012	48.00	428.00		Quarterly Assessment
Late Fee	4/25/2012	10.00	438.00		Late Charge
Balance Due Notice	4/25/2012	15.00	453.00		Balance Due Notice Fee
Balance Due Notice	5/25/2012	15.00	468.00		Late Charge
Balance Due Notice	5/25/2012	-15.00	453.00		Voided through Batch Void
Late Fee	5/25/2012	10.00	463.00		Late Charge
Late Fee	6/25/2012	10.00	473.00		Late Charge
Quarterly Assessment	7/1/2012	48.00	521.00		Quarterly Assessment
Late Fee	7/25/2012	10.00	531.00		Late Charge
Late Fee	8/25/2012	10.00	541.00		Late Charge

Current	30 - 59 Days	60 - 89 Days	>90 Days	Balance: 541.00
10.00	10.00	58.00	463.00	

PEBBLE CANYON HOA

Taylor Association Management Centennial

5550 Painted Mirage Rd Suite #330

Las Vegas, NV 89149-4584

Robert and Christine Hawkins

Redacted

Property Address: 3263 Morning Springs Dr.

Account #: 50874

Code	Date	Amount	Balance	Check#	Memo
	Balance Forward:	0.00			
Violation Fine	10/18/2011	100.00	100.00		dead/dying lawn
Violation Fine	1/17/2012	100.00	200.00		weekly fine
Violation Fine	1/24/2012	100.00	300.00		weekly fine
Violation Fine	1/31/2012	100.00	400.00		weekly fine
Violation Fine	2/7/2012	100.00	500.00		weekly fine
Violation Fine	2/14/2012	100.00	600.00		weekly fine
Violation Fine	2/21/2012	100.00	700.00		weekly fine
Violation Fine	2/28/2012	100.00	800.00		weekly fine
Violation Fine	3/6/2012	100.00	900.00		weekly fine
Violation Fine	3/13/2012	100.00	1,000.00		weekly fine
Violation Fine	3/20/2012	100.00	1,100.00		weekly fine
Violation Fine	3/27/2012	100.00	1,200.00		weekly fine
Violation Fine	4/3/2012	100.00	1,300.00		weekly fine
Violation Fine	4/10/2012	100.00	1,400.00		weekly fine
Violation Fine	4/17/2012	100.00	1,500.00		weekly fine
Violation Fine	4/24/2012	100.00	1,600.00		weekly fine
Violation Fine	5/1/2012	100.00	1,700.00		weekly fine
Violation Fine	5/8/2012	100.00	1,800.00		weekly fine
Violation Fine	5/15/2012	100.00	1,900.00		weekly fine
Violation Fine	5/22/2012	100.00	2,000.00		weekly fine
Violation Fine	5/29/2012	100.00	2,100.00		weekly fine
Violation Fine	6/5/2012	100.00	2,200.00		weekly fine
Violation Fine	6/12/2012	100.00	2,300.00		weekly fine
Violation Fine	6/19/2012	100.00	2,400.00		weekly fine
Violation Fine	6/26/2012	100.00	2,500.00		weekly fine
Violation Fine	7/3/2012	100.00	2,600.00		weekly fine
Violation Fine	7/10/2012	100.00	2,700.00		weekly fine
Violation Fine	7/17/2012	100.00	2,800.00		weekly fine
Violation Fine	7/24/2012	100.00	2,900.00		weekly fine
Violation Fine	7/31/2012	100.00	3,000.00		weekly fine
Violation Fine	8/7/2012	100.00	3,100.00		weekly fine
Violation Fine	8/14/2012	100.00	3,200.00		weekly fine
Violation Fine	8/21/2012	100.00	3,300.00		weekly fine
Violation Fine	8/28/2012	100.00	3,400.00		weekly fine
Violation Fine	9/4/2012	100.00	3,500.00		weekly fine

PEBBLE CANYON HOA

Taylor Association Management Centennial

5550 Painted Mirage Rd Suite #330

Las Vegas, NV 89149-4584

Code	Date		Amount	Balance	Check#	Memo
Current	30 - 59 Days	60 - 89 Days	>90 Days	Balance:	3,500.00	
400.00	500.00	400.00	2,200.00			

Chase-Hawkins_LV0300063 AA_0373

Hawkins, Robert
3263 Morning Springs Drive

Pebble Canyon HOA
Account No :40570

NAS #N71869

Assessments, Late Fees, Interest, Attorneys Fees & Collection Costs	Amount (Quarterly) Present Rate	Amount (CURRENT) NAS FEES	Amount (TOTAL) NAS COSTS
Dates of Delinquency:	1/1/2011	1/1/2011	1/1/2011
01/01/2011-9/15/2012	9/15/2012	9/15/2012	9/15/2012
Balance Forward	0.00	0.00	0.00
Assessment Amount	48.00	0.00	0.00
No. of Periods Delinquent	7	0	0
Total Assessments Due	336.00	0.00	0.00
Late fee amount	10.00	0.00	0.00
No. of Periods Late Fees Incurred	19	0	0
Total Late Fees Due	190.00	0.00	0.00
Interest Due	0.00	0.00	0.00
Violations (Started 10/18/2011)	**3500.00**	0.00	0.00
Mgmt Intent to Lien	0.00	0.00	0.00
Misc: Balance Due Notice	15.00	0.00	0.00
Management Co. Fee/ Admin Fee	200.00	0.00	0.00
Transfer Fee	0.00	0.00	0.00
Demand Letter	0.00	135.00	0.00
Notice of Delinquent Assessment Lien/Violations Lien	0.00	325.00	0.00
Release of Notice of Delinquent Assessment Lien/Violations Lien	0.00	30.00	0.00
Mailing	0.00	64.00	92.00
Recording Costs	0.00	0.00	69.00
Intent to Notice of Default	0.00	75.00	0.00
Payment Plan Fee	0.00	0.00	0.00
Payment Plan Breach Letters	0.00	0.00	0.00
Escrow Demand Fee	0.00	0.00	0.00
Notice of Default Fees	0.00	400.00	0.00
Title Report	0.00	0.00	0.00
Property Report	0.00	0.00	195.00
Notice of Sale Fee	0.00	0.00	0.00
Posting & Publication Cost	0.00	0.00	0.00
Publication Cost	0.00	0.00	0.00
Posting & Serving Service Cost	0.00	0.00	0.00
Courier	0.00	0.00	0.00
Postponement of Sale	0.00	0.00	0.00
Conduct Foreclosure Sale	0.00	0.00	0.00
Prepare/Record Deed	0.00	0.00	0.00
Property Transfer Tax	0.00	0.00	0.00
Subtotals	$4241.00	$1029.00	$356.00

Credit	Date	Type	Amount
Back out violations on NOD 9/15/2012		Assessments	(3500.00)
			(0.00)
OTHER CREDITS			
TOTAL			(3500.00)

Payment Credits	Amount
Assessments/Violations	(0.00)
Interest	(0.00)
Late charges	(0.00)
Management Co	(0.00)
NAS Fees	(0.00)
NAS Costs	(0.00)
PAYMENTS TOTAL	0.00
TOTAL	2126.00

Assessments:	$351.00
Interest:	$0.00
Late charges:	$190.00
Management Co:	$200.00
Collection fees:	$1029.00

Nevada Association Services, Inc. is a debt collector. Nevada Association Services, Inc. is attempting to collect a debt. Any information obtained will be used for that purpose.

9/15/2012

Collection costs:	$356.00
GRAND TOTAL:	$2126.00

Nevada Association Services, Inc. is a debt collector. Nevada Association Services, Inc. is attempting to collect a debt. Any information obtained will be used for that purpose.

APN # 177-24-514-043
NAS # N71869
North American Title #
Property Address: 3263 Morning Springs Drive

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER HOMEOWNERS ASSOCIATION LIEN

IMPORTANT NOTICE

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

IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS IT MAY BE SOLD WITHOUT ANY COURT ACTION and you may have the legal right to bring your account in good standing by paying all your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account. No sale date may be set until ninety (90) days from the date this notice of default was mailed to you. The date this document was mailed to you appears on this notice.

This amount is $2,126.00 as of September 15, 2012 and will increase until your account becomes current.

While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your note and deed of trust or mortgage, or as required under your Covenants Conditions and Restrictions. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property or pay other obligations as required by your note and deed of trust or mortgage, or as required under your Covenants Conditions and Restrictions, Pebble Canyon HOA (the Association) may insist that you do so in order to reinstate your account in good standing. In addition, the Association may require as a condition to reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes and hazard insurance premiums.

Upon your request, this office will mail you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your Association may mutually agree in writing prior to the foreclosure sale to, among other things, 1) provide additional time in which to cure the default by transfer of the property or otherwise; 2) establish a schedule of payments in order to cure your default; or both (1) and (2).

Following the expiration of the time period referred to in the first paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your Association permits a longer period, you have only the legal right to stop the sale of your property by paying the entire amount demanded by your Association.

To find out about the amount you must pay, or arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact: Nevada Association Services, Inc. on behalf of Pebble Canyon HOA, 6224 W. Desert Inn Road, Suite A, Las Vegas, NV 89146. The phone number is (702) 804-8885 or toll free at (888) 627-5544.

If you have any questions, you should contact a lawyer or the Association which maintains the right of assessment on your property.

NAS # N71869

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.

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Legal Description: SEASONS AT PEBBLE CANYON, PLAT BOOK 53, PAGE 45, LOT 50, BLOCK 10 in the County of Clark

Dated: September 15, 2012

By: Autumn Fesel, of Nevada Association Services, Inc.
on behalf of Pebble Canyon HOA

When Recorded Mail To:
Nevada Association Services, Inc.
6224 W. Desert Inn Road, Suite A
Las Vegas, NV 89146
(702) 804-8885
(888) 627-5544

Inst #: 201209200001446
Fees: $18.00
N/C Fee: $0.00
09/20/2012 11:18:50 AM
Receipt #: 1313851
Requestor:
NORTH AMERICAN TITLE COMPAN
Recorded By: ANI Pgs: 2
DEBBIE CONWAY
CLARK COUNTY RECORDER

APN # 177-24-514-043
NAS # N71869
North American Title # 38131
Property Address: 3263 Morning Springs Drive

Accommodation

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER HOMEOWNERS ASSOCIATION LIEN

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NAS # N71869

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Legal_Description: SEASONS AT PEBBLE CANYON, PLAT BOOK 53, PAGE 45, LOT 50, BLOCK 10 in the County of Clark

Dated: September 15, 2012

Autumn Fesel

By: Autumn Fesel, of Nevada Association Services, Inc.
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When Recorded Mail To:
Nevada Association Services, Inc.
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(888) 627-5544

NORTH AMERICAN TITLE COMPANY

TEN DAY LETTER FOR HOMEOWNERS

CLIENT REF: N71869

NOD RECORDED: 09/20/2012 IN BOOK 20120920 AS DOC NO.: 0001446

COMPANY REF. 45010-12-38131

OWNER:

ROBERT M. HAWKINS
3263 MORNING SPRINGS DRIVE
HENDERSON, NV 89074-6958

CHRISTINE V. HAWKINS
3263 MORNING SPRINGS DRIVE
HENDERSON, NV 89074-6958

ROBERT M. HAWKINS
Redacted

CHRISTINE V. HAWKINS
Redacted

10 DAY MAILINGS:

PEBBLE CANYON HOMEOWNERS ASSOCIATION
259 N. PECOS ROAD #100
HENDERSON, NV 89074

GREENPOINT MORTGAGE FUNDING, INC.
100 WOODHOLLOW DRIVE
NOVATO, CA 94945
MIN: Redacted

MERS
P.O. BOX 2026
FLINT, MI 48501-2026
MIN: Redacted

JPMORGAN CHASE BANK, N.A.
C/O CALIFORNIA RECONVEYANCE COMPANY
9200 OAKDALE AVENUE
MAIL STOP: CA2-4379
CHATSWORTH, CA 91311
MIN: Redacted

CALIFORNIA RECONVEYANCE COMPANY
9200 OAKDALE AVENUE
MAIL STOP: CA2-4379
CHATSWORTH, CA 91311
T.S. NO. 137803NV

REPUBLIC SERVICES
P.O. BOX 98508
LAS VEGAS, NV 89193-8508
ACCT NO. Redacted

PROPERTY:

3263 MORNING SPRINGS DRIVE
HENDERSON, NV 89074-6958

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

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

SINCERELY,

TERRY PARKS

8485 W. Sunset Road #111
Las Vegas, Nevada 89113
Phone: (702) 726-8000
Fax: (702) 823-0413
Email: tparks@nat.com

APN # 177-24-314-043
NAS # N71869
North American Title # 38131
Property Address: 3263 Morning Springs Drive

DOCUMENT RECORDED ON 9/20/2012
DOCUMENT # 0001446 Book 20120920
Clark COUNTY
DATE MAILED 9/28/2012

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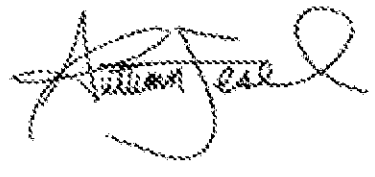
Dated: September 15, 2012



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APN # 177-24-514-043
NAS # N71869
North American Title # 38131
Property Address: 3263 Morning Springs Drive

DOCUMENT RECORDED ON 9/20/2012
DOCUMENT # 0001446 Book 20120920
Clark COUNTY
DATE MAILED 9/28/2012

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When Recorded Mail To:
Nevada Association Services, Inc.
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Las Vegas, NV 89146
(702) 804-8885
(888) 627-5544

Certified Addresses

Trustees Sale No.: N71689
HOA: Pebble Canyon HOA
Date: 9/28/2012

Address	Recipient	Selected
CALIFORNIA RECONVEYANCE COMPANY T.S. NO. 137803NV 9200 OAKDALE AVENUE MAIL STOP: CA2-4379 CHATSWORTH, CA 91311	Hmnr1	No
Christine Hawkins 3263 Morning Springs Drive Henderson, NV 89074	Hmnr2	No
Christine Hawkins Redacted	Hmnr2	No
CHRISTINE V. HAWKINS 3263 MORNING SPRINGS DRIVE HENDERSON, NV 89074-6958	Hmnr2	No
CHRISTINE V. HAWKINS Redacted	Hmnr2	No
GREENPOINT MORTGAGE FUNDING, INC MIN: Redacted 100 WOODHOLLOW DRIVE NOVATO, CA 94945	Hmnr1	No
JPMORGAN CHASE BANK, N.A. C/O CALIFORNIA RECONVEYANCE COMPANY MIN: Redacted 9200 OAKDALE AVENUE MAIL STOP: CA2-4379 CHATSWORTH, CA 91311	Hmnr1	No
MERS MIN: Redacted P.O. BOX 2026 FLINT, MI 48501-2026	Hmnr1	No
REPUBLIC SERVICES ACCT NO. Redacted P.O. BOX 98508 LAS VEGAS, NV 89193-8508	Hmnr1	No
Robert Hawkins 3263 Morning Springs Drive Henderson, NV 89074	Hmnr1	No
Robert Hawkins Redacted	Hmnr1	No
ROBERT M. HAWKINS 3263 MORNING SPRINGS DRIVE HENDERSON, NV 89074-6958	Hmnr1	No
ROBERT M. HAWKINS Redacted	Hmnr1	No

NAS
6224 W Desert Inn Rd
Las Vegas, NV 89146

9171 9000 0718 8000 7280 11

N71869

Robert Hawkins
3263 Morning Springs Drive
Henderson, NV 89074

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APN # 177-24-514-043
NAS # N71869
North American Title # 38131
Property Address: 3263 Morning Springs Drive

DOCUMENT RECORDED ON 9/20/2012

DOCUMENT # 0001446 Book 20120920

Clark COUNTY

DATE MAILED 9/28/2012

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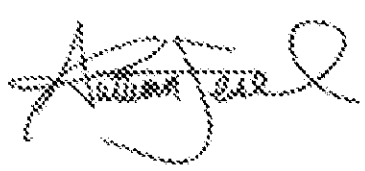
Dated: September 15, 2012



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NAS
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Las Vegas, NV 89146

9171 9000 0716 5000 7289 28

N71869

Robert Hawkins

Redacted

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APN # 177-24-514-043
NAS # N71869
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DOCUMENT RECORDED ON 9/20/2012
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Clark COUNTY
DATE MAILED 9/28/2012

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NOTICE IS HEREBY GIVEN THAT NEVADA ASSOCIATION SERVICES, INC. is the duly appointed agent under the previously mentioned Notice of Delinquent Assessment Lien, with the owner(s) as reflected on said lien being Robert M Hawkins, Christine V Hawkins, dated July 31, 2012, and recorded on August 3, 2012 as instrument number 0002972 Book 20120803 in the official records of Clark County, Nevada, executed by Pebble Canyon HOA, hereby declares that a breach of the obligation for which the Covenants Conditions and Restrictions, recorded on November 8, 1991, as instrument number 01962 Book 911108, as security has occurred in that the payments have not been made of homeowner's assessments due from 1/1/2011 and all subsequent homeowner's assessments, monthly or otherwise, less credits and offsets, plus late charges, interest, trustee's fees and costs, attorney's fees and costs and Association fees and costs.

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Nevada Association Services, Inc. is a debt collector. Nevada Association Services, Inc. is attempting to collect a debt. Any information obtained will be used for that purpose.

Nevada Associations Services, Inc., whose address is 6224 W. Desert Inn Road, Suite A, Las Vegas, NV 89146 is authorized by the association to enforce the lien by sale.

Legal_Description: SEASONS AT PEBBLE CANYON, PLAT BOOK 53, PAGE 45, LOT 50, BLOCK 10 in the County of Clark

Dated: September 15, 2012

By: Autumn Fessel of Nevada Association Services, Inc.
on behalf of Pebble Canyon HOA

When Recorded Mail To:
Nevada Association Services, Inc.
6224 W. Desert Inn Road, Suite A
Las Vegas, NV 89146
(702) 804-8885
(888) 627-5544

NAS
6224 W Desert Inn Rd
Las Vegas, NV 89146

9171 9690 0718 5000 7289 35

N71869

ROBERT M. HAWKINS
3263 MORNING SPRINGS DRIVE
HENDERSON, NV 89074-6958

"Nevada Association Services, Inc. is a debt collector. Nevada Association Services, Inc. is attempting to collect a debt. Any information obtained will be used for that purpose."

APN # 177-24-514-043
NAS # N71869
North American Title # 38131
Property Address: 3263 Morning Springs Drive

DOCUMENT RECORDED ON 9/20/2012
DOCUMENT # 0001446 Book 20120920
Clark COUNTY
DATE MAILED 9/28/2012

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER HOMEOWNERS ASSOCIATION LIEN

IMPORTANT NOTICE

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

IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS IT MAY BE SOLD WITHOUT ANY COURT ACTION and you may have the legal right to bring your account in good standing by paying all your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account. No sale date may be set until ninety (90) days from the date this notice of default was mailed to you. The date this document was mailed to you appears on this notice.

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If you have any questions, you should contact a lawyer or the Association which maintains the right of assessment on your property.

NAS # N71869

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Legal Description: SEASONS AT PEBBLE CANYON, PLAT BOOK 53, PAGE 45, LOT 50, BLOCK 10 in the County of Clark

Dated: September 15, 2012

.....

By: Autumn Fessel of Nevada Association Services, Inc.
on behalf of Pebble Canyon HOA

When Recorded Mail To:
Nevada Association Services, Inc.
6224 W. Desert Inn Road, Suite A
Las Vegas, NV 89146
(702) 804-8885
(888) 627-5544

NAS
6224 W Desert Inn Rd
Las Vegas, NV 89146

9171 9690 0718 5000 7295 42

N71869

ROBERT M. HAWKINS

Redacted

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APN # 177-24-514-043
NAS # N71869
North American Title # 38131
Property Address: 3263 Morning Springs Drive

DOCUMENT RECORDED ON 9/20/2012
DOCUMENT # 0001446 Book 20120920
Clark COUNTY
DATE MAILED 9/28/2012

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER HOMEOWNERS ASSOCIATION LIEN

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NAS # N71869

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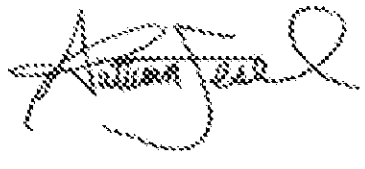
Legal_Description: SEASONS AT PEBBLE CANYON, PLAT BOOK 53, PAGE 45, LOT 50, BLOCK 10 in the County of Clark

Dated: September 15, 2012



.....

By: Autumn Fessel of Nevada Association Services, Inc.
on behalf of Pebble Canyon HOA

When Recorded Mail To:
Nevada Association Services, Inc.
6224 W. Desert Inn Road, Suite A
Las Vegas, NV 89146
(702) 804-8885
(888) 627-5544

N&S
6224 W Desert Inn Rd
Las Vegas, NV 89146

9171 9690 0718 5000 7298 55

N71869

GREENPOINT MORTGAGE FUNDING, INC.
MIN: Redacted
100 WOODHOLLOW DRIVE
NOVATO, CA 94945

"Nevada Association Services, Inc. is a debt collector. Nevada Association Services, Inc. is attempting to collect a debt. Any information obtained will be used for that purpose."

APN # 177-24-514-043
NAS # N71869
North American Title # 38131
Property Address: 3263 Morning Springs Drive

DOCUMENT RECORDED ON 9/20/2012

DOCUMENT # 0001446 Book 20120920

Clark COUNTY

DATE MAILED 9/28/2012

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER HOMEOWNERS ASSOCIATION LIEN

IMPORTANT NOTICE

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NAS # N71869

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Legal Description: SEASONS AT PEBBLE CANYON, PLAT BOOK 53, PAGE 45, LOT 50, BLOCK 10 in the County of Clark

Dated: September 15, 2012

.....
By: Autumn Fessel of Nevada Association Services, Inc.
on behalf of Pebble Canyon HOA

When Recorded Mail To:
Nevada Association Services, Inc.
6224 W. Desert Inn Road, Suite A
Las Vegas, NV 89146
(702) 804-8885
(888) 627-5544

NAS
6224 W Desert Inn Rd
Las Vegas, NV 89146

9171 9000 0718 5000 7289 66

N71869

MERS
MIN: Redacted
P.O. BOX 2026
FLINT, MI 48501-2026

"Nevada Association Services, Inc. is a debt collector. Nevada Association Services, Inc. is attempting to collect a debt. Any information obtained will be used for that purpose."

APN # 177-24-514-043
NAS # N71869
North American Title # 38131
Property Address: 3263 Morning Springs Drive

DOCUMENT RECORDED ON 9/20/2012

DOCUMENT # 0001446 Book 20120920

Clark COUNTY

DATE MAILED 9/26/2012

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER HOMEOWNERS ASSOCIATION LIEN

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NAS # N71869

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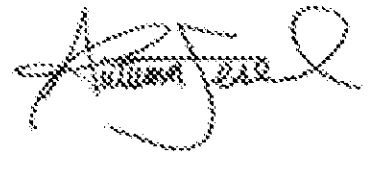
Legal Description: SEASONS AT PEBBLE CANYON, PLAT BOOK 53, PAGE 45, LOT 50, BLOCK 10 in the County of Clark

Dated: September 15, 2012



By: Autumn Fessel of Nevada Association Services, Inc.
on behalf of Pebble Canyon HOA

When Recorded Mail To:
Nevada Association Services, Inc.
6224 W. Desert Inn Road, Suite A
Las Vegas, NV 89146
(702) 804-8885
(888) 627-5544

NAS
6224 W Desert Inn Rd
Las Vegas, NV 89146

9171 9000 0718 5000 7289 73

N71869

JPMORGAN CHASE BANK, N.A.
C/O CALIFORNIA RECONVEYANCE COMPANY
MIN: Redacted
9200 OAKDALE AVENUE
CHATSWORTH, CA 91311

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APN # 177-24-514-043
NAS # N71869
North American Title # 38131
Property Address: 3263 Morning Springs Drive

DOCUMENT RECORDED ON 9/20/2012

DOCUMENT # 0001446 Book 20120920

Clerk COUNTY

DATE MAILED 9/28/2012

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER HOMEOWNERS ASSOCIATION LIEN

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Legal Description: SEASONS AT PEBBLE CANYON, PLAT BOOK 53, PAGE 45, LOT 50, BLOCK 10 in the County of Clark

Dated: September 15, 2012

By: Autum n Fesse] of Nevada Association Services, Inc.
on behalf of Pebble Canyon HOA

When Recorded Mail To:
Nevada Association Services, Inc.
6224 W. Desert Inn Road, Suite A
Las Vegas, NV 89146
(702) 804-8885
(888) 627-3544

N&S
6224 W Desert Inn Rd
Las Vegas, NV 89146

9171 9690 0718 5000 7289 80

N71869

CALIFORNIA RECONVEYANCE COMPANY
T.S. NO. 137803NV
9200 OAKDALE AVENUE
MAIL STOP: CA2-4379
CHATSWORTH, CA 91311

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APN # 177-24-514-043
NAS # N71869
North American Title # 38131
Property Address: 3263 Morning Springs Drive

DOCUMENT RECORDED ON 9/20/2012

DOCUMENT # 0001446 Book 20120920

Clark COUNTY

DATE MAILED 9/28/2012

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER HOMEOWNERS ASSOCIATION LIEN

IMPORTANT NOTICE

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

IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS IT MAY BE SOLD WITHOUT ANY COURT ACTION and you may have the legal right to bring your account in good standing by paying all your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account. No sale date may be set until ninety (90) days from the date this notice of default was mailed to you. The date this document was mailed to you appears on this notice.

This amount is $2,126.00 as of September 15, 2012 and will increase until your account becomes current.

While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your note and deed of trust or mortgage, or as required under your Covenants Conditions and Restrictions. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property or pay other obligations as required by your note and deed of trust or mortgage, or as required under your Covenants Conditions and Restrictions, Pebble Canyon HOA (the Association) may insist that you do so in order to reinstate your account in good standing. In addition, the Association may require as a condition to reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes and hazard insurance premiums.

Upon your request, this office will mail you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your Association may mutually agree in writing prior to the foreclosure sale to, among other things, 1) provide additional time in which to cure the default by transfer of the property or otherwise; 2) establish a schedule of payments in order to cure your default; or both (1) and (2).

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To find out about the amount you must pay, or arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact: Nevada Association Services, Inc. on behalf of Pebble Canyon HOA, 6224 W. Desert Inn Road, Suite A, Las Vegas, NV 89146. The phone number is (702) 804-8885 or toll free at (888) 627-5544.

If you have any questions, you should contact a lawyer or the Association which maintains the right of assessment on your property.

NAS # N71869

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.

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NOTICE IS HEREBY GIVEN THAT NEVADA ASSOCIATION SERVICES, INC. is the duly appointed agent under the previously mentioned Notice of Delinquent Assessment Lien, with the owner(s) as reflected on said lien being Robert M Hawkins, Christine V Hawkins, dated July 31, 2012, and recorded on August 3, 2012 as instrument number 0002972 Book 20120803 in the official records of Clark County, Nevada, executed by Pebble Canyon HOA, hereby declares that a breach of the obligation for which the Covenants Conditions and Restrictions, recorded on November 8, 1991, as instrument number 01962 Book 911108, as security has occurred in that the payments have not been made of homeowner's assessments due from 1/1/2011 and all subsequent homeowner's assessments, monthly or otherwise, less credits and offsets, plus late charges, interest, trustee's fees and costs, attorney's fees and costs and Association fees and costs.

That by reason thereof, the Association has deposited with said agent such documents as the Covenants Conditions and Restrictions and documents evidencing the obligations secured thereby, and declares all sums secured thereby due and payable and elects to cause the property to be sold to satisfy the obligations.

Nevada Association Services, Inc. is a debt collector. Nevada Association Services, Inc. is attempting to collect a debt. Any information obtained will be used for that purpose.

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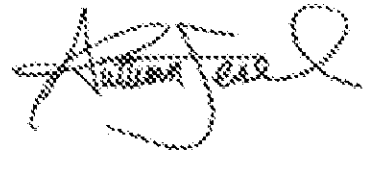
Legal_Description: SEASONS AT PEBBLE CANYON, PLAT BOOK 53, PAGE 45, LOT 50, BLOCK 10 in the County of Clark

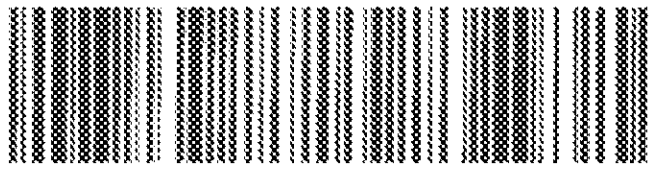
Dated: September 15, 2012



By: Autumn Fessel of Nevada Association Services, Inc.
on behalf of Pebble Canyon HOA

When Recorded Mail To:
Nevada Association Services, Inc.
6224 W. Desert Inn Road, Suite A
Las Vegas, NV 89146
(702) 804-8885
(888) 627-5544

NAS
6224 W Desert Inn Rd
Las Vegas, NV 89146



9171 9690 0718 5000 7289 97

N71869

REPUBLIC SERVICES
ACCT NO. Redacted
P.O. BOX 98508
LAS VEGAS, NV 89193-8508

"Nevada Association Services, Inc. is a debt collector. Nevada Association Services, Inc. is attempting to collect a debt. Any information obtained will be used for that purpose."

APN # 177-24-514-043
NAS # N71869
North American Title # 38131
Property Address: 3263 Morning Springs Drive

DOCUMENT RECORDED ON 9/20/2012
DOCUMENT # 0001446 Book 20120920
Clark COUNTY
DATE MAILED 9/25/2012

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER HOMEOWNERS ASSOCIATION LIEN

IMPORTANT NOTICE

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

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NAS # N71869

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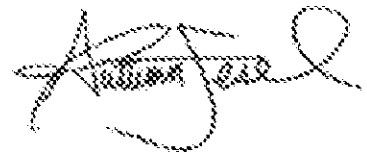
Dated: September 15, 2012



By: Autumn Fessel of Nevada Association Services, Inc.
on behalf of Pebble Canyon HOA

When Recorded Mail To:
Nevada Association Services, Inc.
6224 W. Desert Inn Road, Suite A
Las Vegas, NV 89146
(702) 804-8885
(888) 627-5544

NAS
6224 W Desert Inn Rd
Las Vegas, NV 89146

9171 9000 0718 5000 7296 00

N71869

CHRISTINE V. HAWKINS
3263 MORNING SPRINGS DRIVE
HENDERSON, NV 89074-6958

"Nevada Association Services, Inc. is a debt collector. Nevada Association Services, Inc. is attempting to collect a debt. Any information obtained will be used for that purpose."

APN # 177-24-514-043
NAS # N71869
North American Title # 38131
Property Address: 3263 Morning Springs Drive

DOCUMENT RECORDED ON 9/20/2012
DOCUMENT # 0001446 Book 20120920
Clark COUNTY
DATE MAILED 9/26/2012

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER HOMEOWNERS ASSOCIATION LIEN

IMPORTANT NOTICE

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

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NAS # N71869

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Legal_Description: SEASONS AT PEBBLE CANYON, PLAT BOOK 53, PAGE 45, LOT 50, BLOCK 10 in the County of Clark

Dated: September 15, 2012

.....

By: Autumn Fessel of Nevada Association Services, Inc.
on behalf of Pebble Canyon HOA

When Recorded Mail To:
Nevada Association Services, Inc.
6224 W. Desert Inn Road, Suite A
Las Vegas, NV 89146
(702) 804-8885
(888) 627-3544

NAS
6224 W Desert Inn Rd
Las Vegas, NV 89146

9171 9030 0718 5000 7290 17

N71869

CHRISTINE V. HAWKINS

Redacted

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APN # 177-24-514-043
NAS # N71869
North American Title # 38131
Property Address: 3263 Morning Springs Drive

DOCUMENT RECORDED ON 9/20/2012
DOCUMENT # 0001446 Book 20120920
Clark COUNTY
DATE MAILED 9/28/2012

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER HOMEOWNERS ASSOCIATION LIEN

IMPORTANT NOTICE

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NAS # N71869

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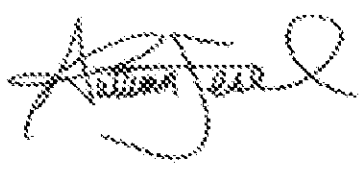
Legal_Description: SEASONS AT PEBBLE CANYON, PLAT BOOK 53, PAGE 45, LOT 50, BLOCK 10 in the County of Clark

Dated: September 15, 2012



By: Autum n Fe=e] of Nevada Association Services, Inc.
on behalf of Pebble Canyon HOA

When Recorded Mail To:
Nevada Association Services, Inc.
6224 W. Desert Inn Road, Suite A
Las Vegas, NV 89146
(702) 804-8885
(888) 627-5544

NAS
6224 W Desert Inn Rd
Las Vegas, NV 89146

9171 9690 0718 5000 7290 24

N71869

Christine Hawkins
3263 Morning Springs Drive
Henderson, NV 89074

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APN # 177-24-514-043
NAS # N71869
North American Title # 38131
Property Address: 3263 Morning Springs Drive

DOCUMENT RECORDED ON 9/20/2012

DOCUMENT # 0001446 Book 20120920

Clerk COUNTY

DATE MAILED 9/28/2012

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER HOMEOWNERS ASSOCIATION LIEN

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Dated: September 15, 2012

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By: Autumn Fessel of Nevada Association Services, Inc.
on behalf of Pebble Canyon HOA

When Recorded Mail To:
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6224 W. Desert Inn Road, Suite A
Las Vegas, NV 89146
(702) 804-8885
(888) 627-5544

NAS
6224 W Desert Inn Rd
Las Vegas, NV 89146

9171 9000 0718 5900 7250 31

N71869

Christine Hawkins

Redacted

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APN # 177-24-514-043
NAS # N71869
North American Title # 38131
Property Address: 3263 Morning Springs Drive

DOCUMENT RECORDED ON 9/20/2012
DOCUMENT # 0001446 Book 20120920
Clark COUNTY
DATE MAILED 9/28/2012

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If you have any questions, you should contact a lawyer or the Association which maintains the right of assessment on your property.

NAS # N71869

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 NEVADA ASSOCIATION SERVICES, INC. is the duly appointed agent under the previously mentioned Notice of Delinquent Assessment Lien, with the owner(s) as reflected on said lien being Robert M Hawkins, Christine V Hawkins, dated July 31, 2012, and recorded on August 3, 2012 as instrument number 0002972 Book 20120803 in the official records of Clark County, Nevada, executed by Pebble Canyon HOA, hereby declares that a breach of the obligation for which the Covenants Conditions and Restrictions, recorded on November 8, 1991, as instrument number 01962 Book 911108, as security has occurred in that the payments have not been made of homeowner's assessments due from 1/1/2011 and all subsequent homeowner's assessments, monthly or otherwise, less credits and offsets, plus late charges, interest, trustee's fees and costs, attorney's fees and costs and Association fees and costs.

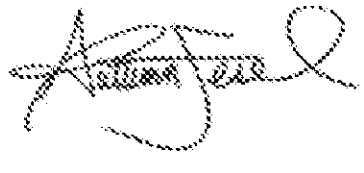
That by reason thereof, the Association has deposited with said agent such documents as the Covenants Conditions and Restrictions and documents evidencing the obligations secured thereby, and declares all sums secured thereby due and payable and elects to cause the property to be sold to satisfy the obligations.

Nevada Association Services, Inc. is a debt collector. Nevada Association Services, Inc. is attempting to collect a debt. Any information obtained will be used for that purpose.

Nevada Associations Services, Inc., whose address is 6224 W. Desert Inn Road, Suite A, Las Vegas, NV 89146 is authorized by the association to enforce the lien by sale.

Legal Description: SEASONS AT PEBBLE CANYON, PLAT BOOK 53, PAGE 45, LOT 50, BLOCK 10 in the County of Clark

Dated: September 15, 2012



By: Autumn Fessel of Nevada Association Services, Inc.
on behalf of Pebble Canyon HOA

When Recorded Mail To:
Nevada Association Services, Inc.
6224 W. Desert Inn Road, Suite A
Las Vegas, NV 89146
(702) 804-8885
(888) 627-5544

Notice of Default:

Sent by First Class Mail & Certified Mail with a Return Receipt requested.

The following is the returned, unclaimed or signed for mail for this mailing that we received back.

NAS

NEVADA ASSOC. SR

N71869

GREENPOINT MORTGAGE FUNDING, INC.
MIN:
100 WOODHOLLOW DRIVE
NOVATO, CA 94945

NIXIE 917 0E 1 00 10/03/12
RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD
BC: 89146661224 *0204-03423-01-40

NAS

OCT 05 2012

NEVADA ASSOC. SR

N71869

CHRISTINE V. HAWKINS
3263 MORNING SPRINGS DRIVE
HENDERSON, NV 89074-6958

NIXIE 891 EE 1 84 10/03/12
RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD
BC: 89146661224 *0204-03423-01-43

Chase-Hawkins_AA_0428118

NAS

3214 W. Desert Inn Rd., Las Vegas, Nevada 89146

Return Service Requested

N71869

Christine Hawkins
3263 Morning Springs Drive
Henderson, NV 89074

FIRST-CLASS MAIL

02 1R $ 00.42[a]
0006554859 SEP 28 2012
MAILED FROM ZIPCODE 89120

NEVADA ASSOC. SF

NIXIE 891 FE 1 84 10/03/12
RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD
BC: 8914666612224 *0294-03422-01-43

NAS

3214 W. Desert Inn Rd., Las Vegas, Nevada 89146

Return Service Requested

N71869

ROBERT M. HAWKINS
3263 MORNING SPRINGS DRIVE
HENDERSON, NV 89074-6958

FIRST-CLASS MAIL

02 1R $ 00.42[a]
0006554859 SEP 28 2012
MAILED FROM ZIPCODE 89120

RECEIVED
OCT 05 2012
NEVADA ASSOC. SR

NIXIE 891 FE 1 00 10/03/
RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD
BC: 8914666612224 *0294-03434-0

7869

NAS

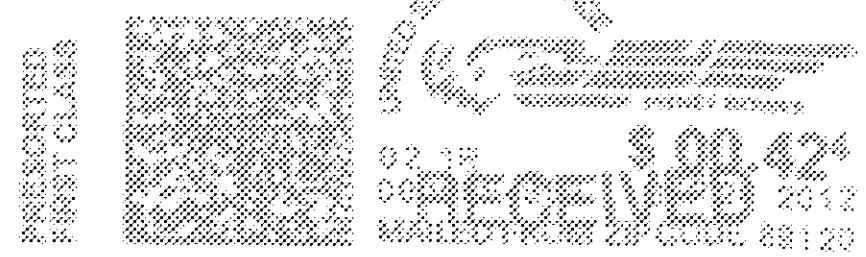
6224 W Desert Inn Rd (at S. Las Vegas, Nevada 89146)

www.nas.edu

N71869

Robert Hawkins
3263 Morning Springs Drive
Henderson, NV 89074

42 [illegible]



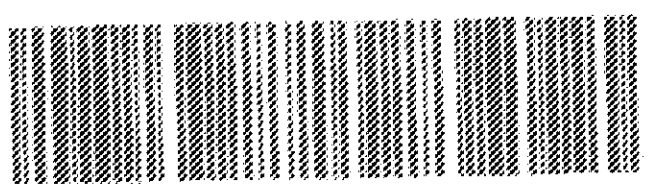
OCT 05 2012

NEVADA ASSOC. SR

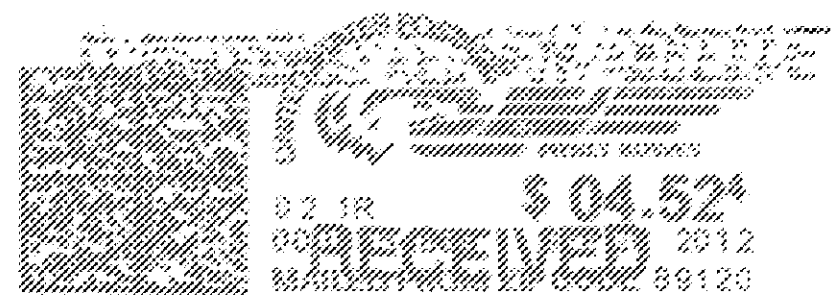
NIXIE 891 FE 1 AD 10/05/12
RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD
BC: 891466612?4 *0264-?0423-01-40

CERTIFIED MAIL

NAS
6224 W Desert Inn Rd
Las Vegas, NV 89146



9171 9000 0716 5000 7289 59



OCT 05 2012

NEVADA ASSOC. SR

N71869

GREENPOINT MORTGAGE FUNDING, INC.
MIN: [redacted]
100 WOODHOLLOW DRIVE
NOVATO, CA 94945

NIXIE [illegible] AD 10/02/12
RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD
BC: 891466617?4 *?681-?0929-02-34

891466617?4

Chase-Hawkins_AA_043000120

71869

CERTIFIED MAIL

NAS
6224 W Desert Inn Rd
Las Vegas, NV 89146

9171 9000 0716 5000 7239 35

PRIORITY MAIL

$04.52
02 1R
SEP 28 2012
RECEIVED
ZIP CODE 89120

OCT 01 2012

VEVADA ASSOC. SP

N71869

ROBERT M. HAWKINS
3263 MORNING SPRINGS DRIVE
HENDERSON, NV 89074-6958

NIXIE 891 FE 1 00 09/29/12
RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD
BC: 89146661224 *0294-00440-29-44

42 MRDFM21 89074

CERTIFIED MAIL

NAS
6224 W Desert Inn Rd
Las Vegas, NV 89146

9171 9000 0716 5000 7239 00

PRIORITY MAIL

$04.52
02 1R
SEP 28 2012
RECEIVED
ZIP CODE 89120

OCT 01 2012

VEVADA ASSOC. SP

N71869

CHRISTINE V. HAWKINS
3263 MORNING SPRINGS DRIVE
HENDERSON, NV 89074-6958

NIXIE 891 FE 1 00 09/29/12
RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD
BC: 89146661224 *0294-00439-29-44

42 MRDFM21 89074

Chase-HawkinsA_NV_20130121

CERTIFIED MAIL

NAS
6224 W Desert Inn Rd
Las Vegas, NV 89146

9171 9000 0716 5000 7290 34

$04.52
DE IR
RECEIVED
SEP 28 2012
MAILED FROM ZIPCODE 89120

OCT 01 2012

NEVADA ASSOC. SR

N71869

Christine Hawkins
3263 Morning Springs Drive
Henderson, NV 89074

NIXIE 891 FE 1 00 09/29/12
RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD
BC: 89146661224 *0294-00438-29-44

42 HRDFMI 89146661224

CERTIFIED MAIL

7186

NAS
6224 W Desert Inn Rd
Las Vegas, NV 89146

9171 9000 0716 5000 7269 11

$04.52
DE IR
RECEIVED
SEP 28 2012
MAILED FROM ZIPCODE 89120

OCT 01 2012

NEVADA ASSOC. SR

N71869

Robert Hawkins
3263 Morning Springs Drive
Henderson, NV 89074

NIXIE 891 FE 1 00 09/29/12
RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD
BC: 89146661224 *0294-00441-29-44

42 HRDFMI 89146661224

Docket 83214 Document 2021-34213
Chase-Hawkins_AA_0000122

NORTH AMERICAN TITLE COMPANY
8486 W. Sunset Road, Suite 111
Las Vegas, NV 89113
(702)726-8000

FORECLOSURE REPORT

Issued for the sole use and benefit of:
NEVADA ASSOCIATION SERVICES, INC.

Fee:
$195.00

Order No.:
45010-12-38131G1

Customer Ref.:
N71869

The Subject Property in the County of Clark, in the State of NV is described in Exhibit "A" attached hereto and made a part hereof, and is commonly known as:
3263 Morning Springs Drive, Henderson, NV 89074-6958

Our search of the property and/or general indices as contained in the Title Plant in use by the issuing office affecting the Subject Property and limited to

__X__ ENCUMBRANCES (MORTGAGES, DEEDS OF TRUST AND OR AGREEMENTS FOR SALE) SPECIFICALLY NAMING THE SUBJECT PROPERTY AND NOT RELEASED OF RECORD

__X__ LIENS, JUDGMENTS AND/OR BANKRUPTCIES FOUND IN THE GENERAL INDEX

__X__ PROPERTY TAXES

has disclosed those matters shown in Exhibit "B", attached hereto and made a part hereof, without representation as to priority.

Title purported owner of record is:

ROBERT M. HAWKINS and CHRISTINE V. HAWKINS husband and wife as joint tenants

Search made through 09-12-12.

NORTH AMERICAN TITLE COMPANY

By: Terry Parks/JM

NORTH AMERICAN TITLE COMPANY LIMITS ANY AND ALL LIABILITY FOR PROVIDING THE WITHIN INFORMATION TO THE ABOVE ADDRESSEES TO NO LIABILITY. IT IS FURTHER UNDERSTOOD THAT THE REPORT HEREIN IS NOT A COMMITMENT TO INSURE OR A COMMITMENT TO ISSUE A POLICY; NO INSURANCE, GUARANTEE OR OTHER ASSURANCE IS INTENDED OR AFFORDED HEREBY.

North American Title Company reserves the right to charge additional fees in unusual circumstances. Title insurance, if required and applicable, may be requested at the published rate for the type and amount required.

S8AZOTP 1474 Rev. 3/29/2012

Order No.: 45010-12-38131G1
Customer Ref.: N71869

EXHIBIT "A"

LOT FIFTY (50) IN BLOCK TEN (10) OF SEASONS AT PEBBLE CANYON, AS SHOWN BY MAP THEREOF ON FILE IN BOOK 53 OF PLATS, PAGE 45, IN THE OFFICE OF THE COUNTY RECORDER OF CLARK COUNTY, NEVADA.

EXHIBIT B

(All recording data refers to records in the office of the County Recorder in the County in which the land is situated.)

1. Any supplemental taxes, which may become a lien on the subject property by reason of increased valuations due to land use or improvement, NRS 361-260, or otherwise.

2. Water rights, claims or title to water, whether or not shown by the public records.

3. Mineral rights, reservations, easements and exclusions as contained in the Patent conveying said land.

4. Covenants, Conditions, Restrictions, Association Lien Rights, Reservations and Easements, if any, affecting title, which may appear in the public record, including those shown on any recorded plat or survey, but deleting any Covenant, Condition or Restriction indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status, or national origin, to the extent such Covenants, Conditions or Restrictions violate Title 42, Section 3604(c), of the United States Codes.

5. NOTE: The latest tax bill from the Clark County Treasurer purports the situs address of said property to be: 3263 Morning Springs Drive Henderson, NV 89074-6958, and the parcel number to be: 177-24-514-043.

6. Any bankruptcy proceedings that is not disclosed by a filing where a transfer of such real property may be recorded to perfect such transfer pursuant to 11USC Section 549 (C) of the Bankruptcy Reform Act of 1978 as amended.

7. State and county taxes for the fiscal period of 2012 to 2013, lien now due and payable in the total amount of $1,207.23

   APN: 177-24-514-043

   First installment of $301.80 has been paid.

   Second installment of $301.81 unpaid and due first Monday in October.

   Third installment of $301.81 unpaid and due first Monday in January.

   Fourth installment of $301.81 unpaid and due first Monday in March.

8. A Deed of Trust to secure an indebtedness in the amount shown below and any other obligations secured thereby:

   Amount: $240,000.00
   Dated: 06/07/06
   Trustor: Robert M. Hawkins and Christine V. Hawkins, husband and wife as joint tenants
   Trustee: Marin Conveyancing Corp.
   Beneficiary: Mortgage Electronic Registration Systems, Inc.
   Lender: GreenPoint Mortgage Funding, Inc.
   Recorded: 06/12/06
   Book No: 20060612
   Document No. 3526

   Loan No. 8007
   MIN No.: **Redacted**

EXHIBIT B
(Continued)

An Assignment of the Beneficial Interest under said Deed of Trust names:

Assignee: JPMorgan Chase Bank, National Association
Recorded: 10/27/09
Book No.: 20091027
Document No.: 618

The Trustee under said Deed of Trust was substituted by a document:

The new Trustee is: California Reconveyance Company
Recorded: 10/27/09
Book No.: 20091027
Document No.: 619

Notice of Default and Election to Sell under the terms of the above Deed of Trust, recorded 10/27/09 in Book 20091027 as Document No. 620 of official records.

9. A Claim of Lien by Republic Services of Southern Nevada against Robert M. Hawkins & Christine V. Hawkins, amount claimed $117.40, recorded 02/23/12 in Book 20120223 as Document No. 588 of official records.

10. Notice of Assessment

By: Pebble Canyon HOA
Amount Claimed: $1,333.00
Recorded: 08/03/12
Book: 20120803
Document No.: 2972

A Notice of Default of an Assessment Lien recorded pursuant to the Declaration of Covenants, Conditions and Restrictions in:

Exception No.: 10
Executed by: Nevada Association Services, Inc. on behalf of Pebble Canyon HOA
Recorded: 09/20/12
Book No. 20120920
Document No. 1446

END OF EXHIBIT B

EXHIBIT C

INFORMATION FOR TRUSTEE

1. Trustee must observe the requirements of Section 107.080 of the Nevada Revised Statutes as to the notices to be sent to the trustors, or to their successors in interest. Names and address of trustors or their successor in interest are:

   Robert M. Hawkins
   3263 Morning Springs Dr.
   Henderson, NV 89074-6958

   Christine V. Hawkins
   3263 Morning Springs Dr.
   Henderson, NV 89074-6958

   Robert M. Hawkins
   Redacted

   Christine V. Hawkins
   Redacted

2. The names and addresses of persons who have recorded requests, as provided by Section 107.090 of the Nevada Revised Statutes, for a copy of notice of default and for a copy of notice of sale are:

   NONE

3. The names of persons and addresses disclosed by the records examined, other than those to whom notice is required by Section 107.090 of the Nevada Revised Statutes to be directed, who might be interested in receiving a copy of notice of sale are:

   Pebble Canyon Homeowners Association
   259 N. Pecos Rd. #100
   Henderson, NV 89074

   GreenPoint Mortgage Funding, Inc.
   100 Woodhollow Dr.
   Novato, CA 94945
   Min: **Redacted**

   Mers
   P.O. Box 2026
   Flint, MI 48501-2026
   Min: **Redacted**

   JPMorgan Chase Bank, N.A.
   C/O California Reconveyance Company
   9200 Oakdale Ave.
   Mail Stop: CA2-4379
   Chatsworth, CA 91311
   Min: **Redacted**

EXHIBIT C Cont.

California Reconveyance Company
9200 Oakdale Ave.
Mail Stop: CA2-4379
Chatsworth, CA 91311
T.S. No. 137803NV

Republic Services
P.O. Box 98508
Las Vegas, NV 89193-8508
Acct No. Redacted

EXHIBIT C Cont.

4. City in which said land is located: Henderson
If not City, Judicial District in which said land is located: 8th District

5. Legal Publication may be made in:
CLARK COUNTY LEGAL NEWS, published once a week on Friday, THE LAS VEGAS REVIEW JOURNAL, published daily, and NEVADA LEGAL NEWS, published five days per week.

6. Attention is called to Soldier's and Sailor's Civil Relief Act of 1940 and amendments thereto which contain inhibitions against the sale of land under a deed of trust if the owner is entitled to the benefits of said Act.

7. Attention is called to the Federal Tax Lien Act of 1966 which, among other things, provides for the giving of written notice of sale in a specified manner to the Secretary of Treasury or of a Federal Tax Lien in a non-judicial forfeiture, and establishes with respect to such lien a right in the United States to Redeem the property within a period of 120 days from the date of any such forfeiture.

NOTES

This map is for assessment use only and does NOT represent a survey.

No liability is assumed for the accuracy of the data delineated hereon. 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.

MAP LEGEND

ASSESSOR'S PARCELS - CLARK CO., NV.
Michele W. Shafe - Assessor

T22S R61E | 24 | N 2 NE 4 | 177-24-5

Scale: 1" = 200' | Rev: 02/06/2011

PEBBLE RD
PECOS PEBBLE OFFICE PARK
VISTANA AT PEBBLE CANYON
VISTANA AT PEBBLE CANYON - UNIT 3
SEASONS AT PEBBLE CANYON
SAHDORE-PECOS/I-215 OFFICE
TOLEDO DR
510
511
512
513
514
518
519

TAX DIST 470

NORTH AMERICAN TITLE COMPANY

Like Clockwork®

FINAL INVOICE

REFER INQUIRIES TO:

PREPARED BY	PHONE NO.
Accounting	(702)728-8000

North American Title Company
3200 E. Camelback Road, Suite 150
Phoenix, AZ 85018
(702)728-8000

County	Branch	Customer Phone No.	Escrow Order No.	Date	Customer Ref.
450	45010	(702)804-8885	45010-12-3813131	09/21/12	N71869

ADDRESS: NEVADA ASSOCIATION SERVICES, INC.
6224 W. DESERT INN ROAD, SUITE A
LAS VEGAS, NV 89146
ATTN: DAVID STONE

PROPERTY ADDRESS:
3263 Morning Springs Drive
Henderson, NV 89074-6958

TITLE INSURANCE FEES	AMOUNT DUE
Foreclosure Report	195.00
Recording Fees	18.00
Invoice Total Amount Due	$ 213.00

CLARK

PLEASE REMIT TO THE ABOVE ADDRESS
(Please include a copy of this invoice with your payment. Thank you.)

S46NVTL5743 Rev. 7/8/2011

From: atp@nas-inc.com
To: LMontoya@tamhoa.com
Subject: Authorization to Publish - 3263 Morning Springs Drive / Pebble Canyon HOA / 40570
Attachments: N71869_AuthToPublish.pdf StatusReport_N71869.pdf Ledger_N71869.pdf N71869.pdf
Sent: 12/14/2012 8:04:20 PM

Message: Hello,

At least ninety days has elapsed since NAS recorded a notice of default and election to sell against the above referenced property. Since the statutory waiting period has expired, we can now schedule an HOA sale. If signed, we will be in communication with you prior to the sale date to discuss how you would like us to proceed. Please review the authorization to publish form and attached title report. As always, please contact our office should you have any questions.

Sincerely,
Elissa Hollander
Nevada Association Services, Inc.
6224 W. Desert Inn Rd.
Las Vegas, NV 89146
702-804-8885 Office
702-804-8887 Fax

PERSONAL AND CONFIDENTIAL: Nevada Association Services, Inc. is a debt collector. Nevada Association Services, Inc. is attempting to collect a debt. Any information obtained will be used for that purpose. This message originates from Nevada Association Services, Inc. This message and any file(s) or attachment(s) transmitted with it are confidential, intended only for the named recipient, and may contain information that is a trade secret, proprietary, or is otherwise protected against unauthorized use or disclosure. Any disclosure, distribution, copying, or use of this information by anyone other than the intended recipient, regardless of address or routing, is strictly prohibited. Personal messages express only the view of the sender and are not attributable to Nevada Association Services, Inc.

Nevada Association Services, Inc.
6224 W. Desert Inn Road, Suite A
Las Vegas, NV 89146
Phone (702) 804-8885
Fax (702) 804-8887
Toll Free (888) 627-5544

December 14, 2012

Pebble Canyon HOA
c/o Terry Divine
Taylor Association Management
259 North Pecos, Ste. 100
Henderson, NV 89074

RE: 3263 Morning Springs Drive / NAS# N71869
Pebble Canyon HOA / Robert Hawkins
Acct#: 40570

Dear Board Members:

The 3 month (90 day) statutory waiting period on the above referenced account has expired. We are now able to set a foreclosure sale date and publish the foreclosure notice. A copy of the notice of sale will be sent to the home owner(s). Before this process can commence, however, this office requires the following document to be completed and signed by an individual authorized to sign on behalf of the Association. You are encouraged to contact this office with any questions regarding the process. Once returned to this office, the foreclosure sale will be set. The Board of Directors maintains the final authority with respect to the actual foreclosure sale.

Also enclosed you will find a copy of the Trustee's Sale Guarantee. It is recommended you review the report prior to returning the Authorization to Publish Non-Judicial Foreclosure Sale.

If you are ready for NAS to proceed with setting the foreclosure sale, please return the attached with a complete, updated accounting ledger. Feel free to call should you have any questions.

Sincerely,

E. Hollander

Elissa Hollander
Nevada Association Services, Inc.
encl.

Nevada Association Services, Inc. is a debt collector. Nevada Association Services, Inc. is attempting to collect a debt. Any information obtained will be used for that purpose.

AUTHORIZATION TO PUBLISH NON-JUDICIAL FORECLOSURE SALE

December 14, 2012

NAS #: N71869
Re: 3263 Morning Springs Drive / Robert Hawkins

Publication of the Notice of (foreclosure) Sale can now begin. Please complete this form and return it to this office with an updated accounting ledger attached. This document is VERY important as, amongst other things, it provides information vital to establishing an accurate opening bid amount at the foreclosure sale. By signing this document, you instruct Nevada Association Services to proceed with the posting, publication of the Notice of Sale and the actual foreclosure auction. It is also expressly understood, by signing this instruction, that full payment of all foreclosure fees and costs will be due immediately after the foreclosure sale. The new Deed will not be recorded until all foreclosure fees and costs are paid in full. Should the Association take title to the property, Nevada Association Services is asked to vest title in the property as:

.....

AUTHORIZATION AND DECLARATION OF NON-MILITARY SERVICE

TO THE BEST OF MY KNOWELDGE, THE OWNERS OF THE PROPERTY DESCRIBED IN THE NOTICE OF DEFAULT FILED IN THE MATTER HEREIN ARE NOT IN THE MILITARY SERVICE SO AS TO BE ENTITLED TO THE BENEFITS OF THE SOLDIERS' AND SAILORS' ACT OF 1940 (50 U.S.C. APPEN. SEC. 501 ET SEQ). I DECLARE UNDER THE PENALTY OF PERJURY UNDER THE LAWS OF THE STATE OF NEVADA THAT THE FOREGOING IS TRUE AND CORRECT.

Please note:
The Association should disclose anything that may negatively affect the value of the property or which may materially affect the common area. If there is anything that the Board has reason to believe may negatively affect the value, such as, but not limited to, a construction defect or construction defect litigation, please initial below and on a separate piece of paper, disclose any conditions which may exist.

_____ By initialing, I declare that there may be something that affects the value of the property or which may materially affect the common area.

You are hereby authorized to proceed with the publication of the Notice Foreclosure Sale. If payment is not received prior to the scheduled auction, you are to proceed with the foreclosure sale.

....
Print Name Signature Date

Nevada Association Services, Inc. is a debt collector. Nevada Association Services, Inc. is attempting to collect a debt. Any information obtained will be used for that purpose.

Elissa Hollander

From: Jean Roberts [jroberts@tamhoa.com]
Sent: Wednesday, January 02, 2013 11:49 AM
To: Elissa Hollander
Subject: FW: Authorization to Publish - 3263 Morning Springs Drive / Pebble Canyon HOA / 40570
Attachments: NAS Auth to Publish 3263 Morning Springs 01-02-13.pdf

Attached is the signed Authorization to Publish for the above property along with current ledgers.
Note that the Board of Directors for Pebble Canyon waived the 4th quarter 2012 and 1st quarter 2013 assessments for all owners. That is why there are no additional assessments added to the account since July 2012. The next quarterly assessment will be due April 1st, 2013 in the amount of $48.00.

Jean Roberts
Accounting Dept.
Taylor Association Management
Centennial Office
Ph 702-818-4900
Fax 702-818-4899

From: Nevada Association Services, Inc. [mailto:atp@nas-inc.com]
Sent: Friday, December 14, 2012 8:04 PM
To: LMontoya@tamhoa.com
Subject: Authorization to Publish - 3263 Morning Springs Drive / Pebble Canyon HOA / 40570

Hello,

At least ninety days has elapsed since NAS recorded a notice of default and election to sell against the above referenced property. Since the statutory waiting period has expired, we can now schedule an HOA sale. If signed, we will be in communication with you prior to the sale date to discuss how you would like us to proceed. Please review the authorization to publish form and attached title report. As always, please contact our office should you have any questions.

Sincerely,
Elissa Hollander

Nevada Association Services, Inc.
6224 W. Desert Inn Rd.
Las Vegas, NV 89146
702-804-8885 Office
702-804-8887 Fax

PERSONAL AND CONFIDENTIAL: Nevada Association Services, Inc. is a debt collector. Nevada Association Services, Inc. is attempting to collect a debt. Any information obtained will be used for that purpose. This message originates from Nevada Association Services, Inc. This message and any file(s) or attachment(s) transmitted with it are confidential, intended only for the named recipient, and may contain information that is a trade secret, proprietary, or is otherwise protected

against unauthorized use or disclosure. Any disclosure, distribution, copying, or use of this information by anyone other than the intended recipient, regardless of address or routing, is strictly prohibited. Personal messages express only the view of the sender and are not attributable to Nevada Association Services, Inc.

PEBBLE CANYON HOA

Taylor Association Management Centennial

5550 Painted Mirage Rd Suite #330

Las Vegas, NV 89149-4584

Robert and Christine Hawkins

Redacted

Property Address: 3263 Morning Springs Dr.

Account #: 40578

Code	Date	Amount	Balance	Check#	Memo
	Balance Forward:	0.00			
Quarterly Assessment	1/1/2011	48.00	48.00		Quarterly Assessment
Late Fee	2/25/2011	10.00	58.00		Late Charge
Late Fee	3/25/2011	10.00	68.00		Late Charge
Quarterly Assessment	4/1/2011	48.00	116.00		Quarterly Assessment
Certified Mail Fee	4/19/2011	6.03	122.03		Certified Mail Fee
Intent to Lien Letter	4/19/2011	65.00	187.03		Intent to Lien Letter Fee
Late Fee	4/25/2011	10.00	197.03		Late Charge
Late Fee	5/25/2011	10.00	207.03		Late Charge
Credit: Cert. Mail Fee	5/27/2011	-6.03	201.00		
Credit: Intent to Lien fee	5/27/2011	-65.00	136.00		
Late Fee	6/25/2011	10.00	146.00		Late Charge
Quarterly Assessment	7/1/2011	48.00	194.00		Quarterly Assessment
Late Fee	7/25/2011	10.00	204.00		Late Charge
Late Fee	8/25/2011	10.00	214.00		Late Charge
Late Fee	9/25/2011	10.00	224.00		Late Charge
Quarterly Assessment	10/1/2011	48.00	272.00		Quarterly Assessment
Late Fee	10/25/2011	10.00	282.00		Late Charge
Late Fee	11/25/2011	10.00	292.00		Late Charge
Late Fee	12/25/2011	10.00	302.00		Late Charge
Quarterly Assessment	1/1/2012	48.00	350.00		Quarterly Assessment
Late Fee	1/25/2012	10.00	360.00		Late Charge
Late Fee	2/25/2012	10.00	370.00		Late Charge
Late Fee	3/25/2012	10.00	380.00		Late Charge
Quarterly Assessment	4/1/2012	48.00	428.00		Quarterly Assessment
Late Fee	4/25/2012	10.00	438.00		Late Charge
Balance Due Notice	4/25/2012	15.00	453.00		Balance Due Notice Fee
Balance Due Notice	5/25/2012	15.00	468.00		Late Charge
Balance Due Notice	5/25/2012	-15.00	453.00		Voided through Batch Void
Late Fee	5/25/2012	10.00	463.00		Late Charge
Late Fee	6/25/2012	10.00	473.00		Late Charge
Quarterly Assessment	7/1/2012	48.00	521.00		Quarterly Assessment
Late Fee	7/25/2012	10.00	531.00		Late Charge
Late Fee	8/25/2012	10.00	541.00		Late Charge

PEBBLE CANYON HOA

Taylor Association Management Centennial

5550 Painted Mirage Rd Suite #330

Las Vegas, NV 89149-4584

Code	Date	Amount	Balance	Check#	Memo
Late Fee	9/25/2012	10.00	551.00		Late Charge
Late Fee	10/25/2012	10.00	561.00		Late Charge
Late Fee	11/25/2013	10.00	571.00		Late Charge
Late Fee	12/25/2012	10.00	581.00		Late Charge

Current	30 - 59 Days	60 - 89 Days	>90 Days	Balance:	581.00
10.00	10.00	10.00	551.00		

Taylor
Association Management

PEBBLE CANYON HOA

5550 Painted Mirage Rd Suite #330

Las Vegas, NV 89149-4584

Robert and Christine Hawkins

Redacted

Property Address: 3283 Morning Springs Dr.

Account #: 50874

Code	Date	Amount	Balance	Check#	Memo
Violation Fine	10/18/2011	100.00	100.00		dead/dying lawn
Violation Fine	1/17/2012	100.00	200.00		weekly fine
Violation Fine	1/24/2012	100.00	300.00		weekly fine
Violation Fine	1/31/2012	100.00	400.00		weekly fine
Violation Fine	2/7/2012	100.00	500.00		weekly fine
Violation Fine	2/14/2012	100.00	600.00		weekly fine
Violation Fine	2/21/2012	100.00	700.00		weekly fine
Violation Fine	2/28/2012	100.00	800.00		weekly fine
Violation Fine	3/6/2012	100.00	900.00		weekly fine
Violation Fine	3/13/2012	100.00	1,000.00		weekly fine
Violation Fine	3/20/2012	100.00	1,100.00		weekly fine
Violation Fine	3/27/2012	100.00	1,200.00		weekly fine
Violation Fine	4/3/2012	100.00	1,300.00		weekly fine
Violation Fine	4/10/2012	100.00	1,400.00		weekly fine
Violation Fine	4/17/2012	100.00	1,500.00		weekly fine
Violation Fine	4/24/2012	100.00	1,600.00		weekly fine
Violation Fine	5/1/2012	100.00	1,700.00		weekly fine
Violation Fine	5/8/2012	100.00	1,800.00		weekly fine
Violation Fine	5/15/2012	100.00	1,900.00		weekly fine
Violation Fine	5/22/2012	100.00	2,000.00		weekly fine
Violation Fine	5/29/2012	100.00	2,100.00		weekly fine
Violation Fine	6/5/2012	100.00	2,200.00		weekly fine
Violation Fine	6/12/2012	100.00	2,300.00		weekly fine
Violation Fine	6/19/2012	100.00	2,400.00		weekly fine
Violation Fine	6/26/2012	100.00	2,500.00		weekly fine
Violation Fine	7/3/2012	100.00	2,600.00		weekly fine
Violation Fine	7/10/2012	100.00	2,700.00		weekly fine
Violation Fine	7/17/2012	100.00	2,800.00		weekly fine

Taylor
Association Management

PEBBLE CANYON HOA

5550 Painted Mirage Rd Suite #330

Las Vegas, NV 89149-4584

Code	Date	Amount	Balance	Check#	Memo
Violation Fine	7/24/2012	100.00	2,900.00		weekly fine
Violation Fine	7/31/2012	100.00	3,000.00		weekly fine
Violation Fine	8/7/2012	100.00	3,100.00		weekly fine
Violation Fine	8/14/2012	100.00	3,200.00		weekly fine
Violation Fine	8/21/2012	100.00	3,300.00		weekly fine
Violation Fine	8/28/2012	100.00	3,400.00		weekly fine
Violation Fine	9/4/2012	100.00	3,500.00		weekly fine
Violation Fine	9/11/2012	100.00	3,600.00		weekly fine
Violation Fine	9/18/2012	100.00	3,700.00		weekly fine
Violation Fine	9/25/2012	100.00	3,800.00		weekly fine
Violation Fine	10/2/2012	100.00	3,900.00		weekly fine
Violation Fine	10/9/2012	100.00	4,000.00		weekly fine
Violation Fine	10/16/2012	100.00	4,100.00		weekly fine
Violation Fine	10/23/2012	100.00	4,200.00		weekly fine
Violation Fine	10/30/2012	100.00	4,300.00		weekly fine
Violation Fine	11/6/2012	100.00	4,400.00		weekly fine
Violation Fine	11/13/2012	100.00	4,500.00		weekly fine
Violation Fine	11/20/2012	100.00	4,600.00		weekly fine
Violation Fine	11/27/2012	100.00	4,700.00		weekly fine
Violation Fine	12/4/2012	100.00	4,800.00		weekly fine
Violation Fine	12/11/2012	100.00	4,900.00		weekly fine
Violation Fine	12/18/2012	100.00	5,000.00		weekly fine
Violation Fine	12/25/2012	100.00	5,100.00		weekly fine

Current	30 - 59 Days	60 - 89 Days	>90 Days	Balance:	5,100.00
400.00	400.00	400.00	3,900.00		

Make check payable to: PEBBLE CANYON HOA

Chase-Hawkins_LV_0000140 AA_0450

AUTHORIZATION TO PUBLISH NON-JUDICIAL FORECLOSURE SALE

December 14, 2012

NAS #: N71869
Re: 3263 Morning Springs Drive / Robert Hawkins

Publication of the Notice of (foreclosure) Sale can now begin. Please complete this form and return it to this office with an updated accounting ledger attached. This document is VERY important as, amongst other things, it provides information vital to establishing an accurate opening bid amount at the foreclosure sale. By signing this document, you instruct Nevada Association Services to proceed with the posting, publication of the Notice of Sale and the actual foreclosure auction. It is also expressly understood, by signing this instruction, that full payment of all foreclosure fees and costs will be due immediately after the foreclosure sale. The new Deed will not be recorded until all foreclosure fees and costs are paid in full. Should the Association take title to the property, Nevada Association Services is asked to vest title in the property as:

AUTHORIZATION AND DECLARATION OF NON-MILITARY SERVICE

TO THE BEST OF MY KNOWELDGE, THE OWNERS OF THE PROPERTY DESCRIBED IN THE NOTICE OF DEFAULT FILED IN THE MATTER HEREIN ARE NOT IN THE MILITARY SERVICE SO AS TO BE ENTITLED TO THE BENEFITS OF THE SOLDIERS' AND SAILORS' ACT OF 1940 (50 U.S.C. APPEN. SEC. 501 ET SEQ). I DECLARE UNDER THE PENALTY OF PERJURY UNDER THE LAWS OF THE STATE OF NEVADA THAT THE FOREGOING IS TRUE AND CORRECT.

Please note:
The Association should disclose anything that may negatively affect the value of the property or which may materially affect the common area. If there is anything that the Board has reason to believe may negatively affect the value, such as, but not limited to, a construction defect or construction defect litigation, please initial below and on a separate piece of paper, disclose any conditions which may exist.

____ By initialing, I declare that there may be something that affects the value of the property or which may materially affect the common area.

You are hereby authorized to proceed with the publication of the Notice Foreclosure Sale. If payment is not received prior to the scheduled auction, you are to proceed with the foreclosure sale.

Print Name

Signature Dec. 19, 2012
Date

JAN 02 2013

Nevada Association Services, Inc. is a debt collector. Nevada Association Services, Inc. is attempting to collect a debt. Any information obtained will be used for that purpose.

Nevada Association Services, Inc.
6224 W. Desert Inn Road, Suite A
Las Vegas, NV 89146
Phone (702) 804-8885
Fax (702) 804-8887
Toll Free (888) 627-5544

December 14, 2012

Pebble Canyon HOA
c/o Terry Divine
Taylor Association Management
259 North Pecos, Ste. 100
Henderson, NV 89074

RE: 3263 Morning Springs Drive / NAS# N71869
Pebble Canyon HOA / Robert Hawkins
Acct#: 40570

Dear Board Members:

The 3 month (90 day) statutory waiting period on the above referenced account has expired. We are now able to set a foreclosure sale date and publish the foreclosure notice. A copy of the notice of sale will be sent to the home owner(s). Before this process can commence, however, this office requires the following document to be completed and signed by an individual authorized to sign on behalf of the Association. You are encouraged to contact this office with any questions regarding the process. Once returned to this office, the foreclosure sale will be set. The Board of Directors maintains the final authority with respect to the actual foreclosure sale.

Also enclosed you will find a copy of the Trustee's Sale Guarantee. It is recommended you review the report prior to returning the Authorization to Publish Non-Judicial Foreclosure Sale.

If you are ready for NAS to proceed with setting the foreclosure sale, please return the attached with a complete, updated accounting ledger. Feel free to call should you have any questions.

Sincerely,

E. Hollander

Eliesa Hollander
Nevada Association Services, Inc.
encl.

Nevada Association Services, Inc. is a debt collector. Nevada Association Services, Inc. is attempting to collect a debt. Any information obtained will be used for that purpose.

Order No.: 45010-12-38131G1
Customer Ref.: N71868

ENDORSEMENT

Attached to Policy No.

Issued By

REPORT ONLY

The Company here assures the Assured that, subsequent to the date of the Guarantee issued under the above number, no matters are shown by the public records which would affect the assurances in said Guarantee other than the following:

A "NOTICE OF CLAIM OF LIEN" RECORDED OCTOBER 24, 2012 IN BOOK 20121024 AS DOC/INST. NO.: 0000102 OF OFFICIAL RECORDS.

MAIL TO:

REPUBLIC SERVICES
P.O. BOX 98508
LAS VEGAS, NV 89193-8508
ACCT # 620-308

The following matters are shown by the public records which will not affect the assurance in said Guarantee:

NONE

The total liability of the Company under said Guarantee and under this Endorsement thereto shall not exceed, in the aggregate, the amount stated in said Guarantee.

This Endorsement is made a part of said Guarantee and is subject to the exclusions from coverage, the limits of liability and the other provisions of the Conditions and Stipulations therein, except as modified by the provisions hereof.

Effective Date: January 25, 2013

By: _____
Authorized Signature

Endorsement LTAA 15
(Trustee's Sale Guarantee - Bringdown)
S6AZOTE.1447 Rev. 1/20/03

Inst #: 201210240000102
Fees: $17.00
N/C Fee: $0.00
10/24/2012 08:38:44 AM
Receipt #: 1355238
Requestor:
REPUBLIC SERVICES
Recorded By: COZIN Pgs: 1
DEBBIE CONWAY
CLARK COUNTY RECORDER

NOTICE OF CLAIM OF LIEN
FOR SOLID WASTE SERVICE

PARCEL# 177-24-514-043
Account # 620-308

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 $236.60 , on and against the real property of: HAWKINS ROBERT M & CHRISTINE V

said property being legally described as follows:
SEASONS AT PEBBLE CANYON
PLAT BOOK 53 PAGE 45
LOT 50 BLOCK 10

and commonly known as: 3263 MORNING SPRINGS DR, HENDERSON NV 89074-6958
Clark County, Las Vegas, Nevada 890746958
The lien claimed against the interest of: HAWKINS ROBERT M & CHRISTINE V 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 4/01/3012 to 9/30/2012

That the record owner of the property was given written notice of delinquency 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 19th day of October, 2012

Notary Public

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

PAT RAHR
NOTARY PUBLIC
STATE OF NEVADA
My Commission Expires: 07-08-2013
Certificate No: 08-08767-1

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

Description: Clark,NV Document-Year.Date.DocID 2012.1024.102 Page: 1 of 1
Order: dfklj Comment:

No match found

PACER Service Center			
Transaction Receipt			
01/31/2013 16:06:58			
PACER Login:	na0702	Client Code:	
Description:	Search	Search Criteria:	LName: hawkins FName: christine Open Cases: included
Billable Pages:	1	Cost:	0.10

GENERAL INFORMATION	
PARCEL NO.	177-24-514-043
OWNER AND MAILING ADDRESS	HAWKINS ROBERT M & CHRISTINE V 3263 MORNING SPRINGS DR HENDERSON NV 89074-6958
LOCATION ADDRESS CITY/UNINCORPORATED TOWN	3263 MORNING SPRINGS DR PARADISE
ASSESSOR DESCRIPTION	SEASONS AT PEBBLE CANYON PLAT BOOK 53 PAGE 45 LOT 50 BLOCK 10 SEC 24 TWP 22 RNG 61
RECORDED DOCUMENT NO.	* 20060612:03525
RECORDED DATE	06/12/2006
VESTING	JOINT TENANCY

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

ASSESSMENT INFORMATION AND SUPPLEMENTAL VALUE	
TAX DISTRICT	470
APPRAISAL YEAR	2013
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	8750	8750
IMPROVEMENTS	32413	31188
PERSONAL PROPERTY	0	0
EXEMPT	0	0
GROSS ASSESSED (SUBTOTAL)	41163	39938
TAXABLE LAND+IMP (SUBTOTAL)	117609	114109
COMMON ELEMENT ALLOCATION ASSD	0	0
TOTAL ASSESSED VALUE	41163	39938
TOTAL TAXABLE VALUE	117609	114109

ESTIMATED LOT SIZE AND APPRAISAL INFORMATION	
ESTIMATED SIZE	0.12 Acres
ORIGINAL CONST. YEAR	1993
LAST SALE PRICE MONTH/YEAR	300000 06/06
LAND USE	1-10 RESIDENTIAL SINGLE FAMILY

2/1/2013

DWELLING UNITS	1

PRIMARY RESIDENTIAL STRUCTURE					
TOTAL LIVING SQ. FT.	1292	CARPORT SQ. FT.	0	ADDN/CONV	NONE
1ST FLOOR SQ. FT.	1292	STORIES	ONE STORY	POOL	NO
2ND FLOOR SQ. FT.	0	BEDROOMS	3	SPA	NO
BASEMENT SQ. FT.	0	BATHROOMS	2 FULL	TYPE OF CONSTRUCTION	FRAME STUCCO
GARAGE SQ. FT.	420	FIREPLACE	1	ROOF TYPE	CONCRETE TILE
CASITA SQ. FT.*	0				

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

Elissa Hollander

From: Elissa Hollander
Sent: Monday, February 04, 2013 9:32 AM
To: Silvia De La Mora
Subject: New Orders
Attachments: SKMBT_42113020409260.pdf

Enclosed please find my orders for the following:

N72015
N58065
N71707
N71708
N71869
N68387
N56407
N67929
N71570
N70247
N71985
N71360
N44387
N71942
N41054
N53443
N55219

Please confirm receipt.

Thank you.

Elissa Hollander
Nevada Association Services, Inc.
6224 W. Desert Inn Rd., Ste. A
Las Vegas, NV 89146
www.nas-inc.com
702-804-8885 Office
702-804-8887 Fax

PERSONAL AND CONFIDENTIAL: Nevada Association Services, Inc. is a debt collector. Nevada Association Services, Inc. is attempting to collect a debt. Any information obtained will be used for that purpose. This message originates from Nevada Association Services, Inc. This message and any file(s) or attachment(s) transmitted with it are confidential, intended only for the named recipient, and may contain information that is a trade secret, proprietary, or is otherwise protected against unauthorized use or disclosure. Any disclosure, distribution, copying, or use of this information by anyone other than the intended recipient, regardless of address or routing, is strictly prohibited. Personal messages express only the view of the sender and are not attributable to Nevada Association Services, Inc.

PRIORITY POSTING AND PUBLISHING
17501 Irvine Street, Suite 1
Tustin, CA 92780
Phone: (714) 573-7777 Fax: (714) 573-7755

TRUSTEE'S INSTRUCTION MEMO

T.S. No: N71869
Priority No:

We request the following services as checked:

1. [X] YES [ ] NO Publishing the enclosed Notice of Sale in the:
Nevada Legal News, on
02/08/13
02/15/13
02/22/13
Sale Date: 03/01/13

2. [X] YES [ ] NO Post / Serve as required

3. [ ] YES [X] NO Conduct the Sale on our behalf

Send correspondence to:

Name: **Nevada Association Services, Inc.**
Address: 6224 W. Desert Inn Road, Suite A
Las Vegas, NV 89146
Phone: (702) 804-8885
Fax: (702) 804-8887
Toll Free: (888) 627-5544
Contact: **Debbie Kluska**

PEBBLE CANYON HOA

Taylor Association Management Centennial

5550 Painted Mirage Rd Suite #330

Las Vegas, NV 89149-4584

Robert and Christine Hawkins

Redacted

Property Address: 3263 Morning Springs Dr.

Account #: 40570

Code	Date	Amount	Balance	Check#	Memo
	Balance Forward:	0.00			
A1	1/1/2008	48.00	48.00		APPLY CHARGES
PP	1/25/2008	-48.00	0.00	1938	1938 080125
pp	3/31/2008	-48.00	-48.00	1993	1993 080331
A1	4/1/2008	48.00	0.00		APPLY CHARGES
pp	6/30/2008	-48.00	-48.00	777777	777777 080630
A1	7/1/2008	48.00	0.00		APPLY CHARGES
A1	10/1/2008	48.00	48.00		APPLY CHARGES
pp	10/14/2008	-48.00	0.00	777777	777777 081014
A1	1/1/2009	48.00	48.00		APPLY CHARGES
pp	1/15/2009	-48.00	0.00	2071	2071 090115
A1	4/1/2009	48.00	48.00		APPLY CHARGES
pp	4/10/2009	-48.00	0.00	777777	777777 090410
A1	7/1/2009	48.00	48.00		APPLY CHARGES
pp	7/10/2009	-48.00	0.00	777777	777777 090710
12	8/27/2009	5.98	5.98		EXPENSE ADJ
pp	9/1/2009	-5.98	0.00	777777	777777 090901
A1	10/1/2009	48.00	48.00		APPLY CHARGES
pp	10/14/2009	-48.00	0.00	7777777	7777777 091014
A1	1/1/2010	48.00	48.00		APPLY CHARGES
pp	1/7/2010	-48.00	0.00	777777	777777 100107
A1	4/1/2010	48.00	48.00		APPLY CHARGES
pp	4/20/2010	-48.00	0.00	777777	777777 100420
A1	7/1/2010	48.00	48.00		APPLY CHARGES
pp	7/22/2010	-48.00	0.00	777777	777777 100722
12	9/27/2010	5.98	5.98		EXPENSE ADJ
A1	10/1/2010	48.00	53.98		APPLY CHARGES
PP	10/15/2010	-53.98	0.00	90	90 101015
Quarterly Assessment	1/1/2011	48.00	48.00		Quarterly Assessment
Late Fee	2/25/2011	10.00	58.00		Late Charge
Late Fee	3/25/2011	10.00	68.00		Late Charge
Quarterly Assessment	4/1/2011	48.00	116.00		Quarterly Assessment
Certified Mail Fee	4/19/2011	6.03	122.03		Certified Mail Fee
Intent to Lien Letter	4/19/2011	65.00	187.03		Intent to Lien Letter Fee
Late Fee	4/25/2011	10.00	197.03		Late Charge
Late Fee	5/25/2011	10.00	207.03		Late Charge
Credit: Cert. Mail Fee	5/27/2011	-6.03	201.00		
Credit: Intent to Lien fee	5/27/2011	-65.00	136.00		
Late Fee	6/25/2011	10.00	146.00		Late Charge

PEBBLE CANYON HOA

Taylor Association Management Centennial

5550 Painted Mirage Rd Suite #330

Las Vegas, NV 89149-4584

Code	Date	Amount	Balance	Check#	Memo
Quarterly Assessment	7/1/2011	48.00	194.00		Quarterly Assessment
Late Fee	7/25/2011	10.00	204.00		Late Charge
Late Fee	8/25/2011	10.00	214.00		Late Charge
Late Fee	9/25/2011	10.00	224.00		Late Charge
Quarterly Assessment	10/1/2011	48.00	272.00		Quarterly Assessment
Late Fee	10/25/2011	10.00	282.00		Late Charge
Late Fee	11/25/2011	10.00	292.00		Late Charge
Late Fee	12/25/2011	10.00	302.00		Late Charge
Quarterly Assessment	1/1/2012	48.00	350.00		Quarterly Assessment
Late Fee	1/25/2012	10.00	360.00		Late Charge
Late Fee	2/25/2012	10.00	370.00		Late Charge
Late Fee	3/25/2012	10.00	380.00		Late Charge
Quarterly Assessment	4/1/2012	48.00	428.00		Quarterly Assessment
Late Fee	4/25/2012	10.00	438.00		Late Charge
Balance Due Notice	4/25/2012	15.00	453.00		Balance Due Notice Fee
Balance Due Notice	5/25/2012	15.00	468.00		Late Charge
Balance Due Notice	5/25/2012	-15.00	453.00		Voided through Batch Void
Late Fee	5/25/2012	10.00	463.00		Late Charge
Late Fee	6/25/2012	10.00	473.00		Late Charge
Quarterly Assessment	7/1/2012	48.00	521.00		Quarterly Assessment
Late Fee	7/25/2012	10.00	531.00		Late Charge
Late Fee	8/25/2012	10.00	541.00		Late Charge
Late Fee	9/25/2012	10.00	551.00		Late Charge
Late Fee	10/25/2012	10.00	561.00		Late Charge
Late Fee	11/25/2012	10.00	571.00		Late Charge
Late Fee	12/25/2012	10.00	581.00		Late Charge

Current	30 - 59 Days	60 - 89 Days	>90 Days	Balance:	581.00
0.00	10.00	10.00	561.00		

PEBBLE CANYON HOA

Taylor Association Management Centennial

5550 Painted Mirage Rd Suite #330

Las Vegas, NV 89149-4584

Robert and Christine Hawkins

Redacted

Property Address: 3283 Morning Springs Dr.

Account #: 50674

Code	Date	Amount	Balance	Check#	Memo
	Balance Forward:	0.00			
Violation Fine	10/18/2011	100.00	100.00		dead/dying lawn
Violation Fine	1/17/2012	100.00	200.00		weekly fine
Violation Fine	1/24/2012	100.00	300.00		weekly fine
Violation Fine	1/31/2012	100.00	400.00		weekly fine
Violation Fine	2/7/2012	100.00	500.00		weekly fine
Violation Fine	2/14/2012	100.00	600.00		weekly fine
Violation Fine	2/21/2012	100.00	700.00		weekly fine
Violation Fine	2/28/2012	100.00	800.00		weekly fine
Violation Fine	3/6/2012	100.00	900.00		weekly fine
Violation Fine	3/13/2012	100.00	1,000.00		weekly fine
Violation Fine	3/20/2012	100.00	1,100.00		weekly fine
Violation Fine	3/27/2012	100.00	1,200.00		weekly fine
Violation Fine	4/3/2012	100.00	1,300.00		weekly fine
Violation Fine	4/10/2012	100.00	1,400.00		weekly fine
Violation Fine	4/17/2012	100.00	1,500.00		weekly fine
Violation Fine	4/24/2012	100.00	1,600.00		weekly fine
Violation Fine	5/1/2012	100.00	1,700.00		weekly fine
Violation Fine	5/8/2012	100.00	1,800.00		weekly fine
Violation Fine	5/15/2012	100.00	1,900.00		weekly fine
Violation Fine	5/22/2012	100.00	2,000.00		weekly fine
Violation Fine	5/29/2012	100.00	2,100.00		weekly fine
Violation Fine	6/5/2012	100.00	2,200.00		weekly fine
Violation Fine	6/12/2012	100.00	2,300.00		weekly fine
Violation Fine	6/19/2012	100.00	2,400.00		weekly fine
Violation Fine	6/26/2012	100.00	2,500.00		weekly fine
Violation Fine	7/3/2012	100.00	2,600.00		weekly fine
Violation Fine	7/10/2012	100.00	2,700.00		weekly fine
Violation Fine	7/17/2012	100.00	2,800.00		weekly fine
Violation Fine	7/24/2012	100.00	2,900.00		weekly fine
Violation Fine	7/31/2012	100.00	3,000.00		weekly fine
Violation Fine	8/7/2012	100.00	3,100.00		weekly fine
Violation Fine	8/14/2012	100.00	3,200.00		weekly fine
Violation Fine	8/21/2012	100.00	3,300.00		weekly fine
Violation Fine	8/28/2012	100.00	3,400.00		weekly fine
Violation Fine	9/4/2012	100.00	3,500.00		weekly fine
Violation Fine	9/11/2012	100.00	3,600.00		weekly fine
Violation Fine	9/18/2012	100.00	3,700.00		weekly fine
Violation Fine	9/25/2012	100.00	3,800.00		weekly fine

PEBBLE CANYON HOA

Taylor Association Management Centennial

5550 Painted Mirage Rd Suite #330

Las Vegas, NV 89149-4584

Code	Date	Amount	Balance	Check#	Memo
Violation Fine	10/2/2012	100.00	3,900.00		weekly fine
Violation Fine	10/9/2012	100.00	4,000.00		weekly fine
Violation Fine	10/16/2012	100.00	4,100.00		weekly fine
Violation Fine	10/23/2012	100.00	4,200.00		weekly fine
Violation Fine	10/30/2012	100.00	4,300.00		weekly fine
Violation Fine	11/6/2012	100.00	4,400.00		weekly fine
Violation Fine	11/13/2012	100.00	4,500.00		weekly fine
Violation Fine	11/20/2012	100.00	4,600.00		weekly fine
Violation Fine	11/27/2012	100.00	4,700.00		weekly fine
Violation Fine	12/4/2012	100.00	4,800.00		weekly fine
Violation Fine	12/11/2012	100.00	4,900.00		weekly fine
Violation Fine	12/18/2012	100.00	5,000.00		weekly fine
Violation Fine	12/18/2012	100.00	5,100.00		weekly fine
Violation Fine	12/25/2012	100.00	5,200.00		weekly fine
Violation Fine	12/25/2012	100.00	5,300.00		weekly fine
Violation Fine	1/1/2013	100.00	5,400.00		weekly fine
Violation Fine	1/8/2013	100.00	5,500.00		weekly fine
Violation Fine	1/15/2013	100.00	5,600.00		weekly fine
Violation Fine	1/22/2013	100.00	5,700.00		weekly fine
Violation Fine	1/29/2013	100.00	5,800.00		weekly fine

Current	30 - 59 Days	60 - 89 Days	>90 Days	Balance:	5,800.00
500.00	600.00	500.00	4,200.00		

Hawkins, Robert
3263 Morning Springs Drive

Pebble Canyon HOA
Account No.:40570

NAS #N71869

Assessments, Late Fees, Interest, Attorneys Fees & Collection Costs

Dates of Delinquency: 01/01/2011-2/1/2013	Qty	Quarterly Present Rate 1/1/2011 2/1/2013	CURRENT NAS FEES 1/1/2011 2/1/2013	TOTAL NAS COSTS 1/1/2011 2/1/2013
Balance Forward		0.00	0.00	0.00
Assessment Amount		48.00	0.00	0.00
No. of Periods Delinquent		7	0	0
Total Assessments Due		336.00	0.00	0.00
Late fee amount		10.00	0.00	0.00
No. of Periods Late Fees Incurred		23	0	0
Total Late Fees Due		230.00	0.00	0.00
Interest Due		0.00	0.00	0.00
Violations (Started 10/18/2011)		**5800.00**	0.00	0.00
Mgmt Intent to Lien		0.00	0.00	0.00
Misc: Balance Due Notice		15.00	0.00	0.00
Management Co. Fee/ Admin Fee		200.00	0.00	0.00
Transfer Fee		0.00	0.00	0.00
Demand Letter		0.00	135.00	0.00
Notice of Delinquent Assessment Lien/Violations Lien		0.00	325.00	0.00
Release of Notice of Delinquent Assessment Lien/Violations Lien		0.00	30.00	0.00
Mailing		0.00	128.00	189.76
Recording Costs		0.00	0.00	87.00
Intent to Notice of Default		0.00	75.00	0.00
Payment Plan Fee		0.00	0.00	0.00
Payment Plan Breach Letters		0.00	0.00	0.00
Escrow Demand Fee		0.00	0.00	0.00
Notice of Default Fees		0.00	400.00	0.00
Title Report		0.00	0.00	0.00
Property Report		0.00	0.00	195.00
Notice of Sale Fee		0.00	250.00	0.00
Posting & Publication Cost		0.00	0.00	0.00
Publication Cost		0.00	0.00	346.67
Posting & Serving Service Cost		0.00	0.00	75.00
Courier		0.00	0.00	0.00
Postponement of Sale		0.00	0.00	0.00
Conduct Foreclosure Sale		0.00	125.00	0.00
Prepare/Record Deed		0.00	0.00	0.00
Property Transfer Tax		0.00	0.00	0.00
Subtotals		$6581.00	$1468.00	$893.43

Credit	Date	Type	Amount
Backout Violations	1/28/2013	Violations	(5800.00)
			(0.00)

OTHER CREDITS

TOTAL (5800.00)

Payment Credits	Amount
Assessments/Violations	(0.00)
Interest	(0.00)
Late charges	(0.00)
Management Co	(0.00)
NAS Fees	(0.00)
NAS Costs	(0.00)
PAYMENTS TOTAL	0.00
TOTAL	3142.43

Violations Dyed
No Dog Lien

Assessments:	$351.00
Interest:	$0.00
Late charges:	$230.00
Management Co:	$200.00
Collection fees:	$1468.00
Collection costs:	$893.43
GRAND TOTAL:	$3142.43

Nevada Association Services, Inc. is a debt collector. Nevada Association Services, Inc. is attempting to collect a debt. Any information obtained will be used for that purpose.

2/1/2013

APN # 177-24-514-043
Pebble Canyon HOA

NAS # N71869

NOTICE OF FORECLOSURE 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 NEVADA ASSOCIATION SERVICES, INC. AT (702) 804-8885. IF YOU NEED ASSISTANCE, PLEASE CALL THE FORECLOSURE SECTION OF THE OMBUDSMAN'S OFFICE, NEVADA REAL ESTATE DIVISION, AT 1-877-829-9907 IMMEDIATELY.

YOU ARE IN DEFAULT UNDER A DELINQUENT ASSESSMENT LIEN, July 31, 2012. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

NOTICE IS HEREBY GIVEN THAT on 3/1/2013 at 10:00 am at the front entrance to the Nevada Association Services, Inc. 6224 West Desert Inn Road, Las Vegas, Nevada, under the power of sale pursuant to the terms of those certain covenants conditions and restrictions recorded on November 8, 1991 as instrument number 01962 Book 911108 of official records of Clark County, Nevada Association Services, Inc., as duly appointed agent under that certain Delinquent Assessment Lien, recorded on August 3, 2012 as document number 0002972 Book 20120803 of the official records of said county, will sell at public auction to the highest bidder, for lawful money of the United States, all right, title, and interest in the following commonly known property known as: 3263 Morning Springs Drive, Henderson, NV 89074. Said property is legally described as: SEASONS AT PEBBLE CANYON, PLAT BOOK 53, PAGE 45, LOT 50, BLOCK 10, official records of Clark County, Nevada.

The owner(s) of said property as of the date of the recording of said lien is purported to be: Robert M Hawkins, Christine V Hawkins

The undersigned agent disclaims any liability for incorrectness of the street address and other common designations, if any, shown herein. The sale will be made without covenant or warranty, expressed or implied regarding, but not limited to, title or possession, or encumbrances, or obligations to satisfy any secured or unsecured liens. 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 $3,142.43. Payment must be in cash or a cashier's check drawn on a state or national bank, check drawn on a state or federal savings and loan association, savings association or savings bank and authorized to do business in the State of Nevada. The Notice of Default and Election to Sell the described property was recorded on 9/20/2012 as instrument number 0001446 Book 20120920 in the official records of Clark County.

Nevada Association Services, Inc. is a debt collector. Nevada Association Services, Inc. is attempting to collect a debt. Any information obtained will be used for that purpose.

February 1, 2013

Nevada Association Services, Inc.
6224 W. Desert Inn Road, Suite A
Las Vegas, NV 89146 (702) 804-8885, (888) 627-5544

When Recorded Mail To:
Nevada Association Services, Inc.
6224 W. Desert Inn Road, Suite A
Las Vegas, NV 89146

By: Elissa Hollander, Agent for Association and employee of
Nevada Association Services, Inc.

Trustee's Sale Number 1869

[Attachment Here]

STATE OF NEVADA)
) ss.
COUNTY OF CLARK)

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

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

Dated FEB 04 2013

Signature

Chase-Hawkins_AA0007157

7196 9008 9111 9084 1550

TO:
Pebble Canyon HOA
c/o Terry Divine
Taylor Association Management
259 North Pecos, Ste. 100
Henderson, NV 89074

SENDER: TS No.: N71869

REFERENCE:

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	$.21
	Certified Fee	
	Return Receipt Fee	
	Restricted Delivery	
	Total Postage & Fees	

USPS®
Receipt for Certified Mail™
No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

7196 9008 9111 9084 1543

TO:
State of Nevada
Ombudsman for Common-Interest Con
2501 East Sahara Avenue, #102
Las Vegas, Nevada 89104

SENDER: TS No.: N71869

REFERENCE:

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	$.21
	Certified Fee	
	Return Receipt Fee	
	Restricted Delivery	
	Total Postage & Fees	

USPS®
Receipt for Certified Mail™
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POSTMARK OR DATE

7196 9008 9111 9084 1536

TO:
ROBERT M. HAWKINS
3263 MORNING SPRINGS DRIVE
HENDERSON, NV 89074-6958

SENDER: TS No.: N71869

REFERENCE:

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	$.21
	Certified Fee	
	Return Receipt Fee	
	Restricted Delivery	
	Total Postage & Fees	

USPS®
Receipt for Certified Mail™
No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

7196 9008 9111 9084 1529

TO:
CHRISTINE V. HAWKINS
3263 MORNING SPRINGS DRIVE
HENDERSON, NV 89074-6958

SENDER: TS No.: N71869

REFERENCE:

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	$.21
	Certified Fee	
	Return Receipt Fee	
	Restricted Delivery	
	Total Postage & Fees	

USPS®
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POSTMARK OR DATE

Chase-Hawkins_LA0488158

7196 9008 9111 9084 1512

TO: ROBERT M. HAWKINS
Redacted

SENDER: TS No.: N71869

REFERENCE:

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	$.21
	Certified Fee	
	Return Receipt Fee	
	Restricted Delivery	
	Total Postage & Fees	

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Do Not Use for International Mail

POSTMARK OR DATE

7196 9008 9111 9084 1505

TO: CHRISTINE V. HAWKINS
Redacted

SENDER: TS No.: N71868

REFERENCE:

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	$.21
	Certified Fee	
	Return Receipt Fee	
	Restricted Delivery	
	Total Postage & Fees	

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POSTMARK OR DATE

7196 9008 9111 9084 1499

TO: GREENPOINT MORTGAGE FUNDINC
MIN Redacted
100 WOODHOLLOW DRIVE
NOVATO, CA 94945

SENDER: TS No.: N71869

REFERENCE:

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	$.21
	Certified Fee	
	Return Receipt Fee	
	Restricted Delivery	
	Total Postage & Fees	

USPS®
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POSTMARK OR DATE

7196 9008 9111 9084 1482

TO: MERS
MIN Redacted
P.O. BOX 2026
FLINT, MI 48501-2026

SENDER: TS No.: N71869

REFERENCE:

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	$.21
	Certified Fee	
	Return Receipt Fee	
	Restricted Delivery	
	Total Postage & Fees	

USPS®
Receipt for Certified Mail™
No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

7196 9008 9111 9084 1468

TO:
CALIFORNIA RECONVEYANCE COM
T.S. NO. 137803NV
9200 OAKDALE AVENUE
MAIL STOP: CA2-4379
CHATSWORTH, CA 91311

SENDER: TS No.: N71869

REFERENCE:

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	$.21
	Certified Fee	
	Return Receipt Fee	
	Restricted Delivery	
	Total Postage & Fees	

USPS®
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Do Not Use for International Mail

POSTMARK OR DATE

7196 9008 9111 9084 1475

TO:
JPMORGAN CHASE BANK, N.A.
C/O CALIFORNIA RECONVEYANCE (
MIN: [redacted]
9200 OAKDALE AVENUE
MAIL STOP: CA2-4379
CHATSWORTH, CA 91311

SENDER: TS No.: N71869

REFERENCE:

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	$.21
	Certified Fee	
	Return Receipt Fee	
	Restricted Delivery	
	Total Postage & Fees	

USPS®
Receipt for Certified Mail™
No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

7196 9008 9111 9084 1451

TO:
REPUBLIC SERVICES
ACCT NO [redacted]
P.O. BOX 98508
LAS VEGAS, NV 89193-8508

SENDER: TS No.: N71869

REFERENCE:

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	$.21
	Certified Fee	
	Return Receipt Fee	
	Restricted Delivery	
	Total Postage & Fees	

USPS®
Receipt for Certified Mail™
No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

Chase-Hawkins_AN_0000159

Notice of Sale:

Sent by First Class Mail & Certified Mail with a Return Receipt requested.

7196 9008 9111 9084 1543

A. Received by (Please Print Clearly) B. Date of Delivery

C. Signature

X Agent / Addressee

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

3. Service Type CERTIFIED MAIL™

4. Restricted Delivery? (Extra Fee) Yes

1. Article Addressed to:

State of Nevada
Ombudsman for Common-Interest Communities
501 East Sahara Avenue, #102
Las Vegas, Nevada 89104

RECEIVED
FEB 06 2013
NEVADA ASSN SERVICES

TS No.: N71869
Hawkins
Pebble Canyon HOA

PS Form 3811, January 2005 Domestic Return Receipt

7196 9008 9111 9084 1451

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly) B. Date of Delivery
FEB 05 2013

C. Signature
X Agent / Addressee

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

3. Service Type CERTIFIED MAIL™

4. Restricted Delivery? (Extra Fee) Yes

1. Article Addressed to:

REPUBLIC SERVICES
ACCT NO [redacted]
P.O. BOX 98508
LAS VEGAS, NV 89193-8508

RECEIVED
FEB 07 2013
NEVADA ASSN SERVICES

TS No.: N71869
Hawkins
Pebble Canyon HOA

PS Form 3811, January 2005 Domestic Return Receipt

7196 9008 9111 9084 1512

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly) B. Date of Delivery
2/5

C. Signature
X Agent / Addressee

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

3. Service Type CERTIFIED MAIL™

4. Restricted Delivery? (Extra Fee) Yes

1. Article Addressed to:

ROBERT M. HAWKINS
[redacted]

RECEIVED
FEB 06 2013
NEVADA ASSN SERVICES

TS No.: N71869
Hawkins
Pebble Canyon HOA

PS Form 3811, January 2005 Domestic Return Receipt

7196 9008 9111 9084 1505

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly) B. Date of Delivery
2/5

C. Signature
X Agent / Addressee

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

3. Service Type CERTIFIED MAIL™

4. Restricted Delivery? (Extra Fee) Yes

1. Article Addressed to:

CHRISTINE V. HAWKINS
[redacted]

RECEIVED
FEB 06 2013
NEVADA ASSN SERVICES

TS No.: N71869
Hawkins
Pebble Canyon HOA

PS Form 3811, January 2005 Domestic Return Receipt

Chase-Hawkins_AN_0400161

7196 9008 9111 9084 1482

3. Service Type CERTIFIED MAIL™

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

MERS
MIN:
P.O. BOX 2026
FLINT, MI 48501-2026

A. Received by (Please Print Clearly) B. Date of Delivery

C. Signature

X Linda Wilson ☐ Agent ☐ Addressee

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

RECEIVED
FEB 08 2013
NEVADA ASSN SERVICES

TS No.: N71869
Hawkins
Pebble Canyon HOA

PS Form 3811, January 2005 Domestic Return Receipt

2. Article Number

7196 9008 9111 9084 1550

3. Service Type CERTIFIED MAIL™

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

Pebble Canyon HOA
c/o Terry Divine
Premier Association Management
2119 North Pecos, Ste. 100
Henderson, NV 89074

A. Received by (Please Print Clearly) C. Huaman B. Date of Delivery 2/9/13

C. Signature

x C. Huaman ☐ Agent ☐ Addressee

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

RECEIVED
FEB 08 2013
NEVADA ASSN SERVICES

TS No.: N71869
Hawkins
Pebble Canyon HOA

PS Form 3811, January 2005 Domestic Return Receipt

Article Number

7196 9008 9111 9084 1475

Service Type CERTIFIED MAIL™

Restricted Delivery? (Extra Fee) ☐ Yes

Article Addressed to:

JPMORGAN CHASE BANK, N.A.
C/O CALIFORNIA RECONVEYANCE COMPANY
ATN:
3200 OAKDALE AVENUE
MAIL STOP: CA2-4379
CHATSWORTH, CA 91311

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly) B. Date of Delivery

C. Signature

X ☐ Agent ☐ Addressee

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

RECEIVED
FEB 11 2013
NEVADA ASSN SERVICES

TS No.: N71869
Hawkins
Pebble Canyon HOA

S Form 3811, January 2005 Domestic Return Receipt

2. Article Number

7196 9008 9111 9084 1468

3. Service Type CERTIFIED MAIL™

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

CALIFORNIA RECONVEYANCE COMPANY
T.S. NO. 137803NV
3200 OAKDALE AVENUE
MAIL STOP: CA2-4379
CHATSWORTH, CA 91311

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly) B. Date of Delivery

C. Signature

X ☐ Agent ☐ Addressee

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

RECEIVED
FEB 11 2013
NEVADA ASSN SERVICES

TS No.: N71869
Hawkins
Pebble Canyon HOA

PS Form 3811, January 2005 Domestic Return Receipt

Chase-Hawkins_AN_0700162

NAS

9720 W. Covington Rd., Las Vegas, Nevada 89148

Foreclosure Processing

CERTIFIED MAIL

7196 9008 9111 9084 1529

RECEIVED
FEB 08 2013
NEVADA ASSN SERVICES

TS No.: N71869

CHRISTINE V. HAWKINS
3263 MORNING SPRINGS DRIVE
HENDERSON, NV

NIXIE 891 DE 1 00 02/06/13
RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD
BC: 89146661224 *0194-06068-06-46

42 LRDFRAL 89146661224

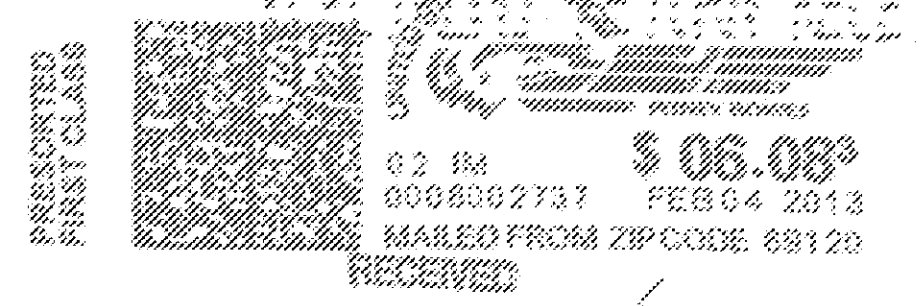
CERTIFIED MAIL

NAS

9720 W. Covington Rd., Las Vegas, Nevada 89148

Foreclosure Processing

7196 9008 9111 9084 1536



RECEIVED
FEB 08 2013
NEVADA ASSN SERVICES

TS No.: N71869

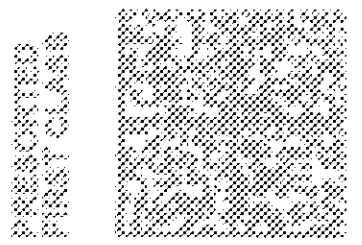
ROBERT M. HAWKINS
3263 MORNING SPRINGS DRIVE
HENDERSON, NV 89074-6958

NIXIE 891 FE 1 00 02/06/13
RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD
BC: 89146661224 *0194-05079-06-46

42 LRDFRAL 89146661224

Chase-HawkinA_NA0000163

NAS
9324 W. Desert Inn Rd., Las Vegas, Nevada 89148
Nevada Service Requested



FIRST-CLASS MAIL
02 1R $ 00.43⁸
0008934858 FEB 04 2013
MAILED FROM ZIP CODE 89120

RECEIVED
FEB 08 2013
NEVADA ASSN SERVICES

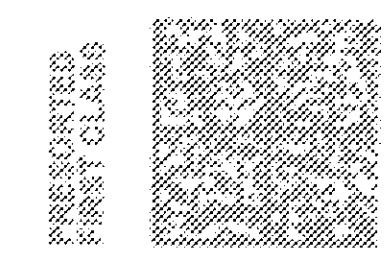
TS No.: N71869

ROBERT M. HAWKINS
3263 MORNI
HENDERSO NIXIE 891 DE 1 00 02/06/13

RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD

BC: 89146661224 *0194-06066-06-46

NAS
9324 W. Desert Inn Rd., Las Vegas, Nevada 89148
Nevada Service Requested



FIRST-CLASS MAIL
02 1R $ 00.43⁸
0008934858 FEB 04 2013
MAILED FROM ZIP CODE 89120

RECEIVED
FEB 08 2013
NEVADA ASSN SERVICES

TS No.: N71869

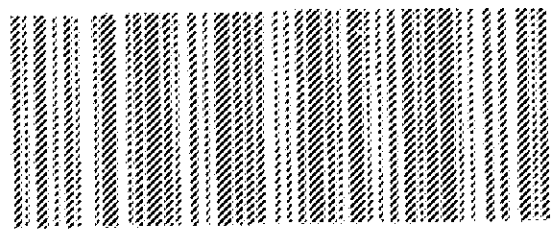
CHRISTINE V. HAWKINS
3263 MORNING SPRINGS DRIVE
HENDERSON, NV 89052 NIXIE 891 DE 1 00 02/06/13

RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD

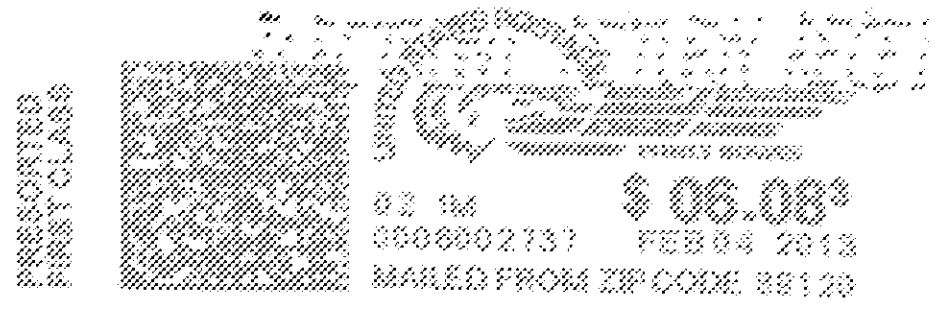
BC: 89146661224 *0194-06067-06-46

Chase-Hawkins_AV0700164

CERTIFIED MAIL



7196 9008 9111 9084 1499



$06.08[3]
02 1M
0006002737 FEB 04 2013
MAILED FROM ZIP CODE 89129

RECEIVED
FEB 14 2013
NEVADA ASSN SERVICES

NOT DELIVERABLE AS ADDRESSED UNABLE TO FORWARD

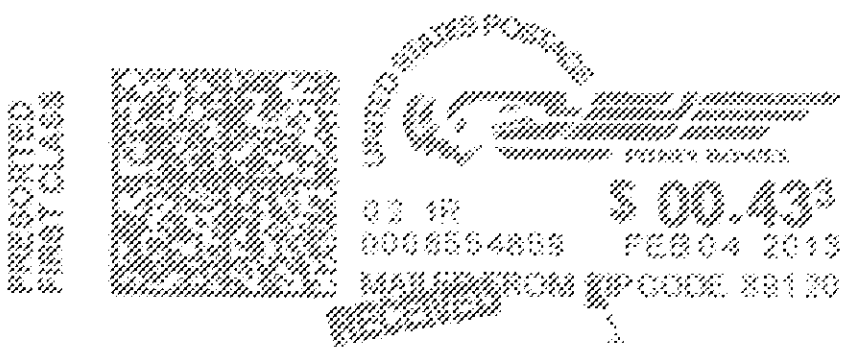
TS No.: N71869

GREENPOINT MORTGAGE FUNDING, INC.
MIN:
100 WOODHOLLOW DR
NOVATO, CA 94945

NIXIE 957 DE 1 00 02/08/13

RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD

BC: 89146661224 *0694-02209-04-46



$00.43[3]
02 1R
0006594885 FEB 04 2013
MAILED FROM ZIP CODE 89120

RECEIVED
FEB 19 2013
NEVADA ASSN SERVICES

TS No.: N71869

GREENPOINT MORTGAGE FUNDING, INC.
MIN:
100 WOODHOLLOW
NOVATO, CA 94945

NIXIE 957 DE 1 00 02/12/13

RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD

BC: 89146661224 *2472-04197-12-34

Chase-Hawkins_AN0470165

17501 Irvine Blvd., Suite # 1, Tustin, California 92780

Phone: (714) 573-7777 Fax: (714) 573-7755 Toll Free: (800) 570-3500 Fax: (800) 570-3515

Number:	1019150PPP
Page:	1
Date:	2/11/2013

SOLD TO

NEVADA ASSOCIATION SERVICES
6224 W DESERT INN RD
SUITE A
LAS VEGAS, NV 89146

SHIP TO

T.S. Number	Trustor Name	Customer No	Due Date	Terms
871869	Hawkins	237	3/13/2013	Net 30 Days

Item No.	Description/Comments	Run Dates	Amount
POST	NOTICE OF SALE		75.00
PUB	PUBLISH: NEVADA LEGAL NEWS	2/8, 2/15, 02/22/2013	346.67

3283 Morning Springs Drive
Henderson, NV
89074

CLARK, NV COUNTY

Subtotal before taxes	421.67
Total taxes	0.00
Total amount	421.67
Payment received	0.00
Discount taken	0.00
Amount due	421.67

Customer Copy

(9)

RECORDING COVER PAGE

Must be typed or printed clearly in black ink only.

APN# 122-29-514-043

11 digit Assessor's Parcel Number may be obtained at:
http://redrock.co.clark.nv.us/assrrealprop/ownr.aspx

Inst #: 201302070000892
Fees: $18.00
N/C Fee: $0.00
02/07/2013 09:34:04 AM
Receipt #: 1488994
Requestor:
NORTH AMERICAN TITLE COMPAN
Recorded By: RNS Pgs: 2
DEBBIE CONWAY
CLARK COUNTY RECORDER

TITLE OF DOCUMENT (DO NOT Abbreviate)

NOTICE OF FORECLOSURE SALE

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

Recording requested by:

NORTH AMERICAN TITLE COMPANY

Return to:

Name NORTH AMERICAN TITLE COMPANY

Address 8485 W. SUNSET ROAD #111

City/State/Zip LAS VEGAS, NV 89113

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

An additional recording fee of $1.00 will apply.

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

P:\Recorder\Forms 12_2010

APN # 177-24-514-043
Pebble Canyon HOA

NAS # N71869

Accommodation

NOTICE OF FORECLOSURE 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 NEVADA ASSOCIATION SERVICES, INC. AT (702) 804-8885. IF YOU NEED ASSISTANCE, PLEASE CALL THE FORECLOSURE SECTION OF THE OMBUDSMAN'S OFFICE, NEVADA REAL ESTATE DIVISION, AT 1-877-829-9907 IMMEDIATELY.

YOU ARE IN DEFAULT UNDER A DELINQUENT ASSESSMENT LIEN, July 31, 2012. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

NOTICE IS HEREBY GIVEN THAT on 3/1/2013 at 10:00 am at the front entrance to the Nevada Association Services, Inc. 6224 West Desert Inn Road, Las Vegas, Nevada, under the power of sale pursuant to the terms of those certain covenants conditions and restrictions recorded on November 8, 1991 as instrument number 01962 Book 911108 of official records of Clark County, Nevada Association Services, Inc., as duly appointed agent under that certain Delinquent Assessment Lien, recorded on August 3, 2012 as document number 0002972 Book 20120803 of the official records of said county, will sell at public auction to the highest bidder, for lawful money of the United States, all right, title, and interest in the following commonly known property known as: 3263 Morning Springs Drive, Henderson, NV 89074. Said property is legally described as: SEASONS AT PEBBLE CANYON, PLAT BOOK 53, PAGE 45, LOT 50, BLOCK 10, official records of Clark County, Nevada.

The owner(s) of said property as of the date of the recording of said lien is purported to be: Robert M Hawkins, Christine V Hawkins

The undersigned agent disclaims any liability for incorrectness of the street address and other common designations, if any, shown herein. The sale will be made without covenant or warranty, expressed or implied regarding, but not limited to, title or possession, or encumbrances, or obligations to satisfy any secured or unsecured liens. 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 $3,142.43. Payment must be in cash or a cashier's check drawn on a state or national bank, check drawn on a state or federal savings and loan association, savings association or savings bank and authorized to do business in the State of Nevada. The Notice of Default and Election to Sell the described property was recorded on 9/20/2012 as instrument number 0001446 Book 20120920 in the official records of Clark County.

Nevada Association Services, Inc. is a debt collector. Nevada Association Services, Inc. is attempting to collect a debt. Any information obtained will be used for that purpose.

February 1, 2013

Nevada Association Services, Inc.
6224 W. Desert Inn Road, Suite A
Las Vegas, NV 89146 (702) 804-8885, (888) 627-5544

By: Elissa Hollander, Agent for Association and employee of Nevada Association Services, Inc.

When Recorded Mail To:
Nevada Association Services, Inc.
6224 W. Desert Inn Road, Suite A
Las Vegas, NV 89146

AFFP

P1019180

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:

Feb 08, 2013
Feb 15, 2013
Feb 22, 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: Feb 22, 2013

Rosalie Qualls

APN # 177-24-614-043 NAS # N71669 Pebble Canyon HOA NOTICE OF FORECLOSURE 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 NEVADA ASSOCIATION SERVICES, INC. AT (702) 804-8885. IF YOU NEED ASSISTANCE, PLEASE CALL THE FORECLOSURE SECTION OF THE OMBUDSMAN'S OFFICE, NEVADA REAL ESTATE DIVISION, AT 1-877-829-9907 IMMEDIATELY. YOU ARE IN DEFAULT UNDER A DELINQUENT ASSESSMENT LIEN, July 31, 2012. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER. NOTICE IS HEREBY GIVEN THAT on 3/1/2013 at 10:00 am at the front entrance to the Nevada Association Services, Inc. 6224 West Desert Inn Road, Las Vegas, Nevada, under the power of sale pursuant to the terms of those certain covenants conditions and restrictions recorded on November 8, 1991 as instrument number 01962 Book 911108 of official records of Clark County, Nevada Association Services, Inc., as duly appointed agent under that certain Delinquent Assessment Lien, recorded on August 3, 2012 as document number 0002972 Book 20120803 of the official records of said county, will sell at public auction to the highest bidder, for lawful money of the United States, all right, title, and interest in the following commonly known property known as: 3283 Morning Springs Drive, Henderson, NV 89074. Said property is legally described as: SEASONS AT PEBBLE CANYON, PLAT BOOK 53, PAGE 45, LOT 50, BLOCK 10, official records of Clark County, Nevada. The owner(s) of said property as of the date of the recording of said lien is purported to be: Robert M Hawkins, Christine V Hawkins The undersigned agent disclaims any liability for incorrectness of the street address and other common designations, if any, shown herein. The sale will be made without covenant or warranty, expressed or implied regarding, but not limited to, title or possession, or encumbrances, or obligations to satisfy any secured or unsecured liens. 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 $3,142.43. Payment must be in cash or a cashier's check drawn on a state or national bank, check drawn on a state or federal savings and loan association, savings association or savings bank and authorized to do business in the State of Nevada. The Notice of Default and Election to Sell the described property was recorded on 6/20/2012 as instrument number 0001446 Book 20120620 in the official records of Clark County, Nevada Association Services, Inc. is a debt collector. Nevada Association Services, Inc. is attempting to collect a debt. Any information obtained will be used for that purpose. February 1, 2013 Nevada Association Services, Inc. 6224 W. Desert Inn Road, Suite A Las Vegas, NV 89146 (702) 804-8885, (888) 627-8644 By: Elissa Hollander, Agent for Association and employee of Nevada Association Services, Inc. When Recorded Mail To: Nevada Association Services, Inc. 6224 W. Desert Inn Road, Suite A Las Vegas, NV 89146 P1019180 2/8, 2/15, 02/22/2013

04107370 00343578

PRIORITY POSTING & PUBLISHING-2013
17501 IRVINE BLVD. SUITE 1
TUSTIN, CA 92780

Priority Posting & Publishing
Order # P1019180
TS # N71869

AFFIDAVIT OF SERVICE

State of Nevada)
County of Clark)

I, Jeanette Vignale, 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 **Robert M. Hawkins and Christine V. Hawkins** with a copy of the Notice of Sale, on 2/5/2013 at approximately 3:37 PM, 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:

3263 Morning Springs Drive
Henderson NV 89074

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

Dated 2/5/2013

Nevada Legal Support Services LLC

Jeanette Vignale, 8222112
930 S. 4th Street, Suite 200
Las Vegas, NV 89101
(702) 382-2747
NV License #1711

NVLSS ID# 430738 82
COUNTY OF SERVICE: CLARK
SERVER: Jeanette Vignale