Super-PlayMate - SUPER/CLUB/CLUB WINDOW - [242557201: CHRISTIE L STUCKE]

File Edit Player Group Marketing Administration Reports Window Help HotKeys

Groups(V) | PersonalBanker | Documents | Financial | Rewards | SpeedMedia

Address(U) | Players | Interests | Memos(B) | Statistics (X) | Accounts/Transactions(Z)

Electronically Filed
Jan 17 2022 09:38 a.m.
Elizabeth A. Brown
Clerk of Supreme Court

Departments: SLOT, PIT

Statistics

Start Date 06/07/2016 End Date 05/07/2019 Average per Days in Trip Average per Days Played in Trip

| Type | Start Date | End Date | Trip | Play | Total In | Total Out | Att. Pd. | Actual Win | Theo Win | Time |
|---|---|---|---|---|---|---|---|---|---|---|
| SLOT | 11-26-2016 | 11-26-2016 | 1 | 1 | 911.00 | 430.78 | .00 | 480.22 | 114.62 | 0:25 |
| SLOT | 11-17-2016 | 11-17-2016 | 1 | 1 | 250.00 | 316.25 | .00 | -66.25 | 14.48 | 0:05 |
| SLOT | 11-06-2016 | 11-06-2016 | 1 | 1 | 679.50 | 579.53 | .00 | 99.97 | 93.84 | 0:49 |
| SLOT | 11-03-2016 | 11-03-2016 | 1 | 1 | 376.00 | 169.14 | .00 | 206.86 | 47.44 | 0:17 |
| SLOT | 10-25-2016 | 10-25-2016 | 1 | 1 | 717.50 | 397.64 | .00 | 319.86 | 87.31 | 0:37 |
| SLOT | 10-24-2016 | 10-24-2016 | 1 | 1 | 515.00 | 685.14 | .00 | -170.14 | 66.49 | 0:33 |
| SLOT | 10-17-2016 | 10-17-2016 | 1 | 1 | 1,390.... | 1,291.93 | .00 | 98.57 | 208.80 | 1:21 |
| SLOT | 10-14-2016 | 10-14-2016 | 1 | 1 | 2,327.... | 2,206.86 | .00 | 120.44 | 283.62 | 2:31 |
| SLOT | 10-11-2016 | 10-11-2016 | 1 | 1 | 256.00 | 144.60 | .00 | 111.40 | 30.63 | 0:13 |
| SLOT | 10-09-2016 | 10-09-2016 | 1 | 1 | 2,786.... | 2,895.07 | 936.40 | -1,045.37 | 302.00 | 2:13 |
| SLOT | 10-05-2016 | 10-05-2016 | 1 | 1 | 1,266.... | 1,005.38 | .00 | 261.12 | 122.39 | 0:56 |
| SLOT | 09-29-2016 | 09-29-2016 | 1 | 1 | 1,517.... | 1,198.99 | .00 | 318.51 | 185.71 | 1:19 |
| SLOT | 09-28-2016 | 09-28-2016 | 1 | 1 | 3,707.... | 3,865.77 | .00 | -158.77 | 311.57 | 2:32 |
| SLOT | 09-18-2016 | 09-18-2016 | 1 | 1 | 614.50 | 714.29 | .00 | -99.79 | 55.45 | 0:18 |
| SLOT | 09-15-2016 | 09-15-2016 | 1 | 1 | 7,948.... | 7,948.50 | .00 | .00 | 297.83 | 1:23 |
| SLOT | 09-13-2016 | 09-13-2016 | 1 | 1 | 3,625.... | 3,025.85 | .00 | 599.40 | 188.09 | 0:35 |
| SLOT | 09-10-2016 | 09-10-2016 | 1 | 1 | 356.00 | 1,056.75 | .00 | -700.75 | 66.09 | 0:32 |
| SLOT | 07-15-2016 | 07-15-2016 | 1 | 1 | 60,14... | 40,923.53 | 24,953.75 | -5,733.28 | 5,540.48 | 6:36 |
| SLOT | 07-14-2016 | 07-14-2016 | 1 | 1 | 68,56... | 43,308.30 | 30,427.56 | -5,170.56 | 6,244.79 | 7:27 |

1-Life | 2-Days | 3-Trips | 4-Daily | 5-Rating

ELECTRONICALLY SERVED
7/23/2020 3:47 PM

RECEIVED
SIERRA CORPORATE SERVICES
Date: July 30 2020
Received By: Ryan Worick
Routed To: Kelly Tobler

**SUBP**
Vincent Mayo, Esq.
Nevada State Bar Number: 8564
THE ABRAMS & MAYO LAW FIRM
6252 South Rainbow Blvd., Suite 100
Las Vegas, Nevada 89118
Tel: (702) 222-4021
Fax: (702) 248-9750
Email: VMGroup@TAMLF.com
Attorney for Plaintiff

Eighth Judicial District Court
Family Division
Clark County, Nevada

| | | |
|---|---|---|
| DAVID PATRICK STUCKE, | ) | Case No.: D-18-580621-D |
| | ) | |
| Plaintiff, | ) | Department: F |
| | ) | |
| vs. | ) | |
| | ) | |
| CHRISTIE LEEANN STUCKE, | ) | |
| | ) | |
| Defendant. | ) | |
| | ) | |

**SUBPOENA DUCES TECUM**
**THE STATE OF NEVADA SENDS GREETINGS TO:**

Custodian of Records
Silverton Casino, LLC
c/o Sierra Corporate Services – Las Vegas
2300 West Sahara Avenue, Suite 1200
Las Vegas, Nevada 89102

**YOU ARE HEREBY COMMANDED**, that all and singular, business and excuses being set aside, you appear and attend your

deposition on the 17th day of August 2020, at the hour of 9:00 a.m., at The Abrams & Mayo Law Firm, 6252 South Rainbow Blvd., Suite 100, Las Vegas, Nevada 89118.

**YOU ARE FURTHER COMMANDED** to bring with you at the time of your appearance any items set forth as follows: **Any and all records (whether in electronic format, written, or otherwise) regarding gambling / gaming of any kind by Christie Leeann Stucke, date of birth: April 13, 1978, AKA Christie Lecann Hentschl (hereinafter referred to as "Ms. Stucke"). Gambling / gaming should include, without limitation, any slot, table, sports book or other play for the period of May 1, 2019 through the date of production, including, monies expended, monies earned and tournament winnings. Records also should include, without limitation, her win/loss reports, her play detail report broken up by year, copies of W-2Gs, any and all records regarding markers and/or related debts, any and all records of player rewards/comps issued to and/or utilized by Ms. Stucke, any and all documentation related to any party cruises Ms. Stucke attended through your establishment, any and all records related to any frequent player card(s) and any and all other documentation related to Ms. Stucke.**

The requested documents may be provided in electronic format on a CD or via e-mail to vmgroup@tamlf.com.

If you fail to attend, you will be deemed guilty of contempt of Court and liable to pay all losses and damages caused by your failure to appear and in addition forfeit one hundred dollars ($100.00).

**IF, HOWEVER, THE DOCUMENTS REQUESTED ARE PROVIDED PRIOR TO THE DATE SET FORTH HEREIN, *TOGETHER WITH A NOTARIZED CERTIFICATE OF AUTHENTICITY FROM THE CUSTODIAN OF RECORDS*, NO ONE NEED APPEAR.** Please send the documents to: The Abrams & Mayo Law Firm, 6252 South Rainbow Blvd., Suite 100, Las Vegas, Nevada 89118 (702-222-4021).

Submitted by:

*/s/ Vincent Mayo, Esq.* Date: July 23, 2020

THE ABRAMS & MAYO LAW FIRM
Vincent Mayo, Esq.
Nevada State Bar Number: 8564
6252 South Rainbow Blvd., Suite 100
Las Vegas, Nevada 89118

## AFFIDAVIT OF CUSTODIAN OF RECORDS

STATE OF _____ )
) ss:
COUNTY OF _____ )

_____, being duly sworn and says:

1. That at all times herein affiant was over eighteen years of age, not a party to or interested in the proceedings in which this affidavit was made.

2. I am employed by Silverton Casino, LLC, in the _____ Department.

3. That on the ____ day of _____, 2020, affiant received the **NOTICE OF TAKING CUSTODIAN OF RECORDS DEPOSITION** and **SUBPOENA DUCES TECUM** requesting:

> **Any and all records (whether in electronic format, written, or otherwise) regarding gambling / gaming of any kind by Christie Leeann Stucke, date of birth: April 13, 1978, AKA Christie Leeann Hentschl (hereinafter referred to as "Ms. Stucke"). Gambling / gaming should include, without limitation, any slot, table, sports book or other play for the period of May 1, 2019 through the date of production, including, monies expended, monies earned and tournament winnings. Records also should include, without limitation, her win/loss reports, her play detail report broken up by year, copies of W-2Gs, any and all records regarding markers and/or related debts, any and all records of player rewards/comps issued to and/or utilized by Ms. Stucke, any and all documentation related to any party cruises Ms. Stucke**

**attended through your establishment, any and all records related to any frequent player card(s) and any and all other documentation related to Ms. Stucke.**

4. That on the ____ day of _____, 2020, affiant provided true and correct copies of said documents.

FURTHER, AFFIANT SAYETH NAUGHT.

Dated this ____ day of _____, 2020.

_____
AFFIANT

SIGNED AND SWORN to before me
this ____ day of _____, 2020.

_____
NOTARY PUBLIC

## EXHIBIT A

## NEVADA RULES OF CIVIL PROCEDURE

**Rule 45 (c) Protection of Persons Subject to Subpoena.**

(1) Avoiding Undue Burden or Expense; Sanctions. A party or attorney responsible for issuing and serving a subpoena must take reasonable steps to avoid imposing undue burden or expense on a person subject to the subpoena. The court that issued the subpoena must enforce this duty and may impose an appropriate sanction — which may include lost earnings and reasonable attorney fees — on a party or attorney who fails to comply.

(2) Command to Produce Materials or Permit Inspection.

(A) Appearance Not Required.

(i) A person commanded to produce documents, electronically stored information, or tangible things, or to permit the inspection of premises, need not appear in person at the place of production or inspection unless also commanded to appear for a deposition, hearing, or trial.

(ii) If documents, electronically stored information, or tangible things are produced to the party that issued the subpoena without an appearance at the place of production, that party must, unless otherwise stipulated by the parties or ordered by the court, promptly copy or electronically reproduce the documents or information, photograph any tangible items not subject to copying, and serve these items on every other party. The party that issued the subpoena may also serve a statement of the reasonable cost of copying, reproducing, or photographing, which a party receiving the copies, reproductions, or photographs must promptly pay. If a party disputes the cost, then the court, on motion, must determine the reasonable cost of copying the documents or information, or photographing the tangible items.

(B) Objections. A person commanded to produce documents, electronically stored information, or tangible things, or to permit the inspection of premises, or a person claiming a proprietary interest in the subpoenaed documents, information, tangible things, or premises to be inspected, may serve on the party or

attorney designated in the subpoena a written objection to inspecting, copying, testing, or sampling any or all of the materials or to inspecting the premises — or to producing electronically stored information in the form or forms requested. The person making the objection must serve it before the earlier of the time specified for compliance or 14 days after the subpoena is served. If an objection is made:

(i) the party serving the subpoena is not entitled to inspect, copy, test, or sample the materials or tangible things or to inspect the premises except by order of the court that issued the subpoena;

(ii) on notice to the parties, the objecting person, and the person commanded to produce or permit inspection, the party serving the subpoena may move the court that issued the subpoena for an order compelling production or inspection; and

(iii) if the court enters an order compelling production or inspection, the order must protect the person commanded to produce or permit inspection from significant expense resulting from compliance.

(3) Quashing or Modifying a Subpoena.

(A) When Required. On timely motion, the court that issued a subpoena must quash or modify the subpoena if it:

(i) fails to allow reasonable time for compliance;

(ii) requires a person to travel to a place more than 100 miles from the place where that person resides, is employed, or regularly transacts business in person, unless the person is commanded to attend trial within Nevada;

(iii) requires disclosure of privileged or other protected matter and no exception or waiver applies; or

(iv) subjects a person to an undue burden.

(B) When Permitted. On timely motion, the court that issued a subpoena may quash or modify the subpoena if it requires disclosing:

(i) a trade secret or other confidential research, development, or commercial information; or

(ii) an unretained expert's opinion or information that does not describe specific occurrences in dispute and results from the expert's study that was not requested by a party.

///

(C) Specifying Conditions as an Alternative. In the circumstances described in Rule 45(c)(3)(B), the court may, instead of quashing or modifying a subpoena, order an appearance or production under specified conditions if the party serving the subpoena:

(i) shows a substantial need for the testimony or material that cannot be otherwise met without undue hardship; and

(ii) ensures that the subpoenaed person will be reasonably compensated.

**(d) Duties in Responding to Subpoena.**

(1) Producing Documents or Electronically Stored Information. These procedures apply to producing documents or electronically stored information:

(A) Documents. A person responding to a subpoena to produce documents must produce them as they are kept in the ordinary course of business or must organize and label them to correspond to the categories in the demand.

(B) Form for Producing Electronically Stored Information Not Specified. If a subpoena does not specify a form for producing electronically stored information, the person responding must produce it in a form or forms in which it is ordinarily maintained or in a reasonably usable form or forms.

(C) Electronically Stored Information Produced in Only One Form. The person responding need not produce the same electronically stored information in more than one form.

(D) Inaccessible Electronically Stored Information. The person responding need not provide discovery of electronically stored information from sources that the person identifies as not reasonably accessible because of undue burden or cost. On motion to compel discovery or for a protective order, the person responding must show that the information is not reasonably accessible because of undue burden or cost. If that showing is made, the court may nonetheless order discovery from such sources if the requesting party shows good cause, considering the

limitations of Rule 26(b)(2)(C). The court may specify conditions for the discovery.

(2) Claiming Privilege or Protection.

(A) Information Withheld. A person withholding subpoenaed information under a claim that it is privileged or subject to protection as trial-preparation material must:

(i) expressly make the claim; and

(ii) describe the nature of the withheld documents, communications, or tangible things in a manner that, without revealing information itself privileged or protected, will enable the parties to assess the claim.

(B) Information Produced. If information produced in response to a subpoena is subject to a claim of privilege or of protection as trial-preparation material, the person making the claim may notify any party that received the information of the claim and the basis for it. After being notified, a party must promptly return, sequester, or destroy the specified information and any copies it has; must not use or disclose the information until the claim is resolved; must take reasonable steps to retrieve the information if the party disclosed it before being notified; and may promptly present the information under seal to the court for a determination of the claim. The person who produced the information must preserve the information until the claim is resolved.

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7/23/2020 3:46 PM
Steven D. Grierson
CLERK OF THE COURT

**NTTD**
Vincent Mayo, Esq.
Nevada State Bar Number: 8564
THE ABRAMS & MAYO LAW FIRM
6252 South Rainbow Blvd., Suite 100
Las Vegas, Nevada 89118
Tel: (702) 222-4021
Fax: (702) 248-9750
Email: VMGroup@TAMLF.com
Attorney for Plaintiff

Eighth Judicial District Court
Family Division
Clark County, Nevada

| | |
|---|---|
| DAVID PATRICK STUCKE,<br>Plaintiff,<br>vs.<br>CHRISTIE LEEANN STUCKE,<br>Defendant. | Case No.: D-18-580621-D<br>Department: F |

**NOTICE OF TAKING CUSTODIAN OF RECORDS DEPOSITION AND SEVEN DAY NOTICE OF INTENT TO SERVE SUBPOENA DUCES TECUM**

TO: CHRISTIE STUCKE, 3485 W. Maule Avenue, Las Vegas, Nevada 89118, Defendant, in proper person;

PLEASE TAKE NOTICE that Plaintiff, David Patrick Stucke, pursuant to NRCP 45(a)(4)(A) hereby states her intent to serve a Subpoena Duces Tecum on the entities listed herein.

///

PLEASE TAKE NOTICE that at 9:00 a.m. on August 17, 2020, at the office of THE ABRAMS & MAYO LAW FIRM, 6252 South Rainbow Blvd., Suite 100, Las Vegas, Nevada 89118, the Plaintiff in the above-entitled action will take the deposition of CUSTODIAN OF RECORDS FOR SILVERTON CASINO, LLC upon oral examination, pursuant to Rule 26 of the Nevada Rules of Civil Procedure, before a Notary Public, or before some other officer authorized by law to administer oaths. Oral examination will continue from day to day until completed.

DATED Thursday, July 23, 2020.

Respectfully Submitted,

THE ABRAMS & MAYO LAW FIRM

*/s/ Vincent Mayo, Esq.*

Vincent Mayo, Esq.
Nevada State Bar Number: 8564
6252 South Rainbow Blvd., Suite 100
Las Vegas, Nevada 89118
Attorney for Plaintiff

## CERTIFICATE OF SERVICE

I hereby certify that the foregoing NOTICE OF TAKING CUSTODIAN OF RECORDS DEPOSITION AND SEVEN DAY NOTICE OF INTENT TO SERVE SUBPOENA DUCES TECUM was filed electronically with the Eighth Judicial District Court in the above-entitled matter, on Thursday, July 23, 2020. Electronic service of the foregoing document, as well as the SUBPOENA DUCES TECUM, shall be made in accordance with the Master Service List, pursuant to NEFCR 9, as follows:

Fred Page, Esq.
Attorney for Defendant

*/s/ Chantel Wade*
An Employee of The Abrams & Mayo Law Firm

# Silverton Hotel & Casino
**Annual Activity**
For Calendar Year 2019

## Club Member

CHRISTIE L STUCKE
3485 W MAULE AVE
Las Vegas NV 89118

SSN: XXX-XX-[redacted]

Player #: 242557201

### *Gaming Activity*

| Gaming Area | Dollars In | Dollars Out | Win/Loss | Att Pd Payout | Adjusted Win/Loss | # W2G Level Att Pd Payout | W2G Level Att Pd Payout |
|---|---|---|---|---|---|---|---|
| **Slot** | **257,579.81** | **218,611.63** | **-38,968.18** | **14,794.31** | **-24,173.87** | **5** | **13,029.06** |
| 5/6/2019 | 2,558.50 | 2,078.66 | -479.84 | 0.00 | -479.84 | 0 | 0.00 |
| 5/16/2019 | 1,279.80 | 1,980.50 | 700.70 | 0.00 | 700.70 | 0 | 0.00 |
| 5/21/2019 | 18,818.20 | 17,791.80 | -1,026.40 | 0.00 | -1,026.40 | 0 | 0.00 |
| 5/28/2019 | 195.00 | 204.16 | 9.16 | 0.00 | 9.16 | 0 | 0.00 |
| 6/2/2019 | 267.60 | 368.00 | 100.40 | 0.00 | 100.40 | 0 | 0.00 |
| 6/4/2019 | 14,001.00 | 13,171.65 | -829.35 | 0.00 | -829.35 | 0 | 0.00 |
| 6/5/2019 | 1,352.00 | 971.30 | -380.70 | 0.00 | -380.70 | 0 | 0.00 |
| 6/11/2019 | 1,146.30 | 1,146.30 | 0.00 | 0.00 | 0.00 | 0 | 0.00 |
| 6/18/2019 | 166.80 | 267.14 | 100.34 | 0.00 | 100.34 | 0 | 0.00 |
| 6/25/2019 | 1,321.60 | 829.81 | -491.79 | 0.00 | -491.79 | 0 | 0.00 |
| 7/2/2019 | 47.60 | 48.15 | 0.55 | 0.00 | 0.55 | 0 | 0.00 |
| 7/10/2019 | 1,015.00 | 713.73 | -301.27 | 0.00 | -301.27 | 0 | 0.00 |
| 7/16/2019 | 7,431.70 | 6,032.68 | -1,399.02 | 0.00 | -1,399.02 | 0 | 0.00 |
| 7/24/2019 | 10,183.15 | 7,961.64 | -2,221.51 | 0.00 | -2,221.51 | 0 | 0.00 |
| 7/30/2019 | 17,783.00 | 16,878.21 | -904.79 | 0.00 | -904.79 | 0 | 0.00 |
| 9/2/2019 | 346.90 | 347.13 | 0.23 | 0.00 | 0.23 | 0 | 0.00 |
| 9/13/2019 | 798.60 | 848.69 | 50.09 | 0.00 | 50.09 | 0 | 0.00 |
| 9/17/2019 | 1,563.00 | 2,264.94 | 701.94 | 0.00 | 701.94 | 0 | 0.00 |
| 9/24/2019 | 120.80 | 121.00 | 0.20 | 0.00 | 0.20 | 0 | 0.00 |
| 9/29/2019 | 8,478.25 | 7,307.84 | -1,170.41 | 0.00 | -1,170.41 | 0 | 0.00 |
| 11/9/2019 | 235.40 | 78.00 | -157.40 | 0.00 | -157.40 | 0 | 0.00 |
| 11/15/2019 | 44.80 | 44.80 | 0.00 | 0.00 | 0.00 | 0 | 0.00 |
| 11/22/2019 | 6,020.25 | 4,042.32 | -1,977.93 | 0.00 | -1,977.93 | 0 | 0.00 |
| 11/30/2019 | 1,061.25 | 761.90 | -299.35 | 0.00 | -299.35 | 0 | 0.00 |
| 12/3/2019 | 4,352.45 | 3,282.12 | -1,070.33 | 0.00 | -1,070.33 | 0 | 0.00 |
| 12/10/2019 | 9,951.25 | 7,046.65 | -2,904.60 | 1,550.19 | -1,354.41 | 1 | 1,550.19 |
| 12/11/2019 | 2,196.65 | 1,896.74 | -299.91 | 0.00 | -299.91 | 0 | 0.00 |
| 12/13/2019 | 90.64 | 11.45 | -79.19 | 0.00 | -79.19 | 0 | 0.00 |
| 12/20/2019 | 1,278.80 | 518.15 | -760.65 | 0.00 | -760.65 | 0 | 0.00 |
| 12/29/2019 | 620.65 | 1,397.80 | 777.15 | 0.00 | 777.15 | 0 | 0.00 |
| **Grand Totals** | 257,579.81 | 218,611.63 | -38,968.18 | 14,794.31 | -24,173.87 | 5 | 13,029.06 |

**End of Report**

*Gaming Activity* - The above information is provided in response to a request by the person shown above. The activity shown above is associated with the player's club card only. Hence, no assurance is made that this activity was accumulated by the person named above. The above figures may not be all inclusive of the person's gaming activity and only reflects that information currently available in the Silverton Hotel & Casino database. Further, the above 'Dollars In' figure may include winnings and may not be an accurate representation of investment.

# Silverton Hotel & Casino
**Annual Activity**

For Calendar Year 2020

## Club Member

CHRISTIE L STUCKE
3485 W MAULE AVE
Las Vegas NV 89118

SSN: XXX-XX-[redacted]

Player #: 242557201

### *Gaming Activity*

| Gaming Area | Dollars In | Dollars Out | Win/Loss | Att Pd Payout | Adjusted Win/Loss | # W2G Level Att Pd Payout | W2G Level Att Pd Payout |
|---|---|---|---|---|---|---|---|
| **Slot** | **39,751.31** | **34,150.58** | **-5,600.73** | **1,209.00** | **-4,391.73** | **1** | **1,209.00** |
| 1/4/2020 | 49.00 | 49.00 | 0.00 | 0.00 | 0.00 | 0 | 0.00 |
| 1/8/2020 | 141.17 | 75.18 | -65.99 | 0.00 | -65.99 | 0 | 0.00 |
| 1/16/2020 | 5,965.80 | 5,128.35 | -837.45 | 0.00 | -837.45 | 0 | 0.00 |
| 2/4/2020 | 1,992.80 | 1,693.40 | -299.40 | 0.00 | -299.40 | 0 | 0.00 |
| 2/12/2020 | 1,056.75 | 763.14 | -293.61 | 0.00 | -293.61 | 0 | 0.00 |
| 2/25/2020 | 30.75 | 10.90 | -19.85 | 0.00 | -19.85 | 0 | 0.00 |
| 2/28/2020 | 10,418.80 | 9,122.90 | -1,295.90 | 0.00 | -1,295.90 | 0 | 0.00 |
| 3/11/2020 | 10,191.29 | 9,429.19 | -762.10 | 0.00 | -762.10 | 0 | 0.00 |
| 3/17/2020 | 4.00 | 31.20 | 27.20 | 0.00 | 27.20 | 0 | 0.00 |
| 6/16/2020 | 2,450.00 | 1,770.32 | -679.68 | 0.00 | -679.68 | 0 | 0.00 |
| 6/30/2020 | 465.80 | 266.20 | -199.60 | 0.00 | -199.60 | 0 | 0.00 |
| 7/8/2020 | 57.00 | 57.12 | 0.12 | 0.00 | 0.12 | 0 | 0.00 |
| 7/14/2020 | 3,437.40 | 2,724.07 | -713.33 | 0.00 | -713.33 | 0 | 0.00 |
| 7/15/2020 | 183.00 | 183.10 | 0.10 | 0.00 | 0.10 | 0 | 0.00 |
| 7/20/2020 | 1,527.25 | 1,527.26 | 0.01 | 0.00 | 0.01 | 0 | 0.00 |
| 7/30/2020 | 1,780.50 | 1,319.25 | -461.25 | 1,209.00 | 747.75 | 1 | 1,209.00 |
| **Grand Totals** | 39,751.31 | 34,150.58 | -5,600.73 | 1,209.00 | -4,391.73 | 1 | 1,209.00 |

**End of Report**

*Gaming Activity* - The above information is provided in response to a request by the person shown above. The activity shown above is associated with the player's club card only. Hence, no assurance is made that this activity was accumulated by the person named above. The above figures may not be all inclusive of the person's gaming activity and only reflects that information currently available in the Silverton Hotel & Casino database. Further, the above 'Dollars In' figure may include winnings and may not be an accurate representation of investment.

Super-PlayMate - SUPER/CLUB/CLUB WINDOW - [242557201: CHRISTIE L STUCKE]

File Edit Player Group Marketing Administration Reports Window Help HotKeys

Groups(V) | PersonalBanker | Documents | Financial | Rewards | SpeedMedia | Snapshot

Address(U) | Players | Interests | Memos(B) | Statistics (X) | Accounts & Transactions(Z)

Transaction Type: Redeem  Redemption Type:

Transaction

Transaction Details

Redemption Type: All  Status: All  Ticket#:  Search

From: 5/1/2019  To: 7/31/2020  Description:

| Ticket | Date/Time | Status | User | Type | Amount | Points Value | Description |
|---|---|---|---|---|---|---|---|
| 4837230 | 5/11/2019 4:13:07 PM | Issued | aedison | Comp | 0.00 | | X - Cabana D |
| 4837171 | 5/11/2019 2:46:00 PM | Voided | aedison | Comp | 108.00 | | Z - Hotel Roo |
| 4836092 | 5/10/2019 5:51:16 PM | Issued | aedison | Comp | 108.00 | | Z - Hotel Roo |

Details | Settle | Edit | Void

Statement(#) | Balances | Pit Rating | ID | Cards | History(?) | Cancel

User: DRUNDGREN | Shift: Grave | 7/31/2020 | 09:20 AM

Super-PlayMate - SUPER/CLUB/CLUB WINDOW - [242557201: CHRISTIE L STUCKE]

File Edit Player Group Marketing Administration Reports Window Help HotKeys

Groups(V) | PersonalBanker | Documents | Financial | Rewards | SpeedMedia | Snapshot

Address(U) | Players | Interests | Memos(B) | Statistics (X) | Accounts & Transactions(Z)

Transaction Type: Redeem  Redemption Type:

Transaction

Transaction Details

Redemption Type: All  Status: All  Ticket#:  Search

From: 5/1/2019  To: 7/31/2020  Description:

| Ticket | Date/Time | Status | User | Type | Amount | Points Value | Description |
|---|---|---|---|---|---|---|---|
| 4844815 | 5/16/2019 5:23:31 PM | Settled | oaadmin | Prize | 1325 | 3.98 | Pts Rdm at 00 |
| 4838345 | 5/12/2019 12:05:51 PM | Issued | hschmidt | Comp | 300.00 | | Z - Hotel Roo |
| 4837232 | 5/11/2019 4:13:32 PM | Issued | aedison | Comp | 88.00 | | Z - Cabana D |
| 4837230 | 5/11/2019 4:13:07 PM | Issued | aedison | Comp | 0.00 | | X - Cabana D |

Details | Settle | Edit | Void

Statement(#) | Balances | Pit Rating | ID | Cards | History(?) | Cancel

User: DRUNDGREN | Shift: Grave | 7/31/2020 | 09:21 AM

Super-PlayMate - SUPER/CLUB/CLUB WINDOW - [242557201: CHRISTIE L STUCKE]

File Edit Player Group Marketing Administration Reports Window Help HotKeys

Groups(V) | PersonalBanker | Documents | Financial | Rewards | SpeedMedia | Snapshot

Address(U) | Players | Interests | Memos(B) | Statistics (X) | Accounts & Transactions(Z)

Transaction Type: Redeem  Redemption Type:

Transaction

Transaction Details

Redemption Type: All  Status: All  Ticket#:  Search

From: 5/1/2019  To: 7/31/2020  Description:

| Ticket | Date/Time | Status | User | Type | Amount | Points Value | Description |
|---|---|---|---|---|---|---|---|
| 5179574 | 1/4/2020 8:05:14 PM | Issued | aedison | Comp | 44.00 | | Z - Seasons |
| 5119963 | 11/25/2019 4:25:29 PM | Settled | oaadmin | Prize | 273 | 0.82 | Pts Rdm at 00 |
| 5095307 | 11/9/2019 12:10:21 PM | Issued | clugo | Comp | 136.00 | | Z - Hotel Roo |
| 4932630 | 7/16/2019 10:37:14 PM | Settled | oaadmin | Prize | 549 | 1.65 | Pts Rdm at 00 |

Details | Settle | Edit | Void

Statement(#) | Balances | Pit Rating | ID | Cards | History(?) | Cancel

User: DRUNDGREN | Shift: Grave | 7/31/2020 | 09:21 AM

☐ CORRECTED (if checked) W-2G ID 150404 OMB no. 1545-0238

**2020 Form W-2G Certain Gambling Winnings**

| | | |
|---|---|---|
| **PAYER'S NAME** Silverton Hotel & Casino | **1. Gross winnings** $ 1,550.19 | **2. Federal income tax withheld** $ 0.00 |
| **STREET ADDRESS (INCLUDING APT. NO)** 3333 Blue Diamond Rd | **3. Type of wager** Slot | **4. Date Won** 12/11/2019 12:10:31AM |
| **CITY, STATE, and ZIP CODE** Las Vegas NV 89139 | **5. Transaction** 726614 | **6. Race or Ticket** Slot# 19454 |
| **FEDERAL IDENTIFICATION NUMBER** 88-0368785 **TELEPHONE** 7022637777 | *150404* | **8. Cashier** MC |
| **WINNER'S NAME** CHRISTIE L STUCKE | **9. Winner's taxpayer identification no.** [redacted] | **10. Window** 1 1 |
| **STREET ADDRESS (INCLUDING APT. NO)** 3485 W MAULE AVE | **11. First I.D** 1605196043 | **12. Second ID** 261-87-6089 |
| **CITY, STATE, and ZIP CODE** LAS VEGAS NV 89118 | **13. State/Payer's state identification no.** | **14. State income tax withheld** $ 0.00 |

For Privacy Act and Paperwork Reduction Act Notice, see the 2002 **General Instructions for Forms 1099, 1098, 5498, and W-2G**

Under penalties of perjury, I declare that, to the best of my knowledge and belief, the name, address, and taxpayer identification number that I have furnished correctly identify me as the recipient of this payment and any payment from identical wagers, and that no other person is entitled to any part of these payments.

Signature: Date:

**COPY A For Internal Revenue Service Center**

Form W-2G Department of the Treasury - Internal Revenue Service

☐ CORRECTED (if checked) W-2G ID 150404 OMB no 1545-0238

**2020 Form W-2G Certain Gambling Winnings**

| | | |
|---|---|---|
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| **WINNER'S NAME** CHRISTIE L STUCKE | **9. Winner's taxpayer identification no.** [redacted] | **10. Window** 1 1 |
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Signature Date:

Form W-2G Department of the Treasury - Internal Revenue Service

This information is being furnished to the Internal Revenue Service.

**Copy B Report this income on your federal tax return If this form shows Federal Income tax withheld in box 2, attach this copy to your return**

☐ CORRECTED (if checked) W-2G ID 150404 OMB no. 1545-0238

**2020 Form W-2G Certain Gambling Winnings**

| | | |
|---|---|---|
| **PAYER'S NAME** Silverton Hotel & Casino | **1. Gross winnings** $ 1,550.19 | **2. Federal income tax withheld** $ 0.00 |
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| **FEDERAL IDENTIFICATION NUMBER** 88-0368785 **TELEPHONE** 7022637777 | *150404* | **8. Cashier** MC |
| **WINNER'S NAME** CHRISTIE L STUCKE | **9. Winner's taxpayer identification no.** [redacted] | **10. Window** 1 1 |
| **STREET ADDRESS (INCLUDING APT. NO)** 3485 W MAULE AVE | **11. First I.D** 1605196043 | **12. Second ID** 261-87-6089 |
| **CITY, STATE, and ZIP CODE** LAS VEGAS NV 89118 | **13. State/Payer's state identification no.** | **14. State income tax withheld** $ 0.00 |

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Signature Date:

Form W-2G Department of the Treasury - Internal Revenue Service

This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.

**COPY C For Winner's Records**

☐ CORRECTED (if checked) W-2G ID 156047 OMB no. 1545-0238

**2020 Form W-2G Certain Gambling Winnings**

| | | |
|---|---|---|
| **PAYER'S NAME** Silverton Hotel & Casino | **1. Gross winnings** $ 1,209.00 | **2. Federal income tax withheld** $ 0.00 |
| **STREET ADDRESS (INCLUDING APT. NO)** 3333 Blue Diamond Rd | **3. Type of wager** Slot | **4. Date Won** 07/30/2020 03:23:49PM |
| **CITY, STATE, and ZIP CODE** Las Vegas NV 89139 | **5. Transaction** 733822 | **6. Race or Ticket** Slot# 19956 |
| **FEDERAL IDENTIFICATION NUMBER** 88-0368785 **TELEPHONE** 7022637777 | *156047* | **8. Cashier** AA |
| **WINNER'S NAME** CHRISTIE L STUCKE | **9. Winner's taxpayer identification no.** [redacted] | **10. Window** 2 3 |
| **STREET ADDRESS (INCLUDING APT. NO)** 3485 W MAULE AVE | **11. First I.D** 1605196043 | **12. Second ID** 261-87-6089 |
| **CITY, STATE, and ZIP CODE** LAS VEGAS NV 89118 | **13. State/Payer's state identification no.** | **14. State income tax withheld** $ 0.00 |

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**COPY A For Internal Revenue Service Center**

Form W-2G Department of the Treasury - Internal Revenue Service

☐ CORRECTED (if checked) W-2G ID 156047 OMB no. 1545-0238

**2020 Form W-2G Certain Gambling Winnings**

| | | |
|---|---|---|
| **PAYER'S NAME** Silverton Hotel & Casino | **1. Gross winnings** $ 1,209.00 | **2. Federal income tax withheld** $ 0.00 |
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| **WINNER'S NAME** CHRISTIE L STUCKE | **9. Winner's taxpayer identification no.** [redacted] | **10. Window** 2 3 |
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Form W-2G Department of the Treasury - Internal Revenue Service

☐ CORRECTED (if checked) W-2G ID 156047 OMB no. 1545-0238

**2020 Form W-2G Certain Gambling Winnings**

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|---|---|---|
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Signature: Date:

**COPY C For Winner's Records**

Form W-2G Department of the Treasury - Internal Revenue Service

# EXHIBIT 48

EXHIBIT 48

EXHIBIT 48

May 17, 2019

CERTIFIED MAIL –
RETURN RECEIPT REQUESTED

Vincent Mayo, Esq.
The Abrams & Mayo Law Firm
6252 South Rainbow Blvd., Suite 100
Las Vegas, NV 89118

RE: Subpoena – Christie Leeann Stucke/Hentschl

Dear Mr. Mayo:

Pursuant to your subpoena (copy attached), enclosed you will find all gaming records Tropicana Las Vegas was able to locate regarding the above referenced individual along with a notarized Affidavit of Custodian of Records.

Best regards,

Lenore DiVicino
Paralegal

Enclosures

# AFFIDAVIT OF CUSTODIAN OF RECORDS

STATE OF NEVADA )
) ss:
COUNTY OF CLARK )

Scott Reams, being duly sworn and says:

1. That at all times herein affiant was over eighteen years of age, not a party to or interested in the proceedings in which this affidavit was made.

2. I am employed by Tropicana Las Vegas ~~Hotel and Casino~~, Inc., in the Casino Ops Department.

3. That on the 8th day of May, 2019, affiant received the **NOTICE OF TAKING DEPOSITION** and **SUBPOENA DUCES TECUM** requesting:

> **Any and all records (whether in electronic format, written, or otherwise) regarding gambling / gaming of any kind by Christie Leeann Stucke, date of birth: April 13, 1978, AKA Christie Leeann Hentschl (hereinafter referred to as "Ms. Stucke"). Gambling / gaming should include, without limitation, any slot, table, sports book or other play for the period of June 1, 2016 through the date of production, including, monies expended, monies earned and tournament winnings. Records also should include, without limitation, her win/loss reports, her play detail report broken up by year, copies of W-2Gs, any and all records regarding markers and/or related debts, any and all records of player rewards/comps issued to and/or utilized by Ms. Stucke, any and all**

**records related to any frequent player card(s) and any and all other documentation related to Ms. Stucke.**

4. That on the 15th day of May, 2019, affiant provided true and correct copies of said documents.

FURTHER, AFFIANT SAYETH NAUGHT.

Dated this 16th day of May, 2019.

AFFIANT

SIGNED AND SWORN to before me this 16th day of May, 2019.

Lenore J. DiVicino

NOTARY PUBLIC

LENORE J. DIVICINO
Notary Public, State of Nevada
No. 97-2473-1
My Appt. Exp. Jul. 31, 2021

THE NEW Tropicana LAS VEGAS

CPCAB476 ACSC LIVE TROPICANA LV 15 Page 1
ACSCACT Annual Activity Report - 2019 Run Date 5/15/19 16:44:09

CHRISTIE HENTSCHL
3485 W Maule Ave

SSN: XXX-XX-[redacted]
Account#: IE 105182517

Las Vegas NV 89118

Gaming Activity

| Gaming Area | Amt In | Amt Out | Win/Loss | Jackpots (Manual + MPP) | Adj. W/L | #W2G Lvl Jkpt | W2G Level Jackpots Amount |
|---|---|---|---|---|---|---|---|
| Total | 62,884 | 52,829 | 10,055- | 9,796 | 259- | 5 | 7,132.00 |
| SLOT | 62,884 | 52,829 | 10,055- | 9,796 | 259- | 5 | 7,132.00 |
| TABLE | | | | | | | .00 |
| 1/08/2019-S | 1,740 | 1,885 | 145 | 536 | 681 | | .00 |
| 3/08/2019-S | 776 | 420 | 356- | 36 | 320- | | .00 |
| 3/29/2019-S | 43,585 | 36,295 | 7,290- | 6,488 | 802- | 4 | 4,491.00 |
| 4/04/2019-S | 2,873 | 1,922 | 951- | 2,736 | 1,785 | 1 | 2,641.00 |
| 4/08/2019-S | 7,914 | 6,927 | 987- | | 987- | | .00 |
| 4/29/2019-S | 307 | 187 | 120- | | 120- | | .00 |
| 5/06/2019-S | 5,204 | 4,908 | 296- | | 296- | | .00 |
| 5/15/2019-S | 485 | 285 | 200- | | 200- | | .00 |

Gaming Activity - The above information is provided in response to a r
eqUESR BY THE PERSON SHOWN ABOVE. THE ACTIVITY SHOWN ABOVE IS ASSOSIAT
ED WITH THE PLAYER'S CLUB CARD ONLY. THE ABOVE FIGURES MAY NOT BE ALL
INCLUSIVE OF THE PERSON'S GAMING ACTIVITY.

Highlighted values are represented in thousands

*** END OF REPORT ***

THE NEW Tropicana LAS VEGAS

CPCAB476 ACSC LIVE TROPICANA LV 15 Page 1
ACSCACT Annual Activity Report - 2018 Run Date 5/15/19 16:44:09

CHRISTIE HENTSCHL
3485 W Maule Ave

SSN: XXX-XX-[redacted]
Account#: IE 105182517

Las Vegas NV 89118

Gaming Activity

| Gaming Area | Amt In | Amt Out | Win/Loss | Jackpots (Manual + MPP) | Adj. W/L | #W2G Lvl Jkpt | W2G Level Jackpots Amount |
|---|---|---|---|---|---|---|---|
| Total | 42,804 | 34,035 | 8,769- | 2,860 | 5,909- | 3 | 2,495.00 |
| SLOT | 42,804 | 34,035 | 8,769- | 2,860 | 5,909- | 3 | 2,495.00 |
| TABLE | | | | | | | .00 |
| 1/02/2018-S | 3,280 | 2,520 | 760- | 21 | 739- | | .00 |
| 1/29/2018-S | 12,675 | 11,261 | 1,414- | 1,200 | 214- | 2 | 1,200.00 |
| 2/09/2018-S | 9,476 | 6,932 | 2,544- | 1,639 | 905- | 1 | 1,295.00 |
| 2/21/2018-S | 1,816 | 1,217 | 599- | | 599- | | .00 |
| 12/13/2018-S | 800 | 1,001 | 201 | | 201 | | .00 |
| 12/14/2018-S | 12,849 | 8,746 | 4,103- | | 4,103- | | .00 |
| 12/31/2018-S | 1,908 | 2,358 | 450 | | 450 | | .00 |

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ED WITH THE PLAYER'S CLUB CARD ONLY. THE ABOVE FIGURES MAY NOT BE ALL
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*** END OF REPORT ***

THE NEW Tropicana LAS VEGAS

CPCAB476 ACSC LIVE TROPICANA LV 15 Page 1
ACSCACT Annual Activity Report - 2017 Run Date 5/15/19 16:44:09

CHRISTIE HENTSCHL
3485 W Maule Ave

SSN: XXX-XX-[redacted]
Account#: IE 105182517

Las Vegas NV 89118

Gaming Activity

| Gaming Area | Amt In | Amt Out | Win/Loss | Jackpots (Manual + MPP) | Adj. W/L | #W2G Lvl Jkpt | W2G Level Jackpots Amount |
|---|---|---|---|---|---|---|---|
| Total | 131,322 | 106,246 | 25,076- | 9,512 | 15,564- | 4 | 6,423.00 |
| SLOT | 131,322 | 106,246 | 25,076- | 9,512 | 15,564- | 4 | 6,423.00 |
| TABLE | | | | | | | .00 |
| 1/08/2017-S | 1,610 | 1,235 | 375- | | 375- | | .00 |
| 1/12/2017-S | 29,872 | 27,241 | 2,631- | 1,520 | 1,111- | 1 | 1,520.00 |
| 1/19/2017-S | 38 | 296 | 258 | | 258 | | .00 |
| 1/20/2017-S | 6,266 | 4,971 | 1,295- | 190 | 1,105- | | .00 |
| 1/27/2017-S | 1,019 | 1,148 | 129 | | 129 | | .00 |
| 2/05/2017-S | 6 | 213 | 207 | | 207 | | .00 |
| 2/07/2017-S | 3 | 238 | 235 | | 235 | | .00 |
| 2/13/2017-S | 5 | 258 | 253 | | 253 | | .00 |
| 2/22/2017-S | 68 | 295 | 227 | | 227 | | .00 |
| 3/03/2017-S | 28,984 | 20,885 | 8,099- | 4,903 | 3,196- | 3 | 4,903.00 |
| 3/11/2017-S | 4 | 152 | 148 | | 148 | | .00 |
| 3/16/2017-S | 5,616 | 5,356 | 260- | | 260- | | .00 |
| 3/25/2017-S | 3 | 198 | 195 | | 195 | | .00 |
| 3/26/2017-S | 46 | 66 | 20 | | 20 | | .00 |
| 3/30/2017-S | 983 | 790 | 193- | | 193- | | .00 |
| 4/09/2017-S | 3 | 78 | 75 | | 75 | | .00 |
| 4/13/2017-S | 10 | 151 | 141 | | 141 | | .00 |
| 4/18/2017-S | 86 | 152 | 66 | | 66 | | .00 |
| 4/23/2017-S | 2,217 | 600 | 1,617- | 157 | 1,460- | | .00 |
| 4/26/2017-S | 5 | 148 | 143 | | 143 | | .00 |
| 5/05/2017-S | 2 | 62 | 60 | | 60 | | .00 |
| 5/09/2017-S | 29,027 | 22,545 | 6,482- | 428 | 6,054- | | .00 |
| 5/17/2017-S | 5 | 86 | 81 | | 81 | | .00 |
| 5/24/2017-S | 71 | 51 | 20- | | 20- | | .00 |
| 5/28/2017-S | 7,828 | 5,813 | 2,015- | 1,315 | 700- | | .00 |
| 5/29/2017-S | 3,750 | 2,562 | 1,188- | 748 | 440- | | .00 |
| 6/06/2017-S | 3 | 24 | 21 | | 21 | | .00 |
| 6/20/2017-S | 375 | 375 | | | | | .00 |
| 6/29/2017-S | 2 | 106 | 104 | | 104 | | .00 |
| 7/07/2017-S | 5,017 | 3,310 | 1,707- | 98 | 1,609- | | .00 |
| 7/25/2017-S | 5 | 89 | 84 | | 84 | | .00 |
| 9/30/2017-S | 5,279 | 4,136 | 1,143- | 147 | 996- | | .00 |

Tropicana
LAS VEGAS



CHRISTIE HENTSCHL
3485 W Maule Ave

Las Vegas NV 89118

SSN: XXX-XX-[redacted]
Account#: IE 105182517

| | | | | | | |
|---|---|---|---|---|---|---|
| 10/15/2017-S | 300 | 115 | 185- | | 185- | .00 |
| 10/17/2017-S | 2,165 | 1,560 | 605- | 6 | 599- | .00 |
| 11/17/2017-S | 10 | 46 | 36 | | 36 | .00 |
| 11/26/2017-S | 511 | 575 | 64 | | 64 | .00 |
| 12/10/2017-S | 84 | 184 | 100 | | 100 | .00 |
| 12/15/2017-S | 3 | 29 | 26 | | 26 | .00 |
| 12/23/2017-S | 38 | 78 | 40 | | 40 | .00 |
| 12/30/2017-S | 3 | 29 | 26 | | 26 | .00 |

Gaming Activity - The above information is provided in response to a r
eqUESR BY THE PERSON SHOWN ABOVE. THE ACTIVITY SHOWN ABOVE IS ASSOSIAT
ED WITH THE PLAYER'S CLUB CARD ONLY. THE ABOVE FIGURES MAY NOT BE ALL
INCLUSIVE OF THE PERSON'S GAMING ACTIVITY.

Highlighted values are represented in thousands

*** END OF REPORT ***

The Team at Marquee Rewards
825 Berkshire Blvd
Wyomissing, PA 19610

CHRISTIE HENTSCHL
Players Card #IE105182517
3485 W MAULE AVE
LAS VEGAS, NV 89118

Dear CHRISTIE HENTSCHL

The Marquee Rewards® properties have prepared this letter to assist you in determining your overall net gaming results for the year 2016. This letter is based on information provided by our casino tracking system, which has the capacity of electronically recording the amounts wagered and paid out as winnings and calculating the overall win or loss when your Marquee Rewards card is properly inserted. Therefore, this report does not include any activity when the Marquee Rewards card is not used or not inserted properly into the card reader.

Dates of play from 1/1/2016 to 12/31/2016

Our records indicate that you have the following approximate net win/loss during the above period. If you have any questions regarding your net win/loss please contact the appropriate property:

| Property | Address | Win/Loss Amount |
|---|---|---|
| The M Resport Spa Casino | 12300 Las Vegas Blvd. South<br>Henderson, Nevada, 89044<br>(877) 673-7678 | Win: $300.25 |
| Tropicana Las Vegas | 3801 Las Vegas Blvd. South<br>Las Vegas, Nevada, 89109<br>(800) GO2-TROP | Loss : ($-21,965.52) |
| | | Total Win/Loss: $-21,665.27 |

Before using this information for any purpose, please be advised of the following**:

1. Our tracking system is designed for marketing purposes only
2. The information should only be used to support your personal records
3. Table Games play is not an exact amount of actual play; it is strictly an estimate.
4. When seeking advice on reporting gaming wins or losses for tax purposes, contact your personal accountant. Our employees are not authorized to give tax advice
5. We will not maintain a copy of this letter for future references.

We are pleased to provide you with this information as a courtesy, and we hope this report is helpful in corroborating other information and records within your possession. Should other information demonstrate that the information in this letter is not accurate it is your responsibility to accurately determine and report your income. You should use this letter only to the extent that you believe it accurately reflects your overall results.

Also, please be advised that the IRS has specific requirements that relate to the claiming of gambling wins and losses. Information pertaining to the specific requirements is available in IRS Publication 529 or at the IRS website: http://www.irs.gov/taxtopics/tc419.html

Best Regards,
The Marquee Rewards Team
May 15, 2019

**IRS Circular 230 disclosure: Any statement contained in this communication (including any attachments) concerning U.S. tax matters is not intended or written to be used, and cannot be used, for the purpose of (i) avoiding penalties under the Internal Revenue Code, or (ii) promoting, marketing or recommending to another party any transaction or matter addressed herein.

In Nevada:

12300 Las Vegas Blvd S Henderson, Nevada 89044

Contact 702.797.1000

Reservations 1.877.673.7678

Gambling Problem? Call 1.800.522.4700.

```
UPUCB505                    ACSC LIVE TROPICANA LV   15        5/14/19   1:15 PM
IE 105182517 CASH           Patron Rating By Month
HENTSCHL,CHRISTIE L                D.O.B  4/13/1978
INCOMPLETE HOME ADD/B-PH#

       0
     6,211   3 Months          May 2019          April 2019        March 2019
    43,462 L 6T    1D          1T    1D          3T    1D          2T    1D
Time/Denom  : 10:52   Mult     01:38   .01       03:18   .01       05:56   Mult
Average Bet :            6.90             3.49             4.65             9.03
Coin%/Games :          124  13          97  15           82  12          148  14
Coin In . . :       60,659           5,204           11,094           44,361

*Total  . . :       60,659 *         5,204 *         11,094 *         44,361 *
Jackpot . . :        7,132                            2,641            4,491
Win/Loss  . :          740 L            296 L          678 W          1,122 L
Theo Loss . :        7,183              530          1,294            5,359
Actual Comp$:
Aut Cmp$/Lvl:          703 R1+           49 R2         119 R3            535 R1+
Theo Profit :        7,183 HI%          530 HI%       1,294 HI%         5,359 HI%
Group . . . :
                                                   USER VIEW          More...
F2=Remarks  F3=Exit  F4=Summary  F6=By Game  F7=Details  F8=Comps  F24=MoreKey
```

```
UPUCB505                    ACSC LIVE TROPICANA LV   15        5/14/19   1:15 PM
IE 105182517 CASH           Patron Rating By Month    Remarks(F2)
HENTSCHL,CHRISTIE L                D.O.B  4/13/1978
INCOMPLETE HOME ADD/B-PH#

CE     0
     6,211   3 Months          January 2019      December 2018     February 2018
    43,462 L 6T    1D          1T    1D          3T    2.7D   2NP  2T    1D
Time/Denom  : 10:52   Mult     00:39   .01       03:26   Mult     02:14   Mult
Average Bet :            6.90             5.00             6.12             6.96
Coin%/Games :          124  13         100   9           79  12           73  12
Coin In . . :       60,659           1,740           15,557           11,292

*Total  . . :       60,659 *         1,740 *         15,557 *         11,292 *
Jackpot . . :        7,132                                             1,295
Win/Loss  . :          740 L            681 W        3,452 L          1,504 L
Theo Loss . :        7,183              259          1,590            1,471
Actual Comp$:                                           440
Aut Cmp$/Lvl:          703 R1+           22 R5         136 R6            144 R2
Theo Profit :        7,183 HI%          259 HI%       1,150 72%         1,445 98%
Group . . . :
                                                   USER VIEW          More...
F2=Remarks  F3=Exit  F4=Summary  F6=By Game  F7=Details  F8=Comps  F24=MoreKey
```

```
UPUCB505                    ACSC LIVE TROPICANA LV   15        5/14/19   1:24 PM
IE 105182517 CASH           Patron Rating By Month     Remarks(F2)
HENTSCHL,CHRISTIE L                D.O.B  4/13/1978
INCOMPLETE HOME ADD/B-PH#

CE      0
      6,211   3 Months          January 2018     December 2017    November 2017
     43,462 L 6T    1D           2T    1D         4T    1D         2T    1D
Time/Denom  : 10:52    Mult      03:48    Mult    00:47    Mult    00:15    Mult
Average Bet :            6.90              5.46             1.10             2.64
Coin%/Games :          124  13            1  13            9   2           12  13
Coin In . . :       60,659           15,955              128              521

*Total  . . :       60,659 *         15,955 *            128 *            521 *
Jackpot . . :        7,132            1,200
Win/Loss  . :          740 L            953 L            192 W            100 W
Theo Loss . :        7,183            1,477               11               72
Actual Comp$:
Aut Cmp$/Lvl:          703 R1+          144 R2             2 R9             7 R8
Theo Profit :        7,183 HI%        1,477 HI%           18               72 HI%
Group . . . :
                                                   USER VIEW          More...
F2=Remarks  F3=Exit  F4=Summary  F6=By Game  F7=Details  F8=Comps  F24=MoreKey
```

```
UPUCB505                    ACSC LIVE TROPICANA LV   15        5/14/19   1:24 PM
IE 105182517 CASH           Patron Rating By Month     Remarks(F2)
HENTSCHL,CHRISTIE L                D.O.B  4/13/1978
INCOMPLETE HOME ADD/B-PH#

CE      0
      6,211   3 Months          October 2017     September 2017   July 2017
     43,462 L 6T    1D           2T    1D         1T    1D         3T    1D
Time/Denom  : 10:52    Mult      01:20    Mult    01:13    .01     01:38    Mult
Average Bet :            6.90              2.52             3.92             4.11
Coin%/Games :          124  13            8  12          110  18            1  12
Coin In . . :       60,659            2,465            5,279            5,022

*Total  . . :       60,659 *          2,465 *          5,279 *          5,022 *
Jackpot . . :        7,132
Win/Loss  . :          740 L            784 L            996 L          1,525 L
Theo Loss . :        7,183              248              638              500
Actual Comp$:                                                             250
Aut Cmp$/Lvl:          703 R1+           23 R6            59 R2             47 R6
Theo Profit :        7,183 HI%          248 HI%          638 HI%          215 43%
Group . . . :
                                                   USER VIEW          More...
F2=Remarks  F3=Exit  F4=Summary  F6=By Game  F7=Details  F8=Comps  F24=MoreKey
```

```
UPUCB505                    ACSC LIVE TROPICANA LV   15        5/14/19   1:25 PM
IE 105182517 CASH            Patron Rating By Month
HENTSCHL,CHRISTIE L                D.O.B  4/13/1978
INCOMPLETE HOME ADD/B-PH#

       0
     6,211   3 Months        June 2017        May 2017         April 2017
    43,462 L 6T    1D        3T    1D         5T    1.6D       7T    1.1D
Time/Denom  : 10:52   Mult   00:18   .05      05:57   Mult     00:41   Mult
Average Bet :            6.90            1.67            9.41            4.67
Coin%/Games :          124  13            3  13          20  12            1  12
Coin In . . :       60,659            380           40,683           2,321

*Total  . . :       60,659 *          380 *         40,683 *         2,321 *
Jackpot . . :        7,132
Win/Loss  . :          740 L           125 W         7,073 L         1,035 L
Theo Loss . :        7,183            15            2,905             313
Actual Comp$:                                       1,094             429
Aut Cmp$/Lvl:          703 R1+          1 R9          265 R4           27 R8
Theo Profit :        7,183 HI%         43            1,698 58%         280
Group . . . :
                                                  USER VIEW          More...
F2=Remarks  F3=Exit  F4=Summary  F6=By Game  F7=Details  F8=Comps  F24=MoreKey
```

```
UPUCB505                    ACSC LIVE TROPICANA LV   15        5/14/19   1:25 PM
IE 105182517 CASH            Patron Rating By Month    Remarks(F2)
HENTSCHL,CHRISTIE L                D.O.B  4/13/1978
INCOMPLETE HOME ADD/B-PH#

CE     0
     6,211   3 Months        March 2017       February 2017    January 2017
    43,462 L 6T    1D        5T    1.6D       5T    1D         4T    1.5D
Time/Denom  : 10:52   Mult   06:51   Mult     00:26   Mult     07:37   Mult
Average Bet :            6.90            6.55             .23            7.52
Coin%/Games :          124  13            2  13              14            3  11
Coin In . . :       60,659          35,636              82           38,805

*Total  . . :       60,659 *        35,636 *            82 *         38,805 *
Jackpot . . :        7,132           4,903                            1,520
Win/Loss  . :          740 L         3,286 L            922 W         2,204 L
Theo Loss . :        7,183           2,948               2            3,878
Actual Comp$:                          587                               587
Aut Cmp$/Lvl:          703 R1+         291 R4                           372 R2
Theo Profit :        7,183 HI%       2,341 79%           55 HI%       3,266 84%
Group . . . :
                                                  USER VIEW          More...
F2=Remarks  F3=Exit  F4=Summary  F6=By Game  F7=Details  F8=Comps  F24=MoreKey
```

```
UPUCB505                    ACSC LIVE TROPICANA LV   15        5/14/19   1:26 PM
IE 105182517 CASH            Patron Rating By Month
HENTSCHL,CHRISTIE L                D.O.B  4/13/1978
INCOMPLETE HOME ADD/B-PH#

        0
      6,211   3 Months          December 2016   November 2016   October 2016
     43,462 L 6T    1D          4T    1.8D    1NP 6T    1.2D      8T    1D      1NP
Time/Denom  : 10:52    Mult     01:12    Mult     09:09    Mult     07:18    Mult
Average Bet :            6.90             8.47             6.99             5.21
Coin%/Games :          124  13           6  16           11  13           18  11
Coin In . . :       60,659           9,495           48,457           24,959

*Total  . . :       60,659 *         9,495 *         48,457 *         24,959 *
Jackpot . . :        7,132                            4,237
Win/Loss  . :          740 L            870 L         1,054 L          3,964 L
Theo Loss . :        7,183           1,050            5,442            2,661
Actual Comp$:                          290              250
Aut Cmp$/Lvl:          703 R1+         105 R6           538 R1           265 R4
Theo Profit :        7,183 HI%         653 62%        5,173 95%        2,594 97%
Group . . . :
                                                   USER VIEW          More...
F2=Remarks  F3=Exit  F4=Summary  F6=By Game  F7=Details  F8=Comps  F24=MoreKey
```

```
UPUCB505                    ACSC LIVE TROPICANA LV   15        5/14/19   1:26 PM
IE 105182517 CASH            Patron Rating By Month    Remarks(F2)
HENTSCHL,CHRISTIE L                D.O.B  4/13/1978
INCOMPLETE HOME ADD/B-PH#

CE      0
      6,211   3 Months          September 2016  August 2016     July 2016
     43,462 L 6T    1D          4T    1.8D    1NP 7T    1D      9T    1.4D
Time/Denom  : 10:52    Mult     06:16    Mult     10:42    Mult     30:29    Mult
Average Bet :            6.90            13.03             9.83            23.31
Coin%/Games :          124  13           4  11           48   9           93   5
Coin In . . :       60,659          52,678           56,225          218,330

*Total  . . :       60,659 *        52,678 *         56,225 *        218,330 *
Jackpot . . :        7,132           5,946            5,505          125,873
Win/Loss  . :          740 L         5,190 L            377 W         10,971 L
Theo Loss . :        7,183           4,633            6,071           18,177
Actual Comp$:                          914                              1,118
Aut Cmp$/Lvl:          703 R1+         445 R2           603 R1          1,804 R1+
Theo Profit :        7,183 HI%       3,641 79%        5,876 97%       17,059 94%
Group . . . :
                                                   USER VIEW          More...
F2=Remarks  F3=Exit  F4=Summary  F6=By Game  F7=Details  F8=Comps  F24=MoreKey
```

```
UPUCB505                    ACSC LIVE TROPICANA LV   15        5/14/19   1:27 PM
IE 105182517 CASH            Patron Rating By Month     Remarks(F2)
HENTSCHL,CHRISTIE L              D.O.B  4/13/1978
INCOMPLETE HOME ADD/B-PH#

CE      0
      6,211   3 Months          June 2016         May 2016          March 2016
     43,462 L 6T    1D           3T    1D          4T    1.5D        1T    1D      1NP
Time/Denom  : 10:52    Mult      02:15    Mult     05:26    Mult     00:24
Average Bet :            6.90              3.54              .35
Coin%/Games :          124  13            1  15            1    7
Coin In . . :       60,659            7,121             847

*Total  . . :       60,659 *          7,121 *           847 *
Jackpot . . :        7,132
Win/Loss  . :          740 L           1,084 L           768 W
Theo Loss . :        7,183               729              88
Actual Comp$:                                            190
Aut Cmp$/Lvl:          703 R1+            68 R5            8 R9
Theo Profit :        7,183 HI%           729 HI%         142                1
Group . . . :
                                                   USER VIEW        Bottom
F2=Remarks  F3=Exit  F4=Summary  F6=By Game  F7=Details  F8=Comps  F24=MoreKey
```

```
UPUCB505                    ACSC LIVE TROPICANA LV   15        5/14/19   1:17 PM
IE 105182517 CASH            Complimentary Summary     Remarks(F2)
HENTSCHL,CHRISTIE L                D.O.B  4/13/1978
INCOMPLETE HOME ADD/B-PH#

CE      0
      6,211   3 Months          999Trps  12Mths
     43,462 L 6T   1D           10T  16D        04/29/19 1Day   05/06/19 1Day
Actual Comp$:                            440 5%
Aut Cmp$/Lvl:          703 R1+           878 R2            3 R8            49 R2
Room . . .  :                            440
Food & Bev. :
Tran&PaidOut:
Other  . .  :
IncentiveCsh:
                                                                          More...
Date      Comp Desc        Comp Ticket Details                          Amount
01/03/19                     2Per,              67761 AP-SPECI DELETE
12/31/18                     2Per,              70684 AP-LI                 55
12/28/18                     2Per,              67762 AP-DIREC             105
12/28/18                     2Per,              70403 AP-DIREC              35 +
              Trip Date:  .........                 USER VIEW
F2=Remarks  F3=Exit  F4=Summary  F5=By Month  F6=By Game  F24=MoreKeys
```

```
                                                                          More...
Date      Comp Desc        Comp Ticket Details                          Amount
12/13/18                     2Per,              67760 AP-SPECI             245
07/06/17                     2Per,              79151 AP-SPECI             250
07/04/17                     2Per,              78405 AP-SPECI DELETE
05/28/17                     2Per,              66518 AP-SPECI             279 +
              Trip Date:  .........                 USER VIEW
F2=Remarks  F3=Exit  F4=Summary  F5=By Month  F6=By Game  F24=MoreKeys
```

```
Date      Comp Desc        Comp Ticket Details                          Amount
05/28/17                     2Per,              66517 AP-DIREC DELETE
05/28/17  AMENITY            1Per,             270935 AP-DIREC              14
05/09/17                     2Per,              66509 AP-DIREC             558
05/09/17  AMENITY            1Per,             266721 AP-DIREC              45 +
```

```
Date      Comp Desc        Comp Ticket Details                          Amount
05/09/17                     2Per,              67117 AP-DIREC             198
04/06/17                     2Per,              59694 AP-DIREC DELETE
04/06/17                     2Per,              55925 AP-DIREC             429
03/24/17                     2Per,              55060 AP-DIREC             587 +
```

| Date | Comp Desc | Comp Ticket Details | | | Amount |
|---|---|---|---|---|---|
| 01/21/17 | EA7FSO FP 12:59 | 1Per, | 238504 | AP-DFT G | |
| 01/19/17 | | 1Per, | 38277 | AP-DFT G | 383 |
| 01/19/17 | | 1Per, | 38828 | AP-PANIA | 204 |
| 01/01/17 | EL6NYD T4 12:59 | 2Per, | 223680 | AP-DFT G | |

Trip Date: USER VIEW

| Date | Comp Desc | Comp Ticket Details | | | Amount |
|---|---|---|---|---|---|
| 12/29/16 | | 1Per, | 23427 | AP-DFT G | 245 |
| 12/29/16 | | 1Per, | 23426 | AP-SPECI DELETE | |
| 12/29/16 | AMENITY | 1Per, | 234274 | AP-SPECI | 45 |
| 11/23/16 | | 2Per, | 26037 | AP-SPECI | 250 |

Trip Date: USER VIEW

| Date | Comp Desc | Comp Ticket Details | | | Amount |
|---|---|---|---|---|---|
| 11/23/16 | | 2Per, | 26036 | AP-DIREC DELETE | |
| 11/23/16 | | 2Per, | 26035 | AP-DIREC DELETE | |
| 10/29/16 | EJ6G&L $5 23:59 | 1Per, | 217748 | AP-DFT G | |
| 09/08/16 | | 1Per, | 63 | AP-DFT G | 750 |

| Date | Comp Desc | Comp Ticket Details | | | Amount |
|---|---|---|---|---|---|
| 09/08/16 | | 1Per, | 2214 | AP-DFT G | 164 |
| 07/31/16 | $100 FSP 23:59 | 1Per, | 286459 | AP-DFT G | |
| 07/31/16 | EG6FSX FS 23:59 | 1Per, | 282322 | AP-DFT G | |
| 07/31/16 | $100 FSP 23:59 | 1Per, | 274614 | AP-DIREC | |

| Date | Comp Desc | Comp Ticket Details | | | Amount |
|---|---|---|---|---|---|
| 07/28/16 | | 2Per, | 83573 | AP-DIREC | 300 |
| 07/28/16 | | 2Per, | 87877 | AP-DIREC | 818 |
| 07/18/16 | 10 SPINS 23:59 | 1Per, | 274406 | AP-DFT G | |
| 05/29/16 | STARS TOU 23:59 | 1Per, | 254030 | AP-DFT G | |

CPRTR001 ACSC LIVE TROPICANA LV 15 5/14/19 1:41 PM

Balance Summary

Patron #: IE 105182517 Name: HENTSCHL, CHRISTIE CE Last Trip: 5/2019
Las Vegas, NV

Type Option, Press ENTER
5=Display

| Sel | Description | Last Activity Date | Time | Balance |
|---|---|---|---|---|
| _ | Incentive Cash | 5/06/19 | 4:38 PM | .00 |
| .. | Non-Cashable Credits | 11/26/16 | 10:39 PM | .00 |
| .. | Power Rewards | 5/06/19 | 3:03 PM | 160.00 |
| .. | Comp Cash | 2/09/18 | 4:27 PM | 166.02 |
| .. | Front Money | | | .00 |
| .. | Safekeeping | | | .00 |

SPSMB706 ACSC LIVE TROPICANA LV 15 5/14/19 1:43 PM

Maintain Patron Power Rewards Display Only

Patron # IE 105182517 HENTSCHL, CHRISTIE L

| Act | ID | Power Rewards | Promotion Description | Play Amt. | Ttl Get Amt. | Start Date | End Date | Assgn By Auth. | Sts |
|---|---|---|---|---|---|---|---|---|---|
| _ | IE | LE6W102 | FREE SLOT PLAY $225 | 0 | 225 | 5/01/16 | 5/04/16 | ACSCM | Asn |
| .. | IE | LE6W202 | FREE SLOT PLAY $225 | 0 | 225 | 5/05/16 | 5/11/16 | ACSCM | Iss |
| .. | IE | LE6W302 | FREE SLOT PLAY $225 | 0 | 225 | 5/15/16 | 5/18/16 | ACSCM | Iss |
| .. | IE | LE6W402 | FREE SLOT PLAY $225 | 0 | 225 | 5/19/16 | 5/25/16 | ACSCM | Iss |
| .. | IE | LE6W502 | FREE SLOT PLAY $225 | 0 | 225 | 5/29/16 | 6/01/16 | ACSCM | Iss |
| .. | IE | LF6W106 | FREE SLOT PLAY $60 | 0 | 60 | 6/02/16 | 6/08/16 | ACSCM | Asn |
| .. | IE | LF6W206 | FREE SLOT PLAY $60 | 0 | 60 | 6/09/16 | 6/15/16 | ACSCM | Iss |
| .. | IE | LF6W306 | FREE SLOT PLAY $60 | 0 | 60 | 6/16/16 | 6/22/16 | ACSCM | Iss |
| .. | IE | LF6W406 | FREE SLOT PLAY $60 | 0 | 60 | 6/23/16 | 6/29/16 | ACSCM | Iss |
| .. | IE | LG6W107 | FREE SLOT PLAY $35 | 0 | 35 | 6/30/16 | 7/06/16 | ACSCM | Asn |
| .. | IE | LG6W207 | FREE SLOT PLAY $35 | 0 | 35 | 7/07/16 | 7/13/16 | ACSCM | Asn |
| .. | IE | PTG307 | BIG SPN FRI FSP 100 | 0 | 100 | 7/15/16 | 7/15/16 | CRJON | Iss |
| .. | IE | PTG507 | BIG SPN SUN FSP 100 | 0 | 100 | 7/17/16 | 7/17/16 | CRJON | Iss |

Act X = Display, or V = View Redemptions
F3=Exit F7=Power Rewards Unlock F10=Descend F15=Balance

SPSMB706 ACSC LIVE TROPICANA LV 15 5/14/19 1:43 PM

Maintain Patron Power Rewards Display Only

Patron # IE 105182517 HENTSCHL, CHRISTIE L

| Act | ID | Power Rewards | Promotion Description | Play Amt. | Ttl Get Amt. | Start Date | End Date | Assgn By Auth. | Sts |
|---|---|---|---|---|---|---|---|---|---|
| _ | IE | LG6W307 | FREE SLOT PLAY $35 | 0 | 35 | 7/14/16 | 7/20/16 | ACSCM | Iss |
| .. | IE | LG6W407 | FREE SLOT PLAY $35 | 0 | 35 | 7/21/16 | 7/27/16 | ACSCM | Iss |
| .. | IE | EG6FSG | FSP $100 | 0 | 100 | 7/28/16 | 7/31/16 | CRJON | Iss |
| .. | IE | LG6W507 | FREE SLOT PLAY $35 | 0 | 35 | 7/28/16 | 8/03/16 | ACSCM | Iss |
| .. | IE | LH6W107 | FREE SLOT PLAY $35 | 0 | 35 | 8/04/16 | 8/10/16 | ACSCM | Asn |
| .. | IE | LH6W207 | FREE SLOT PLAY $35 | 0 | 35 | 8/11/16 | 8/17/16 | ACSCM | Iss |
| .. | IE | LH6W307 | FREE SLOT PLAY $35 | 0 | 35 | 8/18/16 | 8/24/16 | ACSCM | Iss |
| .. | IE | LH6W407 | FREE SLOT PLAY $35 | 0 | 35 | 8/25/16 | 8/31/16 | ACSCM | Iss |
| .. | IE | LJ6W103 | OCT FSP $160 | 0 | 160 | 10/06/16 | 10/12/16 | ACSCM | Iss |
| .. | IE | LJ6W203 | OCT FSP $160 | 0 | 160 | 10/13/16 | 10/19/16 | ACSCM | Iss |
| .. | IE | LJ6W303 | OCT FSP $160 | 0 | 160 | 10/20/16 | 10/26/16 | ACSCM | Iss |
| .. | IE | EJ6GGG | FSP $200 GHOULS | 0 | 200 | 10/29/16 | 11/01/16 | CRJON | Iss |
| .. | IE | LJ6W403 | OCT FSP $160 | 0 | 160 | 10/27/16 | 11/02/16 | ACSCM | Iss |

Act X = Display, or V = View Redemptions

F3=Exit F7=Power Rewards Unlock F10=Descend F15=Balance

SPSMB706 ACSC LIVE TROPICANA LV 15 5/14/19 1:44 PM

Maintain Patron Power Rewards Display Only

Patron # IE 105182517 HENTSCHL, CHRISTIE L

| Act | ID | Power Rewards | Promotion Description | Play Amt. | Ttl Get Amt. | Start Date | End Date | Assgn By Auth. | Sts |
|---|---|---|---|---|---|---|---|---|---|
| _ | IE | LK6W103 | NOV FSP $160 | 0 | 160 | 11/03/16 | 11/09/16 | ACSCM | Iss |
| .. | IE | LK6W203 | NOV FSP $160 | 0 | 160 | 11/10/16 | 11/16/16 | ACSCM | Iss |
| .. | IE | LK6W303 | NOV FSP $160 | 0 | 160 | 11/17/16 | 11/23/16 | ACSCM | Iss |
| .. | IE | LK6W403 | NOV FSP $160 | 0 | 160 | 11/24/16 | 11/30/16 | ACSCM | Iss |
| .. | IE | LL6W103 | DEC FSP $160 | 0 | 160 | 12/01/16 | 12/07/16 | ACSCM | Iss |
| .. | IE | LL6W203 | DEC FSP $160 | 0 | 160 | 12/08/16 | 12/14/16 | ACSCM | Iss |
| .. | IE | LL6W303 | DEC FSP $160 | 0 | 160 | 12/15/16 | 12/21/16 | ACSCM | Iss |
| .. | IE | LL6W403 | DEC FSP $160 | 0 | 160 | 12/22/16 | 12/28/16 | ACSCM | Asn |
| .. | IE | LA7W102 | $225 Free SlotPlay | 0 | 225 | 1/02/17 | 1/08/17 | ACSCM | Iss |
| .. | IE | LA7W202 | $225 Free SlotPlay | 0 | 225 | 1/09/17 | 1/15/17 | ACSCM | Iss |
| .. | IE | FPSL03 | FSP $250 | 0 | 250 | 1/20/17 | 1/21/17 | KDUMA | Iss |
| .. | IE | LA7W302 | $225 Free SlotPlay | 0 | 225 | 1/16/17 | 1/22/17 | ACSCM | Iss |
| .. | IE | LA7W402 | $225 Free SlotPlay | 0 | 225 | 1/23/17 | 1/29/17 | ACSCM | Iss |

Act X = Display, or V = View Redemptions

F3=Exit F7=Power Rewards Unlock F10=Descend F15=Balance

SPSMB706 ACSC LIVE TROPICANA LV 15 5/14/19 1:44 PM

Maintain Patron Power Rewards Display Only

Patron # IE 105182517 HENTSCHL, CHRISTIE L

| Act | ID | Power Rewards | Promotion Description | Play Amt. | Ttl Get Amt. | Start Date | End Date | Assgn By Auth. | Sts |
|---|---|---|---|---|---|---|---|---|---|
| _ | IE | EG6FSXB | FSP $15,800 | 0 | 15800 | 8/01/16 | 2/01/17 | JTSEN | Iss |
| .. | IE | LB7W102 | $225 Free SlotPlay | 0 | 225 | 1/30/17 | 2/05/17 | ACSCM | Iss |
| .. | IE | LB7W202 | $225 Free SlotPlay | 0 | 225 | 2/06/17 | 2/12/17 | ACSCM | Iss |
| .. | IE | LB7W302 | $225 Free SlotPlay | 0 | 225 | 2/13/17 | 2/19/17 | ACSCM | Iss |
| .. | IE | LB7W402 | $225 Free SlotPlay | 0 | 225 | 2/20/17 | 2/26/17 | ACSCM | Iss |
| .. | IE | LC7W103 | $160 Free SlotPlay | 0 | 160 | 2/27/17 | 3/05/17 | ACSCM | Iss |
| .. | IE | EI6WRF | FSP $400 WINE ROSE | 0 | 400 | 9/10/16 | 3/10/17 | CRJON | Iss |
| .. | IE | LC7W203 | $160 Free SlotPlay | 0 | 160 | 3/06/17 | 3/12/17 | ACSCM | Iss |
| .. | IE | LC7W303 | $160 Free SlotPlay | 0 | 160 | 3/13/17 | 3/19/17 | ACSCM | Iss |
| .. | IE | LC7W403 | $160 Free SlotPlay | 0 | 160 | 3/20/17 | 3/26/17 | ACSCM | Iss |
| .. | IE | LC7W503 | $160 Free SlotPlay | 0 | 160 | 3/27/17 | 4/02/17 | ACSCM | Iss |
| .. | IE | LZ7W104 | $120 Free SlotPlay | 0 | 120 | 4/04/17 | 4/09/17 | ACSCM | Iss |
| .. | IE | LD7W204 | $120 Free SlotPlay | 0 | 120 | 4/10/17 | 4/16/17 | ACSCM | Iss |

Act X = Display, or V = View Redemptions

F3=Exit F7=Power Rewards Unlock F10=Descend F15=Balance

SPSMB706 ACSC LIVE TROPICANA LV 15 5/14/19 1:44 PM

Maintain Patron Power Rewards Display Only

Patron # IE 105182517 HENTSCHL, CHRISTIE L

| Act | ID | Power Rewards | Promotion Description | Play Amt. | Ttl Get Amt. | Start Date | End Date | Assgn By Auth. | Sts |
|---|---|---|---|---|---|---|---|---|---|
| _ | IE | LD7W304 | $120 Free SlotPlay | 0 | 120 | 4/17/17 | 4/23/17 | ACSCM | Iss |
| .. | IE | LD7W404 | $120 Free SlotPlay | 0 | 120 | 4/24/17 | 4/30/17 | ACSCM | Iss |
| .. | IE | LE7W105 | $90 Free SlotPlay | 0 | 90 | 5/01/17 | 5/07/17 | ACSCM | Iss |
| .. | IE | LE7W205 | $90 Free SlotPlay | 0 | 90 | 5/08/17 | 5/14/17 | ACSCM | Iss |
| .. | IE | LE7W305 | $90 Free SlotPlay | 0 | 90 | 5/15/17 | 5/21/17 | ACSCM | Iss |
| .. | IE | LE7W405 | $90 Free SlotPlay | 0 | 90 | 5/22/17 | 5/28/17 | ACSCM | Iss |
| .. | IE | LF7W106 | $60 Free SlotPlay | 0 | 60 | 5/29/17 | 6/04/17 | ACSCM | Iss |
| .. | IE | LF7W206 | $60 Free SlotPlay | 0 | 60 | 6/05/17 | 6/11/17 | ACSCM | Iss |
| .. | IE | LF7W306 | $60 Free SlotPlay | 0 | 60 | 6/12/17 | 6/18/17 | ACSCM | Asn |
| .. | IE | LF7W406 | $60 Free SlotPlay | 0 | 60 | 6/19/17 | 6/25/17 | ACSCM | Iss |
| .. | IE | LG7W106 | $60 Free SlotPlay | 0 | 60 | 6/26/17 | 7/02/17 | ACSCM | Iss |
| .. | IE | LG7W206 | $60 Free SlotPlay | 0 | 60 | 7/03/17 | 7/09/17 | ACSCM | Iss |
| .. | IE | LG7W306 | $60 Free SlotPlay | 0 | 60 | 7/10/17 | 7/16/17 | ACSCM | Asn |

Act X = Display, or V = View Redemptions

F3=Exit F7=Power Rewards Unlock F10=Descend F15=Balance

SPSMB706 ACSC LIVE TROPICANA LV 15 5/14/19 1:45 PM

Maintain Patron Power Rewards Display Only

Patron # IE 105182517 HENTSCHL, CHRISTIE L

| Act | ID | Power Rewards | Promotion Description | Play Amt. | Ttl Get Amt. | Start Date | End Date | Assgn By Auth. | Sts |
|---|---|---|---|---|---|---|---|---|---|
| _ | IE | LG7W406 | $60 Free SlotPlay | 0 | 60 | 7/17/17 | 7/23/17 | ACSCM | Asn |
| . | IE | LG7W506 | $60 Free SlotPlay | 0 | 60 | 7/24/17 | 7/30/17 | ACSCM | Iss |
| . | IE | LI7W107 | $35 Free SlotPlay | 0 | 35 | 8/28/17 | 9/03/17 | ACSCM | Asn |
| . | IE | LI7W207 | $35 Free SlotPlay | 0 | 35 | 9/04/17 | 9/10/17 | ACSCM | Asn |
| . | IE | LI7W307 | $35 Free SlotPlay | 0 | 35 | 9/11/17 | 9/17/17 | ACSCM | Asn |
| . | IE | LI7W407 | $35 Free SlotPlay | 0 | 35 | 9/18/17 | 9/24/17 | ACSCM | Asn |
| . | IE | LI7W507 | $35 Free SlotPlay | 0 | 35 | 9/25/17 | 10/01/17 | ACSCM | Asn |
| . | IE | LJ7W106 | $60 Free SlotPlay | 0 | 60 | 10/02/17 | 10/08/17 | ACSCM | Asn |
| . | IE | LJ7W206 | $60 Free SlotPlay | 0 | 60 | 10/09/17 | 10/15/17 | ACSCM | Iss |
| . | IE | LJ7W306 | $60 Free SlotPlay | 0 | 60 | 10/16/17 | 10/22/17 | ACSCM | Iss |
| . | IE | LJ7W406 | $60 Free SlotPlay | 0 | 60 | 10/23/17 | 10/29/17 | ACSCM | Asn |
| . | IE | LK7W106 | $60 Free SlotPlay | 0 | 60 | 10/30/17 | 11/05/17 | ACSCM | Asn |
| . | IE | LK7W206 | $60 Free SlotPlay | 0 | 60 | 11/06/17 | 11/12/17 | ACSCM | Asn |

Act X = Display, or V = View Redemptions

F3=Exit F7=Power Rewards Unlock F10=Descend F15=Balance

SPSMB706 ACSC LIVE TROPICANA LV 15 5/14/19 1:46 PM

Maintain Patron Power Rewards Display Only

Patron # IE 105182517 HENTSCHL, CHRISTIE L

| Act | ID | Power Rewards | Promotion Description | Play Amt. | Ttl Get Amt. | Start Date | End Date | Assgn By Auth. | Sts |
|---|---|---|---|---|---|---|---|---|---|
| _ | IE | LK7W306 | $60 Free SlotPlay | 0 | 60 | 11/13/17 | 11/19/17 | ACSCM | Iss |
| . | IE | LK7W406 | $60 Free SlotPlay | 0 | 60 | 11/20/17 | 11/26/17 | ACSCM | Iss |
| . | IE | LL7W206 | $60 Free SlotPlay | 0 | 60 | 12/04/17 | 12/10/17 | ACSCM | Iss |
| . | IE | LL7W306 | $60 Free SlotPlay | 0 | 60 | 12/11/17 | 12/17/17 | ACSCM | Iss |
| . | IE | LL7W406 | $60 Free SlotPlay | 0 | 60 | 12/18/17 | 12/24/17 | ACSCM | Iss |
| . | IE | LL7W506 | $60 Free SlotPlay | 0 | 60 | 12/25/17 | 12/31/17 | ACSCM | Iss |
| . | IE | LA8W107 | $35 Free SlotPlay | 0 | 35 | 1/01/18 | 1/07/18 | ACSCM | Iss |
| . | IE | LA8W207 | $35 Free SlotPlay | 0 | 35 | 1/08/18 | 1/14/18 | ACSCM | Asn |
| . | IE | LA8W307 | $35 Free SlotPlay | 0 | 35 | 1/15/18 | 1/21/18 | ACSCM | Asn |
| . | IE | LA8W407 | $35 Free SlotPlay | 0 | 35 | 1/22/18 | 1/28/18 | ACSCM | Asn |
| . | IE | LA8W507 | $35 Free SlotPlay | 0 | 35 | 1/29/18 | 2/04/18 | ACSCM | Asn |
| . | IE | LB8W108 | $30 Free SlotPlay | 0 | 30 | 2/05/18 | 2/11/18 | ACSCM | Iss |
| . | IE | LB8W208 | $30 Free SlotPlay | 0 | 30 | 2/12/18 | 2/18/18 | ACSCM | Asn |

Act X = Display, or V = View Redemptions

F3=Exit F7=Power Rewards Unlock F10=Descend F15=Balance

SPSMB706 ACSC LIVE TROPICANA LV 15 5/14/19 1:47 PM

Maintain Patron Power Rewards Display Only

Patron # IE 105182517 HENTSCHL, CHRISTIE L

| Act | ID | Power Rewards | Promotion Description | Play Amt. | Ttl Get Amt. | Start Date | End Date | Assgn By Auth. | Sts |
|---|---|---|---|---|---|---|---|---|---|
| _ | IE | LB8W308 | $30 Free SlotPlay | 0 | 30 | 2/19/18 | 2/25/18 | ACSCM | Iss |
| .. | IE | LB8W408 | $30 Free SlotPlay | 0 | 30 | 2/26/18 | 3/04/18 | ACSCM | Asn |
| .. | IE | LC8W107 | $35 Free SlotPlay | 0 | 35 | 3/05/18 | 3/11/18 | ACSCM | Asn |
| .. | IE | LC8W207 | $35 Free SlotPlay | 0 | 35 | 3/12/18 | 3/18/18 | ACSCM | Asn |
| .. | IE | LC8W307 | $35 Free SlotPlay | 0 | 35 | 3/19/18 | 3/25/18 | ACSCM | Asn |
| .. | IE | LC8W407 | $35 Free SlotPlay | 0 | 35 | 3/26/18 | 4/01/18 | ACSCM | Asn |
| .. | IE | LD8W106 | $60 Free SlotPlay | 0 | 60 | 4/02/18 | 4/08/18 | ACSCM | Asn |
| .. | IE | LD8W206 | $60 Free SlotPlay | 0 | 60 | 4/09/18 | 4/15/18 | ACSCM | Asn |
| .. | IE | LD8W306 | $60 Free SlotPlay | 0 | 60 | 4/16/18 | 4/22/18 | ACSCM | Asn |
| .. | IE | LD8W406 | $60 Free SlotPlay | 0 | 60 | 4/23/18 | 4/29/18 | ACSCM | Asn |
| .. | IE | LE8W107 | $35 Free SlotPlay | 0 | 35 | 4/30/18 | 5/06/18 | ACSCM | Asn |
| .. | IE | LE8W207 | $35 Free SlotPlay | 0 | 35 | 5/07/18 | 5/13/18 | ACSCM | Asn |
| .. | IE | LE8W307 | $35 Free SlotPlay | 0 | 35 | 5/14/18 | 5/20/18 | ACSCM | Asn |

Act X = Display, or V = View Redemptions

F3=Exit F7=Power Rewards Unlock F10=Descend F15=Balance

SPSMB706 ACSC LIVE TROPICANA LV 15 5/14/19 1:47 PM

Maintain Patron Power Rewards Display Only

Patron # IE 105182517 HENTSCHL, CHRISTIE L

| Act | ID | Power Rewards | Promotion Description | Play Amt. | Ttl Get Amt. | Start Date | End Date | Assgn By Auth. | Sts |
|---|---|---|---|---|---|---|---|---|---|
| _ | IE | LE8W407 | $35 Free SlotPlay | 0 | 35 | 5/21/18 | 5/27/18 | ACSCM | Asn |
| .. | IE | LE8W507 | $35 Free SlotPlay | 0 | 35 | 5/28/18 | 6/03/18 | ACSCM | Asn |
| .. | IE | LF8W106 | $60 Free SlotPlay | 0 | 60 | 6/04/18 | 6/10/18 | ACSCM | Asn |
| .. | IE | LF8W206 | $60 Free SlotPlay | 0 | 60 | 6/11/18 | 6/17/18 | ACSCM | Asn |
| .. | IE | LF8W306 | $60 Free SlotPlay | 0 | 60 | 6/18/18 | 6/24/18 | ACSCM | Asn |
| .. | IE | LF8W406 | $60 Free SlotPlay | 0 | 60 | 6/25/18 | 7/01/18 | ACSCM | Asn |
| .. | IE | LG8W106 | $60 Free SlotPlay | 0 | 60 | 7/02/18 | 7/08/18 | ACSCM | Asn |
| .. | IE | LG8W206 | $60 Free SlotPlay | 0 | 60 | 7/09/18 | 7/15/18 | ACSCM | Asn |
| .. | IE | LG8W306 | $60 Free SlotPlay | 0 | 60 | 7/16/18 | 7/22/18 | ACSCM | Asn |
| .. | IE | LG8W406 | $60 Free SlotPlay | 0 | 60 | 7/23/18 | 7/29/18 | ACSCM | Asn |
| .. | IE | LG8W506 | $60 Free SlotPlay | 0 | 60 | 7/30/18 | 8/05/18 | ACSCM | Asn |
| .. | IE | LH8W104 | $120 Free SlotPlay | 0 | 120 | 8/06/18 | 8/12/18 | ACSCM | Asn |
| .. | IE | LH8W204 | $120 Free SlotPlay | 0 | 120 | 8/13/18 | 8/19/18 | ACSCM | Asn |

Act X = Display, or V = View Redemptions

F3=Exit F7=Power Rewards Unlock F10=Descend F15=Balance

SPSMB706 ACSC LIVE TROPICANA LV 15 5/14/19 1:47 PM

Maintain Patron Power Rewards Display Only

Patron # IE 105182517 HENTSCHL, CHRISTIE L

| Act | ID | Power Rewards | Promotion Description | Play Amt. | Ttl Get Amt. | Start Date | End Date | Assgn By Auth. | Sts |
|---|---|---|---|---|---|---|---|---|---|
| _ | IE | LH8W304 | $120 Free SlotPlay | 0 | 120 | 8/20/18 | 8/26/18 | ACSCM | Asn |
| .. | IE | LH8W404 | $120 Free SlotPlay | 0 | 120 | 8/27/18 | 9/02/18 | ACSCM | Asn |
| .. | IE | LI8W104 | $120 Free SlotPlay | 0 | 120 | 9/03/18 | 9/09/18 | ACSCM | Asn |
| .. | IE | LI8W204 | $120Free SlotPlay | 0 | 120 | 9/10/18 | 9/16/18 | ACSCM | Asn |
| .. | IE | LI8W304 | $120 Free SlotPlay | 0 | 120 | 9/17/18 | 9/23/18 | ACSCM | Asn |
| .. | IE | LI8W404 | $120 Free SlotPlay | 0 | 120 | 9/24/18 | 9/30/18 | ACSCM | Asn |
| .. | IE | LJ8W106 | $60 Free SlotPlay | 0 | 60 | 10/01/18 | 10/07/18 | ACSCM | Asn |
| .. | IE | LJ8W206 | $60 Free SlotPlay | 0 | 60 | 10/08/18 | 10/14/18 | ACSCM | Asn |
| .. | IE | LJ8W306 | $60 Free SlotPlay | 0 | 60 | 10/15/18 | 10/21/18 | ACSCM | Asn |
| .. | IE | LJ8W406 | $60 Free SlotPlay | 0 | 60 | 10/22/18 | 10/28/18 | ACSCM | Asn |
| .. | IE | LJ8W506 | $60 Free SlotPlay | 0 | 60 | 10/29/18 | 11/04/18 | ACSCM | Asn |
| .. | IE | LK8W107 | $35 Free SlotPlay | 0 | 35 | 11/05/18 | 11/11/18 | ACSCM | Asn |
| .. | IE | LK8W207 | $35 Free SlotPlay | 0 | 35 | 11/12/18 | 11/18/18 | ACSCM | Asn |

Act X = Display, or V = View Redemptions

F3=Exit F7=Power Rewards Unlock F10=Descend F15=Balance

SPSMB706 ACSC LIVE TROPICANA LV 15 5/14/19 1:48 PM

Maintain Patron Power Rewards Display Only

Patron # IE 105182517 HENTSCHL, CHRISTIE L

| Act | ID | Power Rewards | Promotion Description | Play Amt. | Ttl Get Amt. | Start Date | End Date | Assgn By Auth. | Sts |
|---|---|---|---|---|---|---|---|---|---|
| _ | IE | LK8W307 | $35 Free SlotPlay | 0 | 35 | 11/19/18 | 11/25/18 | ACSCM | Asn |
| .. | IE | LK8W407 | $35 Free SlotPlay | 0 | 35 | 11/26/18 | 12/02/18 | ACSCM | Asn |
| .. | IE | LL8W106 | $60 Free SlotPlay | 0 | 60 | 12/03/18 | 12/09/18 | ACSCM | Asn |
| .. | IE | USP1218 | USPIN BONUS | 0 | 10 | 12/13/18 | 12/14/18 | PWBBS | Iss |
| .. | IE | LL8W206 | $60 Free SlotPlay | 0 | 60 | 12/10/18 | 12/16/18 | ACSCM | Iss |
| .. | IE | LL8W306 | $60 Free SlotPlay | 0 | 60 | 12/17/18 | 12/23/18 | ACSCM | Asn |
| .. | IE | LL8W406 | $60 Free SlotPlay | 0 | 60 | 12/24/18 | 12/30/18 | ACSCM | Asn |
| .. | IE | EA9SP03 | $60 Free SlotPlay | 0 | 60 | 1/03/19 | 1/05/19 | DDOMP | Asn |
| .. | IE | LB9W105 | $90 Free SlotPlay | 0 | 90 | 2/04/19 | 2/10/19 | ACSCM | Asn |
| .. | IE | LB9W205 | $90 Free SlotPlay | 0 | 90 | 2/11/19 | 2/17/19 | ACSCM | Asn |
| .. | IE | LB9W305 | $90 Free SlotPlay | 0 | 90 | 2/18/19 | 2/24/19 | ACSCM | Asn |
| .. | IE | LB9W405 | $90 Free SlotPlay | 0 | 90 | 2/25/19 | 3/03/19 | ACSCM | Asn |
| .. | IE | LC9W106 | $60 Free SlotPlay | 0 | 60 | 3/04/19 | 3/10/19 | ACSCM | Iss |

Act X = Display, or V = View Redemptions

F3=Exit F7=Power Rewards Unlock F10=Descend F15=Balance

SPSMB706 ACSC LIVE TROPICANA LV 15 5/14/19 1:48 PM

Maintain Patron Power Rewards Display Only

Patron # IE 105182517 HENTSCHL, CHRISTIE L

| Act | ID | Power Rewards | Promotion Description | Play Amt. | Ttl Get Amt. | Start Date | End Date | Assgn By Auth. | Sts |
|---|---|---|---|---|---|---|---|---|---|
| _ | IE | LC9W206 | $60 Free SlotPlay | 0 | 60 | 3/11/19 | 3/17/19 | ACSCM | Asn |
| .. | IE | LC9W306 | $60 Free SlotPlay | 0 | 60 | 3/18/19 | 3/24/19 | ACSCM | Asn |
| .. | IE | LC9W406 | $60 Free SlotPlay | 0 | 60 | 3/25/19 | 3/31/19 | ACSCM | Iss |
| .. | IE | LD9W106 | $60 Free SlotPlay | 0 | 60 | 4/01/19 | 4/07/19 | ACSCM | Iss |
| .. | IE | LD9W206 | $60 Free SlotPlay | 0 | 60 | 4/08/19 | 4/14/19 | ACSCM | Iss |
| .. | IE | LD9W306 | $60 Free SlotPlay | 0 | 60 | 4/15/19 | 4/21/19 | ACSCM | Asn |
| .. | IE | LD9W406 | $60 Free SlotPlay | 0 | 60 | 4/22/19 | 4/28/19 | ACSCM | Asn |
| .. | IE | LD9W506 | $60 Free SlotPlay | 0 | 60 | 4/29/19 | 5/05/19 | ACSCM | Iss |
| .. | IE | LE9W103 | $160 Free SlotPlay | 0 | 160 | 5/06/19 | 5/12/19 | ACSCM | Iss |
| .. | IE | LE9W203 | $160 Free SlotPlay | 0 | 160 | 5/13/19 | 5/19/19 | ACSCM | Asn |
| .. | IE | LE9W303 | $160 Free SlotPlay | 0 | 160 | 5/20/19 | 5/26/19 | ACSCM | Asn |
| .. | IE | LE9W403 | $160 Free SlotPlay | 0 | 160 | 5/27/19 | 6/02/19 | ACSCM | Asn |

Act X = Display, or V = View Redemptions

F3=Exit F7=Power Rewards Unlock F10=Descend F15=Balance

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SPSMB066                    ACSC LIVE TROPICANA LV   15        5/14/19   1:49 PM
                   Patron Comp Balance Sheet -- Detail Listing

 Patron # IE 105182517      Name  HENTSCHL, CHRISTIE L
      Comp. Points Flag N    PreAuthorized Comp Cash $:                    .00
                   Comp. Point Residual Percent      0 %
  Comp. Cash Limit $:              5,000 Comp. Points Limit:                  0
                                            Trans Value              Balance
Sel Id  Date      Time      Description          Dollars              Dollars
    _          ***** AVAILABLE *****                                    166.02
           ***** EOD 02/09/18 *****
    IE  02/09/18 16:27:32 REDLOT                   26.00-               177.08
           ***** EOD 12/30/17 *****
    IE  12/30/17 21:56:10 MRKTPL                   28.95-               203.08
           ***** EOD 07/07/17 *****
    IE  07/07/17 08:49:22 MRKTPL                   34.95-               232.03
           ***** EOD 06/06/17 *****
    IE  06/06/17 21:05:15 CAFÉ                     57.70-               266.98
           ***** EOD 05/24/17 *****
    IE  05/24/17 13:31:52 CAFÉ                     97.65-               324.68
                                                                         More...
 Sel  X = Display          Search    0/00/00   0:00

 F2=Bonus   F3=Exit   F7=Incentive Cash   F8=PreAuths  F9=Non Gaming  F12=Prev
```

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SPSMB066                    ACSC LIVE TROPICANA LV   15        5/14/19   1:49 PM
                   Patron Comp Balance Sheet -- Detail Listing

 Patron # IE 105182517      Name  HENTSCHL, CHRISTIE L
      Comp. Points Flag N    PreAuthorized Comp Cash $:                    .00
                   Comp. Point Residual Percent      0 %
  Comp. Cash Limit $:              5,000 Comp. Points Limit:                  0
                                            Trans Value              Balance
Sel Id  Date      Time      Description          Dollars              Dollars
    _          ***** EOD 05/17/17 *****
    IE  05/17/17 13:56:03 CAFÉ                     15.80-               422.33
           ***** EOD 04/18/17 *****
    IE  04/18/17 20:23:50 BACIO                   138.00-               438.13
           ***** EOD 04/12/17 *****
    IE  04/12/17 10:48:03 STRBKS                   25.65-               576.13
           ***** EOD 03/27/17 *****
    IE  03/27/17 13:40:23 CAFÉ                     19.93-               601.78
           ***** EOD 02/09/17 *****
    IE  02/09/17 18:03:36 STEAK                    56.96-               621.71
           ***** EOD 01/20/17 *****
                                                                         More...
 Sel  X = Display          Search    0/00/00   0:00

 F2=Bonus   F3=Exit   F7=Incentive Cash   F8=PreAuths  F9=Non Gaming  F12=Prev
```

```
SPSMB066                    ACSC LIVE TROPICANA LV   15        5/14/19   1:50 PM
                      Patron Comp Balance Sheet -- Detail Listing

 Patron # IE 105182517      Name  HENTSCHL, CHRISTIE L
      Comp. Points Flag N    PreAuthorized Comp Cash $:                    .00
                   Comp. Point Residual Percent      0 %
  Comp. Cash Limit $:                5,000 Comp. Points Limit:                0
                                                Trans Value              Balance
Sel Id  Date     Time     Description                Dollars              Dollars
    _         ***** EOD 01/20/17 *****
 ..  IE  01/21/17 00:17:25 Earned                      22.81               678.67
          ***** EOD 01/19/17 *****
 ..  IE  01/19/17 18:35:20 Earned                       .04                655.86
          ***** EOD 01/12/17 *****
 ..  IE  01/13/17 00:26:24 Earned                      75.25               655.82
          ***** EOD 01/08/17 *****
 ..  IE  01/08/17 13:11:59 MIX                         24.54-              580.57
 ..  IE  01/08/17 12:53:50 Earned                       5.44               605.11
          ***** EOD 12/29/16 *****
 ..  IE  12/29/16 22:33:14 CAFÉ                        55.78-              599.67
                                                                           More...
 Sel  X = Display          Search    0/00/00   0:00

 F2=Bonus   F3=Exit   F7=Incentive Cash   F8=PreAuths  F9=Non Gaming  F12=Prev
```

```
SPSMB066                    ACSC LIVE TROPICANA LV   15        5/14/19   1:50 PM
                      Patron Comp Balance Sheet -- Detail Listing

 Patron # IE 105182517      Name  HENTSCHL, CHRISTIE L
      Comp. Points Flag N    PreAuthorized Comp Cash $:                    .00
                   Comp. Point Residual Percent      0 %
  Comp. Cash Limit $:                5,000 Comp. Points Limit:                0
                                                Trans Value              Balance
Sel Id  Date     Time     Description                Dollars              Dollars
    _         ***** EOD 12/18/16 *****
 ..  IE  12/18/16 15:53:11 Earned                       .02                655.45
          ***** EOD 12/10/16 *****
 ..  IE  12/10/16 15:00:31 Earned                       .01                655.43
          ***** EOD 12/01/16 *****
 ..  IE  12/01/16 19:34:40 MRKTPL                      50.93-              655.42
 ..  IE  12/01/16 04:18:23 Earned                      40.95               706.35
          ***** EOD 11/30/16 *****
 ..  IE  12/01/16 02:54:18 Earned                      93.33               665.40
          ***** EOD 11/26/16 *****
 ..  IE  11/26/16 23:30:50 Earned                       7.60               572.07
                                                                           More...
 Sel  X = Display          Search    0/00/00   0:00

 F2=Bonus   F3=Exit   F7=Incentive Cash   F8=PreAuths  F9=Non Gaming  F12=Prev
```

```
SPSMB066                    ACSC LIVE TROPICANA LV   15        5/14/19   1:50 PM
                      Patron Comp Balance Sheet -- Detail Listing

  Patron # IE 105182517      Name  HENTSCHL, CHRISTIE L
       Comp. Points Flag N    PreAuthorized Comp Cash $:                    .00
                     Comp. Point Residual Percent      0 %
   Comp. Cash Limit $:              5,000 Comp. Points Limit:                 0
                                                Trans Value              Balance
 Sel Id  Date      Time      Description              Dollars             Dollars
     _          ***** EOD 11/26/16 *****
  .. IE  11/26/16 23:08:52 MRKTPL                      18.98-              564.47
  .. IE  11/26/16 22:46:38 Earned                        .01               583.45
             ***** EOD 11/11/16 *****
  .. IE  11/11/16 18:19:43 Earned                      27.98               583.44
             ***** EOD 11/03/16 *****
  .. IE  11/04/16 00:24:54 Earned                       5.35               555.46
             ***** EOD 10/31/16 *****
  .. IE  10/31/16 17:25:48 Earned                      28.18               550.11
             ***** EOD 10/29/16 *****
  .. IE  10/29/16 14:24:00 MRKTPL                      34.96-              521.93
                                                                           More...
 Sel  X = Display          Search    0/00/00   0:00

 F2=Bonus   F3=Exit   F7=Incentive Cash   F8=PreAuths  F9=Non Gaming  F12=Prev
```

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SPSMB066                    ACSC LIVE TROPICANA LV   15        5/14/19   1:50 PM
                      Patron Comp Balance Sheet -- Detail Listing

  Patron # IE 105182517      Name  HENTSCHL, CHRISTIE L
       Comp. Points Flag N    PreAuthorized Comp Cash $:                    .00
                     Comp. Point Residual Percent      0 %
   Comp. Cash Limit $:              5,000 Comp. Points Limit:                 0
                                                Trans Value              Balance
Sel Id  Date      Time      Description              Dollars             Dollars
    _          ***** EOD 10/29/16 *****
  .. IE  10/29/16 14:20:53 Earned                      41.12               556.89
             ***** EOD 10/28/16 *****
  .. IE  10/28/16 14:47:18 Earned                       2.57               515.77
             ***** EOD 10/03/16 *****
  .. IE  10/03/16 16:33:43 CAFÉ                        11.70-              513.20
             ***** EOD 10/01/16 *****
  .. IE  10/01/16 23:03:18 MRKTPL                      19.97-              524.90
             ***** EOD 09/24/16 *****
  .. IE  09/24/16 15:18:41 CAFÉ                        43.85-              544.87
             ***** EOD 09/17/16 *****
                                                                           More...
 Sel  X = Display          Search    0/00/00   0:00

 F2=Bonus   F3=Exit   F7=Incentive Cash   F8=PreAuths  F9=Non Gaming  F12=Prev
```

```
SPSMB066                    ACSC LIVE TROPICANA LV   15        5/14/19   1:51 PM
                   Patron Comp Balance Sheet -- Detail Listing

 Patron # IE 105182517      Name  HENTSCHL, CHRISTIE L
      Comp. Points Flag N    PreAuthorized Comp Cash $:                    .00
                   Comp. Point Residual Percent      0 %
  Comp. Cash Limit $:              5,000 Comp. Points Limit:                 0
                                                Trans Value             Balance
Sel Id  Date      Time      Description              Dollars             Dollars
          ***** EOD 09/17/16 *****
    IE  09/17/16 17:21:02 Earned                        .01              588.72
          ***** EOD 09/10/16 *****
    IE  09/10/16 21:29:46 Earned                      10.09              588.71
          ***** EOD 09/09/16 *****
    IE  09/09/16 22:09:12 Earned                      28.06              578.62
    IE  09/09/16 09:56:29 STRBKS                      33.95-             550.56
    IE  09/09/16 09:52:32 Earned                       6.32              584.51
          ***** EOD 09/01/16 *****
    IE  09/02/16 02:50:51 Earned                      71.37              578.19
          ***** EOD 08/27/16 *****
                                                                          More...
 Sel  X = Display          Search    0/00/00   0:00

 F2=Bonus   F3=Exit   F7=Incentive Cash   F8=PreAuths  F9=Non Gaming  F12=Prev
```

```
SPSMB066                    ACSC LIVE TROPICANA LV   15        5/14/19   1:51 PM
                   Patron Comp Balance Sheet -- Detail Listing

 Patron # IE 105182517      Name  HENTSCHL, CHRISTIE L
      Comp. Points Flag N    PreAuthorized Comp Cash $:                    .00
                   Comp. Point Residual Percent      0 %
  Comp. Cash Limit $:              5,000 Comp. Points Limit:                 0
                                                Trans Value             Balance
Sel Id  Date      Time      Description              Dollars             Dollars
          ***** EOD 08/27/16 *****
    IE  08/27/16 17:25:21 CAFÉ                        51.85-             506.82
          ***** EOD 08/22/16 *****
    IE  08/22/16 20:31:13 CAFÉ                        50.80-             558.67
          ***** EOD 08/18/16 *****
    IE  08/18/16 22:23:55 CAFÉ                        77.65-             609.47
    IE  08/18/16 20:54:57 Earned                        .48              687.12
          ***** EOD 08/03/16 *****
    IE  08/03/16 22:21:43 Earned                      16.75              686.64
    IE  08/03/16 19:32:34 MRKTPL                      14.96-             669.89
    IE  08/03/16 19:29:12 Earned                        .32              684.85
                                                                          More...
 Sel  X = Display          Search    0/00/00   0:00

 F2=Bonus   F3=Exit   F7=Incentive Cash   F8=PreAuths  F9=Non Gaming  F12=Prev
```

```
SPSMB066                    ACSC LIVE TROPICANA LV   15        5/14/19   1:52 PM
                      Patron Comp Balance Sheet -- Detail Listing

Patron # IE 105182517      Name  HENTSCHL, CHRISTIE L
     Comp. Points Flag N    PreAuthorized Comp Cash $:                    .00
                    Comp. Point Residual Percent     0 %
 Comp. Cash Limit $:              5,000 Comp. Points Limit:                 0
                                                Trans Value            Balance
Sel Id  Date     Time     Description              Dollars            Dollars
          ***** EOD 08/02/16 *****
    IE  08/02/16 22:08:11 Earned                     128.76             684.53
          ***** EOD 07/31/16 *****
    IE  07/31/16 12:17:31 Earned                      72.14             555.77
          ***** EOD 07/30/16 *****
    IE  07/30/16 19:29:00 Earned                       6.64             483.63
          ***** EOD 07/29/16 *****
    IE  07/29/16 16:28:05 Earned                     130.33             476.99
          ***** EOD 07/28/16 *****
    IE  07/29/16 00:58:47 Earned                       4.76             346.66
          ***** EOD 07/26/16 *****
                                                                         More...
Sel  X = Display          Search    0/00/00   0:00

F2=Bonus   F3=Exit   F7=Incentive Cash   F8=PreAuths  F9=Non Gaming  F12=Prev
```

```
SPSMB066                    ACSC LIVE TROPICANA LV   15        5/14/19   1:52 PM
                      Patron Comp Balance Sheet -- Detail Listing

Patron # IE 105182517      Name  HENTSCHL, CHRISTIE L
     Comp. Points Flag N    PreAuthorized Comp Cash $:                    .00
                    Comp. Point Residual Percent     0 %
 Comp. Cash Limit $:              5,000 Comp. Points Limit:                 0
                                                Trans Value            Balance
Sel Id  Date     Time     Description              Dollars            Dollars
          ***** EOD 07/26/16 *****
    IE  07/26/16 19:24:20 Earned                      26.94             341.90
          ***** EOD 07/25/16 *****
    IE  07/25/16 03:18:39 Earned                      20.08             314.96
          ***** EOD 07/24/16 *****
    IE  07/25/16 02:22:35 Earned                     154.12             294.88
          ***** EOD 07/17/16 *****
    IE  07/17/16 17:18:21 Earned                      30.99             140.76
          ***** EOD 07/16/16 *****
    IE  07/16/16 20:39:02 Earned                      56.81             109.77
          ***** EOD 07/15/16 *****
                                                                         More...
Sel  X = Display          Search    0/00/00   0:00

F2=Bonus   F3=Exit   F7=Incentive Cash   F8=PreAuths  F9=Non Gaming  F12=Prev
```

```
SPSMB066                    ACSC LIVE TROPICANA LV   15        5/14/19   1:52 PM
                   Patron Comp Balance Sheet -- Detail Listing

 Patron # IE 105182517      Name  HENTSCHL, CHRISTIE L
      Comp. Points Flag N    PreAuthorized Comp Cash $:                    .00
                   Comp. Point Residual Percent      0 %
  Comp. Cash Limit $:              5,000 Comp. Points Limit:                 0
                                                Trans Value              Balance
Sel Id  Date      Time      Description              Dollars              Dollars
    _         ***** EOD 07/15/16 *****
    IE  07/15/16 22:16:50 Earned                       16.75                52.96
          ***** EOD 06/23/16 *****
    IE  06/23/16 20:03:10 Earned                       19.07                36.21
          ***** EOD 06/10/16 *****
    IE  06/10/16 23:49:59 Earned                        .02                 17.14
          ***** EOD 05/29/16 *****
    IE  05/29/16 23:34:31 Earned                        .83                 17.12
          ***** EOD 05/28/16 *****
    IE  05/29/16 01:25:56 Earned                        .69                 16.29
          ***** EOD 05/19/16 *****
                                                                            More...
 Sel  X = Display          Search    0/00/00   0:00

 F2=Bonus   F3=Exit   F7=Incentive Cash   F8=PreAuths  F9=Non Gaming  F12=Prev
```

# Tax Form Summary

## Tropicana Las Vegas

Date Range From: 6/1/2016 to 5/9/2019 Void = False

Wager Type: BJ, PG, pit- hold-em, Slots, table, Table Games, tables, TCP, TG, TH, TH 2, tp-2

| Gaming Date | Last Name | First Name | MI | Suffix | SSN | Ctry Origin | Gross Win | Fed Tax | State Tax |
|---|---|---|---|---|---|---|---|---|---|
| Tropicana Las Vegas | | | | | | | | | |
| 11/30/2016 | HENTSCHL | CHRISTIE | L | | [redacted] | | $1,467.00 | $0.00 | $0.00 |
| 11/30/2016 | HENTSCHL | CHRISTIE | L | | [redacted] | | $1,432.00 | $0.00 | $0.00 |
| 11/30/2016 | HENTSCHL | CHRISTIE | L | | [redacted] | | $1,338.00 | $0.00 | $0.00 |
| 1/12/2017 | HENTSCHL | CHRISTIE | L | | [redacted] | | $1,520.00 | $0.00 | $0.00 |
| 3/3/2017 | HENTSCHL | CHRISTIE | L | | [redacted] | | $1,413.00 | $0.00 | $0.00 |
| 3/3/2017 | HENTSCHL | CHRISTIE | L | | [redacted] | | $1,200.00 | $0.00 | $0.00 |
| 3/3/2017 | HENTSCHL | CHRISTIE | L | | [redacted] | | $2,290.00 | $0.00 | $0.00 |
| 1/29/2018 | HENTSCHL | CHRISTIE | L | | [redacted] | | $1,200.00 | $0.00 | $0.00 |
| 2/9/2018 | HENTSCHL | CHRISTIE | L | | [redacted] | | $1,295.00 | $0.00 | $0.00 |
| 3/29/2019 | HENTSCHL | CHRISTIE | L | | [redacted] | | $1,288.00 | $0.00 | $0.00 |
| 3/29/2019 | HENTSCHL | CHRISTIE | L | | [redacted] | | $1,915.00 | $0.00 | $0.00 |
| 3/29/2019 | HENTSCHL | CHRISTIE | L | | [redacted] | | $1,288.00 | $0.00 | $0.00 |
| 4/4/2019 | HENTSCHL | CHRISTIE | L | | [redacted] | | $2,641.00 | $0.00 | $0.00 |
| | | | | | | **Total: 13** | $20,287.00 | $0.00 | $0.00 |

CPSMR200 **ACSC LIVE TROPICANA LV 15** 5/08/19 3:07 PM
Update Existing Patron Remarks Exist

Patron # **IE 105182517** Card Type **CE**
Last Name HENTSCHL First CHRISTIE MI L
Title Suffix AKA

**RESIDENTIAL ADDRESS**

Add.1 3485 W MAULE AVE
Add.2
Add.3
City LAS VEGAS Zip 89118 - 4509
St/Prv NV Nevada B/C
Country US United States of America ForZip
Phone 9415456214 DOB 04 13 1978 Sex F VIP SBID 450
Mail B Patron Type S **G/S/B** Prefer Phone H **Home**
Email: chentschl@gmail.com
Email Preference: Y **(Y=Email Preferred, N=Not Preferred, U=Unsubscribe)**
Last Rated **5/06/19**
Mail was Returned---------- Whale Player

Refuses to Give Address -----

**F3=Exit F4=Prompt F6=Remarks F8=Patron Profile F9=ID Info F11=Cont.Info**
**F13=State/Country F14=Scan ID F16=Skill Code PageDown=BusAddr.**

UPUCB505 **ACSC LIVE TROPICANA LV 15** 5/08/19 3:12 PM

IE 105182517 CASH Patron Rating By Month **Remarks(F2)**

**HENTSCHL,CHRISTIE L** D.O.B 4/13/1978

**INCOMPLETE HOME ADD/B-PH#**

**CE 0**

| | | **March 2016** | | **May 2016** | | **June 2016** | | **3 Months** | |
|---|---|---|---|---|---|---|---|---|---|
| 6,211 | | | | | | | | | |
| 43,462 | L | **1T 1D** | **1NP** | **4T 1.5D** | | **3T 1D** | | **6T 1D** | |
| Time/Denom : | | 00:24 | | 05:26 | Mult | 02:15 | Mult | 10:52 | Mult |
| Average Bet : | | | | | .35 | | 3.54 | | 6.90 |
| Coin%/Games : | | | | | 1 7 | | 1 15 | | 124 13 |
| Coin In . . . : | | | | | 847 | | 7,121 | | 60,659 |
| *Total . . . : | | | | | 847 * | | 7,121 * | | 60,659 * |
| Jackpot . . . : | | | | | | | | | 7,132 |
| Win/Loss . . : | | | | | 768 W | | 1,084 L | | 740 L |
| Theo Loss . . : | | | | | 88 | | 729 | | 7,183 |
| Actual Comp$: | | | | | 190 | | | | |
| Aut Cmp$/Lvl: | | | | | 8 R9 | | 68 R5 | | 703 R1+ |
| Theo Profit : | | | 1 | | **142** | | 729 HI% | | 7,183 HI% |
| Group . . . : | | | | | | | | | |

USER VIEW **Bottom**

**F2=Remarks F3=Exit F4=Summary F6=By Game F7=Details F8=Comps F24=MoreKey**

**You have reached the bottom of the list**

UPUCB505 **ACSC LIVE TROPICANA LV 15** 5/08/19 3:13 PM

IE 105182517 CASH Patron Rating By Month **Remarks(F2)**

**HENTSCHL,CHRISTIE L** D.O.B 4/13/1978

**INCOMPLETE HOME ADD/B-PH#**

**CE 0**

| | | **July 2016** | | **August 2016** | | **September 2016** | | **3 Months** | |
|---|---|---|---|---|---|---|---|---|---|
| **6,211** | | **9T 1.4D** | | **7T 1D** | | **4T 1.8D 1NP** | | **6T 1D** | |
| **43,462** | **L** | | | | | | | | |
| Time/Denom : | | 30:29 | Mult | 10:42 | Mult | 06:16 | Mult | 10:52 | Mult |
| Average Bet : | | 23.31 | | 9.83 | | 13.03 | | 6.90 | |
| Coin%/Games : | | 93 | 5 | 48 | 9 | 4 | 11 | 124 | 13 |
| Coin In . . . : | | 218,330 | | 56,225 | | 52,678 | | 60,659 | |
| *Total . . . : | | 218,330 | * | 56,225 | * | 52,678 | * | 60,659 | * |
| Jackpot . . . : | | 125,873 | | 5,505 | | 5,946 | | 7,132 | |
| Win/Loss . . : | | 10,971 | L | 377 | W | 5,190 | L | 740 | L |
| Theo Loss . . : | | 18,177 | | 6,071 | | 4,633 | | 7,183 | |
| Actual Comp$: | | 1,118 | | | | 914 | | | |
| Aut Cmp$/Lvl: | | 1,804 | R1+ | 603 | R1 | 445 | R2 | 703 | R1+ |
| Theo Profit : | | 17,059 | 94% | 5,876 | 97% | 3,641 | 79% | 7,183 | HI% |
| Group . . . : | | | | | | | | | |

USER VIEW **More...**

**F2=Remarks F3=Exit F4=Summary F6=By Game F7=Details F8=Comps F24=MoreKey**

UPUCB505 **ACSC LIVE TROPICANA LV 15** 5/08/19 3:13 PM

IE 105182517 CASH Patron Rating By Month **Remarks(F2)**

**HENTSCHL,CHRISTIE L** D.O.B 4/13/1978

**INCOMPLETE HOME ADD/B-PH#**

**CE 0**

| | **October 2016** | **November 2016** | **December 2016** | **3 Months** |
|---|---|---|---|---|
| **6,211** | | | | |
| **43,462 L** | **8T 1D 1NP** | **6T 1.2D** | **4T 1.8D 1NP** | **6T 1D** |
| Time/Denom : | 07:18 Mult | 09:09 Mult | 01:12 Mult | 10:52 Mult |
| Average Bet : | 5.21 | 6.99 | 8.47 | 6.90 |
| Coin%/Games : | 18 11 | 11 13 | 6 16 | 124 13 |
| Coin In . . . : | 24,959 | 48,457 | 9,495 | 60,659 |
| *Total . . . : | 24,959 * | 48,457 * | 9,495 * | 60,659 * |
| Jackpot . . . : | | 4,237 | | 7,132 |
| Win/Loss . : | 3,964 L | 1,054 L | 870 L | 740 L |
| Theo Loss . : | 2,661 | 5,442 | 1,050 | 7,183 |
| Actual Comp$: | | 250 | 290 | |
| Aut Cmp$/Lvl: | 265 R4 | 538 R1 | 105 R6 | 703 R1+ |
| Theo Profit : | 2,594 97% | 5,173 95% | 653 62% | 7,183 HI% |
| Group . . . : | | | | |

USER VIEW **More...**

**F2=Remarks F3=Exit F4=Summary F6=By Game F7=Details F8=Comps F24=MoreKey**

UPUCB505 **ACSC LIVE TROPICANA LV 15** 5/08/19 3:13 PM

IE 1,0,5,1,8,2,5,1,7, CASH Patron Rating By Month **Remarks(F2)**

**HENTSCHL,CHRISTIE L** D.O.B 4/13/1978

**INCOMPLETE HOME ADD/B-PH#**

**CE 0**

| | | **January 2017** | **February 2017** | **March 2017** | **3 Months** |
|---|---|---|---|---|---|
| **6,211** | | **4T 1.5D** | **5T 1D** | **5T 1.6D** | **6T 1D** |
| **43,462** | **L** | | | | |
| Time/Denom : | | 07:37 Mult | 00:26 Mult | 06:51 Mult | 10:52 Mult |
| Average Bet : | | 7.52 | .23 | 6.55 | 6.90 |
| Coin%/Games : | | 3 11 | 14 | 2 13 | 124 13 |
| Coin In . . . : | | 38,805 | 82 | 35,636 | 60,659 |
| *Total . . . : | | 38,805 * | 82 * | 35,636 * | 60,659 * |
| Jackpot . . . : | | 1,520 | | 4,903 | 7,132 |
| Win/Loss . : | | 2,204 L | 922 W | 3,286 L | 740 L |
| Theo Loss . : | | 3,878 | 2 | 2,948 | 7,183 |
| Actual Comp$: | | 587 | | 587 | |
| Aut Cmp$/Lvl: | | 372 R2 | | 291 R4 | 703 R1+ |
| Theo Profit : | | 3,266 84% | **55 HI%** | 2,341 79% | 7,183 HI% |
| Group . . . : | | | | | |

USER VIEW **More...**

**F2=Remarks F3=Exit F4=Summary F6=By Game F7=Details F8=Comps F24=MoreKey**

UPUCB505 **ACSC LIVE TROPICANA LV 15** 5/08/19 3:13 PM

IE 105182517 CASH Patron Rating By Month **Remarks(F2)**

**HENTSCHL,CHRISTIE L** D.O.B 4/13/1978

**INCOMPLETE HOME ADD/B-PH#**

**CE 0**

| | | **April 2017** | **May 2017** | **June 2017** | **3 Months** |
|---|---|---|---|---|---|
| **6,211** | | **7T 1.1D** | **5T 1.6D** | **3T 1D** | **6T 1D** |
| **43,462** | **L** | | | | |
| Time/Denom : | | 00:41 Mult | 05:57 Mult | 00:18 .05 | 10:52 Mult |
| Average Bet : | | 4.67 | 9.41 | 1.67 | 6.90 |
| Coin%/Games : | | 1 12 | 20 12 | 3 13 | 124 13 |
| Coin In . . . : | | 2,321 | 40,683 | 380 | 60,659 |
| *Total . . . : | | 2,321 * | 40,683 * | 380 * | 60,659 * |
| Jackpot . . . : | | | | | 7,132 |
| Win/Loss . : | | 1,035 L | 7,073 L | 125 W | 740 L |
| Theo Loss . : | | 313 | 2,905 | 15 | 7,183 |
| Actual Comp$: | | 429 | 1,094 | | |
| Aut Cmp$/Lvl: | | 27 R8 | 265 R4 | 1 R9 | 703 R1+ |
| Theo Profit : | | **280** | 1,698 58% | **43** | 7,183 HI% |
| Group . . . : | | | | | |

USER VIEW **More...**

**F2=Remarks F3=Exit F4=Summary F6=By Game F7=Details F8=Comps F24=MoreKey**

UPUCB505 **ACSC LIVE TROPICANA LV 15** 5/08/19 3:13 PM
IE 1051825117 CASH Patron Rating By Month **Remarks(F2)**
**HENTSCHL,CHRISTIE L** D.O.B 4/13/1978
INCOMPLETE HOME ADD/B-PH#

**CE 0**
**6,211**
**43,462 L**

| | **July 2017** | | **September 2017** | | **October 2017** | | **3 Months** | |
|---|---|---|---|---|---|---|---|---|
| | **3T** | **1D** | **1T** | **1D** | **2T** | **1D** | **6T** | **1D** |
| Time/Denom : | 01:38 | Mult | 01:13 | .01 | 01:20 | Mult | 10:52 | Mult |
| Average Bet : | | 4.11 | | 3.92 | | 2.52 | | 6.90 |
| Coin%/Games : | | 1 12 | | 110 18 | | 8 12 | | 124 13 |
| Coin In . . . : | | 5,022 | | 5,279 | | 2,465 | | 60,659 |
| *Total . . . : | | 5,022 * | | 5,279 * | | 2,465 * | | 60,659 * |
| Jackpot . . . : | | | | | | | | 7,132 |
| Win/Loss . : | | 1,525 L | | 996 L | | 784 L | | 740 L |
| Theo Loss . : | | 500 | | 638 | | 248 | | 7,183 |
| Actual Comp$: | | 250 | | | | | | |
| Aut Cmp$/Lvl: | | 47 R6 | | 59 R2 | | 23 R6 | | 703 R1+ |
| Theo Profit : | | 215 43% | | 638 HI% | | 248 HI% | | 7,183 HI% |
| Group . . . : | | | | | | | | |

USER VIEW **More...**

**F2=Remarks F3=Exit F4=Summary F6=By Game F7=Details F8=Comps F24=MoreKey**

UPUCB505 **ACSC LIVE TROPICANA LV 15** 5/08/19 3:13 PM

IE 1,0,5,1,8,2,5,1,7, CASH Patron Rating By Month **Remarks(F2)**

**HENTSCHL,CHRISTIE L** D.O.B 4/13/1978

**INCOMPLETE HOME ADD/B-PH#**

**CE 0**

| | **November 2017** | **December 2017** | **January 2018** | **3 Months** |
|---|---|---|---|---|
| **6,211** | | | | |
| **43,462 L** | **2T 1D** | **4T 1D** | **2T 1D** | **6T 1D** |
| Time/Denom : | 00:15 Mult | 00:47 Mult | 03:48 Mult | 10:52 Mult |
| Average Bet : | 2.64 | 1.10 | 5.46 | 6.90 |
| Coin%/Games : | 12 13 | 9 2 | 1 13 | 124 13 |
| Coin In . . . : | 521 | 128 | 15,955 | 60,659 |
| *Total . . . : | 521 * | 128 * | 15,955 * | 60,659 * |
| Jackpot . . . : | | | 1,200 | 7,132 |
| Win/Loss . : | 100 W | 192 W | 953 L | 740 L |
| Theo Loss . : | 72 | 11 | 1,477 | 7,183 |
| Actual Comp$: | | | | |
| Aut Cmp$/Lvl: | 7 R8 | 2 R9 | 144 R2 | 703 R1+ |
| Theo Profit : | 72 HI% | **18** | 1,477 HI% | 7,183 HI% |
| Group . . . : | | | | |

USER VIEW **More...**

**F2=Remarks F3=Exit F4=Summary F6=By Game F7=Details F8=Comps F24=MoreKey**

UPUCB505 **ACSC LIVE TROPICANA LV 15** 5/08/19 3:13 PM

IE 1,0,5,1,8,2,5,1,7, CASH Patron Rating By Month **Remarks(F2)**

**HENTSCHL,CHRISTIE L** D.O.B 4/13/1978

**INCOMPLETE HOME ADD/B-PH#**

**CE 0**

| | | **February 2018** | **December 2018** | **January 2019** | **3 Months** |
|---|---|---|---|---|---|
| **6,211** | | | | | |
| **43,462** | **L** | **2T 1D** | **3T 2.7D 2NP** | **1T 1D** | **6T 1D** |
| Time/Denom : | | 02:14 Mult | 03:26 Mult | 00:39 .01 | 10:52 Mult |
| Average Bet : | | 6.96 | 6.12 | 5.00 | 6.90 |
| Coin%/Games : | | 73 12 | 79 12 | 100 9 | 124 13 |
| Coin In . . . : | | 11,292 | 15,557 | 1,740 | 60,659 |
| *Total . . . : | | 11,292 * | 15,557 * | 1,740 * | 60,659 * |
| Jackpot . . . : | | 1,295 | | | 7,132 |
| Win/Loss . : | | 1,504 L | 3,452 L | 681 W | 740 L |
| Theo Loss . : | | 1,471 | 1,590 | 259 | 7,183 |
| Actual Comp$: | | | 440 | | |
| Aut Cmp$/Lvl: | | 144 R2 | 136 R6 | 22 R5 | 703 R1+ |
| Theo Profit : | | 1,445 98% | 1,150 72% | 259 HI% | 7,183 HI% |
| Group . . . : | | | | | |

USER VIEW **More...**

**F2=Remarks F3=Exit F4=Summary F6=By Game F7=Details F8=Comps F24=MoreKey**

UPUCB505 **ACSC LIVE TROPICANA LV 15** 5/08/19 3:13 PM

IE 105182517 CASH Patron Rating By Month **Remarks(F2)**

**HENTSCHL,CHRISTIE L** D.O.B 4/13/1978

**INCOMPLETE HOME ADD/B-PH#**

**CE 0**

| | **March 2019** | | **April 2019** | | **May 2019** | | **3 Months** | |
|---|---|---|---|---|---|---|---|---|
| 6,211 | | | | | | | | |
| 43,462 L | **2T** | **1D** | **3T** | **1D** | **1T** | **1D** | **6T** | **1D** |
| Time/Denom : | 05:56 | Mult | 03:18 | .01 | 01:38 | .01 | 10:52 | Mult |
| Average Bet : | 9.03 | | 4.65 | | 3.49 | | 6.90 | |
| Coin%/Games : | 148 | 14 | 82 | 12 | 97 | 15 | 124 | 13 |
| Coin In . . . : | 44,361 | | 11,094 | | 5,204 | | 60,659 | |
| *Total . . . : | 44,361 | * | 11,094 | * | 5,204 | * | 60,659 | * |
| Jackpot . . . : | 4,491 | | 2,641 | | | | 7,132 | |
| Win/Loss . . : | 1,122 | L | 678 | W | 296 | L | 740 | L |
| Theo Loss . . : | 5,359 | | 1,294 | | 530 | | 7,183 | |
| Actual Comp$: | | | | | | | | |
| Aut Cmp$/Lvl: | 535 | R1+ | 119 | R3 | 49 | R2 | 703 | R1+ |
| Theo Profit : | 5,359 | HI% | 1,294 | HI% | 530 | HI% | 7,183 | HI% |
| Group . . . : | | | | | | | | |

USER VIEW **More...**

**F2=Remarks F3=Exit F4=Summary F6=By Game F7=Details F8=Comps F24=MoreKey**

Tropicana
LAS VEGAS

August 5, 2020

CERTIFIED MAIL –
RETURN RECEIPT REQUESTED

Vincent Mayo, Esq.
The Abrams & Mayo Law Firm
6252 South Rainbow Blvd., Suite 100
Las Vegas, NV 89118

RE: Subpoena – Christie Leeann Stucke

Dear Mr. Mayo:

Pursuant to your subpoena (copy attached), enclosed you will find all gaming records Tropicana Las Vegas was able to locate regarding the above referenced individual.

Best regards,

Lenore DiVicino

Lenore DiVicino
Paralegal

Enclosures

# AFFIDAVIT OF CUSTODIAN OF RECORDS

STATE OF Nevada )
) ss:
COUNTY OF Clark )

Curtis Lane Jr, being duly sworn and says:

1. That at all times herein affiant was over eighteen years of age, not a party to or interested in the proceedings in which this affidavit was made.

2. I am employed by Tropicana Las Vegas Hotel and Casino, Inc., in the Compliance Department.

3. That on the 31 day of July, 2020, affiant received the **NOTICE OF TAKING CUSTODIAN OF RECORDS DEPOSITION** and **SUBPOENA DUCES TECUM** requesting:

> **Any and all records (whether in electronic format, written, or otherwise) regarding gambling / gaming of any kind by Christie Leeann Stucke, date of birth: April 13, 1978, AKA Christie Leeann Hentschl (hereinafter referred to as "Ms. Stucke"). Gambling / gaming should include, without limitation, any slot, table, sports book or other play for the period of May 1, 2019 through the date of production, including, monies expended, monies earned and tournament winnings. Records also should include, without limitation, her win/loss reports, her play detail report broken up by year, copies of W-2Gs, any and all records regarding markers and/or related debts, any and all records of player rewards/comps issued to and/or utilized by Ms. Stucke, any and all documentation related to any party cruises Ms. Stucke**

**attended through your establishment, any and all records related to any frequent player card(s) and any and all other documentation related to Ms. Stucke.**

4. That on the 4th day of August, 2020, affiant provided true and correct copies of said documents.

FURTHER, AFFIANT SAYETH NAUGHT.

Dated this 4th day of August, 2020.

AFFIANT

SIGNED AND SWORN to before me this 4th day of August, 2020.

LENORE J. DIVICINO
Notary Public, State of Nevada
No. 97-2473-1
My Appt. Exp. Jul. 31, 2021

NOTARY PUBLIC

UPUCB505 ACSC LIVE TROPICANA LV 15 8/01/20 11:12 AM
IE 105182517 CASH Patron Rating By Month Remarks(F2)
HENTSCHL,CHRISTIE L D.O.B 4/13/1978
INCOMPLETE HOME ADD/B-PH#

INC ID

PR 1 PREFERRED
7,047 3 Months
55,590 L No Trips

| | March 2020 | February 2020 | January 2020 |
|---|---|---|---|
| | 3T 1D | 4T 1D | 5T 1D |
| Time/Denom : | 00:19 .01 | 00:53 Mult | 00:23 Mult |
| Average Bet : | 2.51 | 3.76 | 2.67 |
| Coin%/Games : | 91 12 | 93 12 | 51 11 |
| Coin In . . . : | 563 | 2,380 | 652 |
| *Total . . . : | 563 * | 2,380 * | 652 * |
| Jackpot . . . : | | | |
| Win/Loss . . : | 134 W | 23 L | 119 L |
| Theo Loss . . : | 70 | 265 | 80 |
| Actual Comp$: | | | |
| Aut Cmp$/Lvl: | 6 R7 | 25 R5 | 7 R7 |
| Theo Profit : | 70 HI% | 265 HI% | 80 HI% |
| Group . . . : | | | |

More...

F2=Remarks F3=Exit F4=Summary F6=By Game F7=Details F8=Comps F24=MoreKey

UPUCB505 ACSC LIVE TROPICANA LV 15 8/01/20 11:12 AM
IE 105182517 CASH Patron Rating By Month Remarks(F2)
HENTSCHL,CHRISTIE L D.O.B 4/13/1978
INCOMPLETE HOME ADD/B-PH#

INC ID

PR 1 PREFERRED
7,047 3 Months
55,590 L No Trips

| | December 2019 | November 2019 | October 2019 |
|---|---|---|---|
| | 6T 1.7D 1NP | 4T 1.5D 1NP | 5T 1D |
| Time/Denom : | 00:34 Mult | 00:28 Mult | 00:18 Mult |
| Average Bet : | 6.93 | 6.19 | 4.00 |
| Coin%/Games : | 72 13 | 24 9 | 84 10 |
| Coin In . . . : | 3,104 | 1,588 | 753 |
| *Total . . . : | 3,104 * | 1,588 * | 753 * |
| Jackpot . . . : | | | |
| Win/Loss . . : | 290 L | 81 W | 93 L |
| Theo Loss . . : | 262 | 152 | 102 |
| Actual Comp$: | 61 | 61 | |
| Aut Cmp$/Lvl: | 23 R6 | 14 R6 | 9 R6 |
| Theo Profit : | 192 73% | 91 60% | 87 85% |
| Group . . . . : | | | |

More...

F2=Remarks F3=Exit F4=Summary F6=By Game F7=Details F8=Comps F24=MoreKey

UPUCB505 ACSC LIVE TROPICANA LV 15 8/01/20 11:12 AM
IE 105182517 CASH Patron Rating By Month Remarks(F2)
HENTSCHL,CHRISTIE L D.O.B 4/13/1978
INCOMPLETE HOME ADD/B-PH#

INC ID

PR 1 PREFERRED
7,047 3 Months
55,590 L No Trips

| | September 2019 | August 2019 | July 2019 |
|---|---|---|---|
| | 6T 1.3D | 6T 1D | 3T 1D |
| Time/Denom : | 00:51 Mult | 01:05 Mult | 00:23 Mult |
| Average Bet : | 5.68 | 3.81 | 3.04 |
| Coin%/Games : | 8 14 | 4 13 | 14 14 |
| Coin In . . . : | 4,069 | 3,169 | 1,019 |
| *Total . . . : | 4,069 * | 3,169 * | 1,019 * |
| Jackpot . . . : | | | |
| Win/Loss . . : | 321 L | 391 L | 145 W |
| Theo Loss . . : | 507 | 366 | 147 |
| Actual Comp$: | 37 | | |
| Aut Cmp$/Lvl: | 50 R4 | 36 R4 | 13 R6 |
| Theo Profit : | 430 85% | 365 HI% | 129 88% |
| Group . . . . : | | | |

More...

F2=Remarks F3=Exit F4=Summary F6=By Game F7=Details F8=Comps F24=MoreKey

UPUCB505 ACSC LIVE TROPICANA LV 15 8/01/20 11:13 AM
IE 105182517 CASH Patron Rating By Month Remarks(F2)
HENTSCHL,CHRISTIE L D.O.B 4/13/1978
INCOMPLETE HOME ADD/B-PH#

INC ID

PR 1 PREFERRED
7,047 3 Months
55,590 L No Trips

| | June 2019 | | May 2019 | |
|---|---|---|---|---|
| | 6T 1D | | 4T 1D | |
| Time/Denom : | 01:43 | Mult | 01:54 | Mult |
| Average Bet : | | 3.74 | | 4.81 |
| Coin%/Games : | | 6 15 | | 93 14 |
| Coin In . . . : | 5,607 | | 7,785 | |
| *Total . . . : | 5,607 * | | 7,785 * | |
| Jackpot . . . : | 1,764 | | 1,215 | |
| Win/Loss . . : | 844 L | | 338 L | |
| Theo Loss . . : | 630 | | 815 | |
| Actual Comp$: | | | | |
| Aut Cmp$/Lvl: | 63 R2 | | 78 R1 | |
| Theo Profit : | 630 HI% | | 815 HI% | |
| Group . . . : | | | | |

More...

F2=Remarks F3=Exit F4=Summary F6=By Game F7=Details F8=Comps F24=MoreKey

CPRTR730 ACSC LIVE TROPICANA LV 15 8/01/20 11:05 AM

Patron Slot Detail Ratings

Patron Number IE 105182517 Name HENTSCHL, CHRISTIE

| Start Time | Zn/Loc Asset | Den Cde | Time Plyed | C In | O $$$$ | I NEarn | N In% | Pulls /Min. | Cout+ MPPJ | Theo. WinLoss |
|---|---|---|---|---|---|---|---|---|---|---|
| ---------- | EOD 03/17/20 | ------- | :03 | ------- | 10 | ------ | 35 -- 11 | ------- | 6 ----- | 610 -------- 1 |
| 21:26 | 011905 18113 | PN | :03 | | 10 | | 35 11 | | 6 | 610 1 |
| ---------- | **EOD 03/09/20** | ------- | **:18** | ------ | **165** | ------ | **35 -- 77** | ------- | **4** ------ | **65** ------- **24** |
| 14:37 | 012505 18723 | PN | :12 | | 162 | | 94 | | 5 | 62 24 |
| 14:30 | 012505 18723 | PN | :06 | | 3 | | 35 7 | | 2 | 3 |
| ---------- | **EOD 03/03/20** | ------- | **:35** | ----- | **1514** | ------ | **35 -- 97** | ------ | **17** ---- | **1415** ------ **185** |
| 16:00 | 051701 18763 | PN | :23 | | 1156 | | 100 | | 20 | 1056 144 |
| 15:59 | 051503 18819 | PN | :01 | | 1 | | 33 | | 1 | |
| 15:59 | 051503 18819 | PN | :01 | | 2 | | 67 | | 1 | 1 |
| 15:49 | 051503 18819 | PN | :10 | | 355 | | 35 91 | | 12 | 358 41 |
| ---------- | **EOD 02/24/20** | ------- | **:27** | ----- | **1183** | ------ | **35 -- 96** | ------- | **9** ---- | **1182** ------ **156** |
| 12:10 | 012505 18723 | PN | :01 | | 2 | | 20 | | 3 | |
| 12:07 | 045501 18804 | PN | :02 | | 2 | | 18 | | 1 | 2 |
| 12:07 | 045501 18804 | PN | :01 | | 4 | | 80 | | 1 | |
| 11:44 | 045501 18804 | PN | :23 | | 1175 | | 35 97 | | 10 | 1180 156 |

More...

**Trip Date . 8 . 1 . 20** **° Pulls/Min** **° MPP Jack**

**F12= Previous**

CPRTR730 ACSC LIVE TROPICANA LV 15 8/01/20 11:05 AM

Patron Slot Detail Ratings

Patron Number IE 105182517 Name HENTSCHL, CHRISTIE

| Start Time | Zn/Loc | Asset | Den Cde | Time Plyed | C In | O $$$$ | I NEarn | N In% | Pulls /Min. | Cout+ MPPJ | Theo. WinLoss |
|---|---|---|---|---|---|---|---|---|---|---|---|
| ---------EOD 02/18/20-------:22-----1848------35--79------11----1849------148 | | | | | | | | | | | |
| 12:51 | 041304 | 18817 | SD | :22 | | 1848 | 35 | 79 | 11 | 1849 | 148 |
| ---------EOD 02/10/20------2:42-----6481------35--98------13----6389------749 | | | | | | | | | | | |
| 19:30 | 051501 | 18818 | PN | :01 | | 1 | | 33 | 1 | | |
| 19:30 | 051501 | 18818 | PN | :01 | | 2 | | 67 | 1 | | |
| 19:16 | 051501 | 18818 | PN | :14 | | 573 | | 100 | 13 | 555 | 67 |
| 19:16 | 051501 | 18818 | PN | :01 | | 2 | | 67 | 1 | | |
| 19:05 | 051501 | 18818 | PN | :11 | | 650 | | 100 | 18 | 413 | 76 |
| 19:05 | 051501 | 18818 | PN | :01 | | 2 | | 67 | 1 | 4 | |
| 19:05 | 051501 | 18818 | PN | :01 | | 6 | | 100 | 2 | | 1 |
| 19:04 | 051501 | 18818 | PN | :01 | | 2 | | 67 | 1 | | |
| 19:04 | 051501 | 18818 | PN | :01 | | 1 | | 33 | 1 | | |
| 19:04 | 051501 | 18818 | PN | :01 | | 10 | | 63 | 5 | 1 | 1 |
| 18:30 | 051501 | 18818 | PN | :34 | | 1744 | | 100 | 16 | 1546 | 203 |
| 18:30 | 051501 | 18818 | PN | :01 | | 2 | | 67 | 1 | | |

More...

Trip Date . 8 . 1 20 ° Pulls/Min ° MPP Jack

F12= Previous

CPRTR730 ACSC LIVE TROPICANA LV 15 8/01/20 11:05 AM

Patron Slot Detail Ratings

Patron Number IE 105182517 Name HENTSCHL, CHRISTIE

| Start Time | Zn/Loc | Asset | Den Cde | Time Plyed | C In $$$$ | O I NEarn | N In% | Pulls /Min. | Cout+ MPPJ | Theo. WinLoss |
|---|---|---|---|---|---|---|---|---|---|---|
| 18:30 | 051501 | 18818 | PN | :01 | 1 | | 33 | 1 | | |
| 18:30 | 051501 | 18818 | PN | :01 | 1 | | 33 | 1 | 6 | |
| 18:30 | 051501 | 18818 | PN | :01 | 3 | | 100 | 1 | | |
| 18:30 | 051501 | 18818 | PN | :01 | 2 | | 67 | 1 | | |
| 18:30 | 051501 | 18818 | PN | :01 | 3 | | 100 | 1 | | |
| 18:30 | 051501 | 18818 | PN | :01 | 1 | | 33 | 1 | | |
| 18:30 | 051501 | 18818 | PN | :01 | 1 | | 33 | 1 | | |
| 18:30 | 051501 | 18818 | PN | :01 | 3 | | 100 | 1 | | |
| 18:30 | 051501 | 18818 | PN | :01 | 2 | | 67 | 1 | | |
| 18:29 | 051501 | 18818 | PN | :01 | 6 | | 100 | 2 | | 1 |
| 18:29 | 051501 | 18818 | PN | :01 | 2 | | 67 | 1 | | |
| 18:29 | 051501 | 18818 | PN | :01 | 3 | | 100 | 1 | 1 | |
| 18:29 | 051501 | 18818 | PN | :01 | 2 | | 67 | 1 | | |
| 18:29 | 051501 | 18818 | PN | :01 | 6 | | 100 | 2 | | 1 |
| 18:29 | 051501 | 18818 | PN | :01 | 8 | | 62 | 4 | 1 | 1 |

More...

Trip Date . 8 . 1 . 20 ° Pulls/Min ° MPP Jack

F12= Previous

CPRTR730 ACSC LIVE TROPICANA LV 15 8/01/20 11:05 AM

Patron Slot Detail Ratings

Patron Number IE 105182517 Name HENTSCHL, CHRISTIE

| Start Time | Zn/Loc | Asset | Den Cde | Time Plyed | C In | O $$$$ | I NEarn | N In% | Pulls /Min. | Cout+ MPPJ | Theo. WinLoss |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 17:25 | 051501 | 18818 | PN | 1:04 | | 3350 | | 100 | 16 | 3121 | 390 |
| 17:24 | 051501 | 18818 | PN | :01 | | 20 | | 63 | 10 | 721 | 2 |
| 17:24 | 051501 | 18818 | PN | :01 | | 19 | | 100 | 6 | 1 | 2 |
| 17:24 | 051501 | 18818 | PN | :01 | | 1 | | 33 | 1 | | |
| 17:23 | 051501 | 18818 | PN | :01 | | 19 | | 100 | 6 | | 2 |
| 17:18 | 051501 | 18818 | PN | :01 | | 1 | | 17 | 2 | 1 | |
| 17:18 | 051501 | 18818 | PN | :01 | | 1 | | 33 | 1 | | |
| 17:18 | 051501 | 18818 | PN | :01 | | 2 | | 67 | 1 | 1 | |
| 17:18 | 051501 | 18818 | PN | :01 | | 1 | | 33 | 1 | 3 | |
| 17:17 | 051501 | 18818 | PN | :01 | | 13 | | 100 | 4 | | 1 |
| 17:17 | 051501 | 18818 | PN | :01 | | 8 | | 62 | 4 | 9 | 1 |
| 17:17 | 051501 | 18818 | PN | :01 | | 1 | | 33 | 1 | | |
| 17:17 | 051501 | 18818 | PN | :01 | | 1 | | 33 | 1 | | |
| 17:16 | 051501 | 18818 | PN | :01 | | 1 | | 17 | 2 | | |
| 17:16 | 051501 | 18818 | PN | :01 | | 1 | | 33 | 1 | | |

More...

Trip Date 8 1 20 ° Pulls/Min ° MPP Jack

F12= Previous

CPRTR730 ACSC LIVE TROPICANA LV 15 8/01/20 11:05 AM

Patron Slot Detail Ratings

Patron Number IE 105182517 Name HENTSCHL, CHRISTIE

| Start Time | Zn/Loc | Asset | Den Cde | Time Plyed | C In | O $$$$ | I NEarn | N | In% | Pulls /Min. | Cout+ MPPJ | Theo. WinLoss |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 17:16 | 051501 | 18818 | PN | :01 | | 3 | | 35 | 8 | 12 | 5 | |
| --------- | EOD 02/04/20 | | | :02 | | 8 | | | 18 | 6 | 8 | 1 |
| :32 | 023104 | 18702 | PN | :02 | | 8 | | | 18 | 6 | 8 | 1 |
| --------- | EOD 01/29/20 | | | :10 | | 170 | | 60 | 73 | 10 | 143 | 17 |
| 10:24 | C2 701 | 18594 | QT | :01 | | 3 | | | 60 | 2 | | |
| 10:15 | C2 701 | 18594 | QT | :09 | | 167 | | 60 | 74 | 11 | 143 | 17 |
| --------- | EOD 01/20/20 | | | :28 | | 751 | | 60 | 28 | 10 | 601 | 112 |
| 9:53 | 02 703 | 18533 | PN | :28 | | 751 | | 60 | 28 | 10 | 601 | 112 |
| --------- | EOD 01/16/20 | | | :04 | | 39 | | 60 | 38 | 8 | 39 | 4 |
| 14:16 | 051502 | 18697 | PN | :01 | | 1 | | | 33 | 1 | | |
| 14:16 | 051502 | 18697 | PN | :01 | | 2 | | | 67 | 1 | | |
| 14:14 | 051502 | 18697 | PN | :02 | | 36 | | 60 | 38 | 15 | 39 | 4 |
| --------- | EOD 01/08/20 | | | :23 | | 138 | | 60 | 14 | 4 | 138 | 17 |
| 16:43 | 01 501 | 10171 | PN | :23 | | 138 | | 60 | 14 | 4 | 138 | 17 |
| --------- | EOD 01/04/20 | | | :49 | | 2160 | | 60 | 95 | 15 | 1740 | 252 |

More...

Trip Date . 8 . 1 . 20 ° Pulls/Min ° MPP Jack

F12= Previous

CPRTR730 ACSC LIVE TROPICANA LV 15 8/01/20 11:05 AM

Patron Slot Detail Ratings

Patron Number IE 105182517 Name HENTSCHL, CHRISTIE

| Start Time | Zn/Loc | Asset | Den Cde | Time Plyed | C In $$$$ | O I NEarn | N | In% | Pulls /Min. | Cout+ MPPJ | Theo. WinLoss |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 19:02 | 051502 | 18697 | PN | :01 | 1 | | | 33 | 1 | | |
| 18:42 | 051502 | 18697 | PN | :20 | 1354 | | | 100 | 21 | 1158 | 158 |
| 18:42 | 051502 | 18697 | PN | :01 | 2 | | | 67 | 1 | | |
| 18:34 | 051502 | 18697 | PN | :01 | 6 | | | 12 | 16 | 2 | 1 |
| 18:25 | 051502 | 18697 | PN | :09 | 419 | | | 100 | 15 | 304 | 49 |
| 18:25 | 051502 | 18697 | PN | :01 | 1 | | | 33 | 1 | | |
| 18:24 | 051502 | 18697 | PN | :01 | 19 | | | 100 | 6 | | 2 |
| 18:24 | 051502 | 18697 | PN | :01 | 1 | | | 33 | 1 | | |
| 18:23 | 051502 | 18697 | PN | :01 | 58 | | | 100 | 18 | 38 | 7 |
| 18:23 | 051502 | 18697 | PN | :01 | 1 | | | 33 | 1 | | |
| 18:22 | 051502 | 18697 | PN | :01 | 32 | | | 100 | 10 | 13 | 4 |
| 18:22 | 051502 | 18697 | PN | :01 | 1 | | | 33 | 1 | | |
| 18:22 | 051502 | 18697 | PN | :01 | 42 | | | 100 | 13 | 22 | 5 |
| 18:21 | 051502 | 18697 | PN | :01 | 1 | | | 33 | 1 | | |
| 18:13 | 051502 | 18697 | PN | :08 | 222 | | 60 | 79 | 11 | 203 | 26 |

More...

Trip Date . 8 . 1 20 ° Pulls/Min ° MPP Jack

F12= Previous

CPRTR730 **ACSC LIVE TROPICANA LV 15** 8/01/20 11:05 AM

Patron Slot Detail Ratings

**Patron Number** IE 105182517 **Name** HENTSCHL, CHRISTIE

| Start Time | Zn/Loc | Asset | Den Cde | Time Plyed | C In | O $$$$ | I NEarn | N In% | Pulls /Min. | Cout+ MPPJ | Theo. WinLoss |
|---|---|---|---|---|---|---|---|---|---|---|---|
| --------- | EOD 12/30/19 | | | 2:11 | 14566 | | | 89 | 13 | 13397 | 1161 |
| 21:37 | 041304 | 18817 | SD | :18 | 2258 | | | 90 | 14 | 1913 | 181 |
| 21:33 | 041303 | 18853 | SD | :01 | 1 | | | 11 | 1 | | |
| 21:31 | 041303 | 18853 | SD | :02 | 5 | | | 56 | 1 | | |
| 21:30 | 041303 | 18853 | SD | :01 | 90 | | | 100 | 10 | 41 | 7 |
| 21:29 | 041303 | 18853 | SD | :01 | 65 | | | 56 | 13 | 15 | 5 |
| 21:23 | 041303 | 18853 | SD | :05 | 495 | | | 100 | 11 | 220 | 38 |
| 21:16 | 041304 | 18817 | SD | :08 | 650 | | | 88 | 9 | 303 | 52 |
| 21:15 | 041303 | 18853 | SD | :01 | 9 | | | 100 | 1 | | 1 |
| 21:15 | 041303 | 18853 | SD | :01 | 7 | | | 78 | 1 | 9 | 1 |
| 21:14 | 041303 | 18853 | SD | :01 | 135 | | | 100 | 15 | 39 | 10 |
| 21:14 | 041303 | 18853 | SD | :01 | 1 | | | 11 | 1 | 3 | |
| 21:13 | 041303 | 18853 | SD | :01 | 117 | | | 100 | 13 | 18 | 9 |
| 21:13 | 041303 | 18853 | SD | :01 | 1 | | | 11 | 1 | | |
| 21:13 | 041303 | 18853 | SD | :01 | 7 | | | 78 | 1 | | 1 |

More...

**Trip Date** 8 1 20 **°** Pulls/Min **°** MPP Jack

**F12= Previous**

CPRTR730 ACSC LIVE TROPICANA LV 15 8/01/20 11:05 AM

Patron Slot Detail Ratings

Patron Number IE 105182517 Name HENTSCHL, CHRISTIE

| Start Time | Zn/Loc | Asset | Den Cde | Time Plyed | C In $$$$ | O I NEarn | In% | Pulls /Min. | Cout+ MPPJ | Theo. WinLoss |
|---|---|---|---|---|---|---|---|---|---|---|
| 21:12 | 041303 | 18853 | SD | :01 | 117 | | 100 | 13 | 25 | 9 |
| 21:12 | 041303 | 18853 | SD | :01 | 1 | | 11 | 1 | | |
| 21:09 | 041303 | 18853 | SD | :02 | 225 | | 100 | 13 | 126 | 17 |
| 18:40 | 041302 | 18815 | SD | 1:12 | 9249 | | 90 | 14 | 10150 | 740 |
| 18:31 | 041302 | 18815 | SD | :07 | 653 | | 77 | 12 | 355 | 52 |
| 18:25 | 041302 | 18815 | SD | :05 | 480 | | 86 | 11 | 180 | 38 |
| ---------- | **EOD 12/29/19** | | | **1:00** | **3611** | **185** | **40** | **15** | **3041** | **352** |
| 16:10 | 01 501 | 10171 | PN | :37 | 1431 | | 23 | 17 | 1331 | 178 |
| 15:43 | 041302 | 18815 | SD | :23 | 2180 | 185 | 82 | 12 | 1710 | 174 |
| ---------- | **EOD 12/17/19** | | | **:08** | **154** | **60** | **72** | **8** | **303** | **18** |
| 16:17 | 051503 | 18819 | PN | :08 | 154 | 60 | 72 | 8 | 303 | 18 |
| ---------- | **EOD 12/11/19** | | | **:03** | **3** | **58** | **3** | **9** | **3** | |
| 3:46 | 045101 | 18800 | PN | :01 | 3 | 6 | 6 | 13 | | |
| 3:45 | 045101 | 18800 | PN | :01 | | 52 | | 14 | 3 | |
| 3:44 | 045101 | 18800 | PN | :01 | | | | 1 | | |

More...

Trip Date 8 1 20 ° Pulls/Min ° MPP Jack

F12= Previous

CPRTR730 **ACSC LIVE TROPICANA LV 15** 8/01/20 11:05 AM

Patron Slot Detail Ratings

**Patron Number** IE 105182517 **Name** HENTSCHL, CHRISTIE

| Start Time | Zn/Loc Asset | Den Cde | Time Plyed | C In | O $$$$ | I NEarn | N In% | Pulls /Min. | Cout+ MPPJ | Theo. WinLoss |
|---|---|---|---|---|---|---|---|---|---|---|
| --------- | EOD 12/07/19 | | :04 | | 290 | 60 | 81 | 10 | 140 | 43 |
| 13:35 | 08 701 18192 | SD | :04 | | 290 | 60 | 81 | 10 | 140 | 43 |
| --------- | **EOD 11/30/19** | | **1:31** | | **5857** | **90** | **70** | **9** | **6311** | **551** |
| 16:31 | 041304 18817 | SD | :53 | | 3775 | | 89 | 8 | 3785 | 302 |
| 16:19 | 04 506 18748 | SD | :12 | | 634 | | 25 | 11 | 938 | 51 |
| 15:58 | 021501 18436 | PN | :17 | | 1226 | | 97 | 12 | 1416 | 168 |
| 15:49 | 021501 18436 | PN | :09 | | 222 | 90 | 71 | 6 | 172 | 30 |
| --------- | **EOD 11/18/19** | | **:03** | | **4** | **90** | **4** | **8** | **4** | **1** |
| 15:28 | 023106 18704 | PN | :03 | | 4 | 90 | 4 | 8 | 4 | 1 |
| --------- | **EOD 11/12/19** | | **:05** | | **78** | **90** | | **7** | **77** | **9** |
| 22:02 | 08 101 18793 | SD | :01 | | 2 | | | 1 | | |
| 22:02 | 08 101 18793 | SD | :01 | | 3 | | 1 | 1 | 1 | |
| 21:59 | 08 101 18793 | SD | :03 | | 73 | 90 | | 10 | 76 | 9 |
| --------- | **EOD 11/09/19** | | **:13** | | **413** | **90** | **82** | **12** | **284** | **48** |
| 14:10 | 05 503 18819 | PN | :01 | | 1 | | 33 | 1 | | |

**More...**

**Trip Date** 8 1 20 ° **Pulls/Min** ° **MPP Jack**

**F12= Previous**

CPRTR730 ACSC LIVE TROPICANA LV 15 8/01/20 11:05 AM

Patron Slot Detail Ratings

Patron Number IE 105182517 Name HENTSCHL, CHRISTIE

| Start Time | Zn/Loc Asset | Den Cde | Time Plyed | C In | O $$$$ | I NEarn | N In% | Pulls /Min. | Cout+ MPPJ | Theo. WinLoss |
|---|---|---|---|---|---|---|---|---|---|---|
| 13:58 | 05 503 18819 | PN | :12 | | 412 | 90 | 82 | 13 | 284 | 48 |
| ---------EOD 10/30/19-------:09------127-----120--47-------9------49-------19 | | | | | | | | | | |
| 17:17 | 033707 18066 | PN | :09 | | 127 | 120 | 47 | 9 | 49 | 19 |
| ---------EOD 10/27/19-------:23-----1360---------100------12----1061------202 | | | | | | | | | | |
| 18:46 | 01 201 10316 | PN | :23 | | 1360 | | 100 | 12 | 1061 | 202 |
| ---------EOD 10/25/19-------:44-----1401-----120--92------11----1312------163 | | | | | | | | | | |
| 1:31 | 05 502 18697 | PN | :01 | | 1 | | 33 | 1 | | |
| 1:31 | 05 502 18697 | PN | :01 | | 2 | | 67 | 1 | | |
| 1:08 | 05 502 18697 | PN | :23 | | 918 | | 100 | 12 | 831 | 107 |
| 1:07 | 05 502 18697 | PN | :01 | | 2 | | 67 | 1 | | |
| :49 | 05 502 18697 | PN | :18 | | 478 | | 80 | 10 | 481 | 56 |
| ---------EOD 10/15/19-------:11------796-----120--76-------6-----796------119 | | | | | | | | | | |
| 14:13 | 012505 18723 | PN | :01 | | 1 | | 17 | 2 | | |
| 14:03 | 02 303 18411 | SD | :10 | | 795 | 120 | 77 | 7 | 796 | 119 |
| ---------EOD 10/08/19-------:05-------80-----120--29-------7------80--------7 | | | | | | | | | | |

More...

Trip Date 8 1 20 ° Pulls/Min ° MPP Jack

F12= Previous

CPRTR730 ACSC LIVE TROPICANA LV 15 8/01/20 11:05 AM

Patron Slot Detail Ratings

Patron Number IE 105182517 Name HENTSCHL, CHRISTIE

| Start Time | Zn/Loc | Asset | Den Cde | Time Plyed | C In | O $$$$ | I NEarn | N In% | Pulls /Min. | Cout+ MPPJ | Theo. WinLoss |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 20:27 | 042503 | 18637 | PN | :02 | | 10 | 20 | 30 | 7 | 10 | 1 |
| 20:23 | 041301 | 18814 | SD | :03 | | 70 | 100 | 29 | 8 | 70 | 6 |
| ---------EOD 09/30/19-------:03-------78-----120--39-------7-----140-------12 | | | | | | | | | | | |
| 11:50 | 08 701 | 18192 | SD | :03 | | 78 | 120 | 39 | 7 | 140 | 12 |
| ---------EOD 09/21/19-------:03-------97----------3------14------77-------12 | | | | | | | | | | | |
| 10:55 | 033504 | 18754 | QT | :03 | | 97 | | 3 | 14 | 77 | 12 |
| ---------EOD 09/17/19------1:57-----8082-----120---3------14----6885------801 | | | | | | | | | | | |
| 21:19 | 08 102 | 18794 | SD | :01 | | 2 | | 20 | 1 | | |
| 21:02 | 08 102 | 18794 | SD | :17 | | 1040 | | 53 | 12 | 842 | 126 |
| 21:02 | 08 102 | 18794 | SD | :01 | | 5 | | 50 | 1 | | 1 |
| 20:50 | 08 102 | 18794 | SD | :12 | | 646 | | 53 | 10 | 550 | 78 |
| 20:50 | 08 102 | 18794 | SD | :01 | | 4 | | 40 | 1 | | |
| 20:47 | 08 102 | 18794 | SD | :03 | | 149 | | 45 | 11 | 48 | 18 |
| 20:26 | 08 102 | 18794 | SD | :21 | | 1927 | | 53 | 17 | 1231 | 233 |
| 20:11 | 04 506 | 18748 | SD | :13 | | 895 | | 2 | 14 | 1500 | 72 |

More...

Trip Date . 8 . 1 . 20 ° Pulls/Min ° MPP Jack

F12= Previous

CPRTR730 **ACSC LIVE TROPICANA LV 15** 8/01/20 11:05 AM

Patron Slot Detail Ratings

**Patron Number** IE 105182517 **Name** HENTSCHL, CHRISTIE

| Start Time | Zn/Loc Asset | Den Cde | Time Plyed | C In | O $$$$ | I NEarn | N In% | Pulls /Min. | Cout+ MPPJ | Theo. WinLoss |
|---|---|---|---|---|---|---|---|---|---|---|
| 20:10 | 04 507 18749 | SD | :01 | | 139 | | 3 | 17 | 39 | 11 |
| 19:23 | 04 506 18748 | SD | :47 | | 3275 | 120 | 2 | 14 | 2675 | 262 |
| **EOD 09/15/19** | | | **:12** | | **1512** | | **100** | **14** | **1669** | **223** |
| 19:09 | 08 701 18192 | SD | :12 | | 1512 | | 100 | 14 | 1669 | 223 |
| **EOD 09/09/19** | | | **2:42** | | **14441** | **120** | **99** | **15** | **13514** | **1980** |
| 1:30 | 08 701 18192 | SD | :05 | | 550 | | 95 | 13 | 340 | 81 |
| 22:45 | 021502 18437 | PN | 2:37 | | 13891 | 120 | 99 | 15 | 13174 | 1899 |
| **EOD 09/02/19** | | | **:07** | | **205** | **120** | **1** | **9** | **205** | **16** |
| 12:40 | 04 505 18747 | SD | :07 | | 205 | 120 | 1 | 9 | 205 | 16 |
| **EOD 08/27/19** | | | **:20** | | **619** | **160** | **2** | **17** | **620** | **74** |
| 13:47 | 033505 18755 | QT | :20 | | 619 | 160 | 2 | 17 | 620 | 74 |
| **EOD 08/23/19** | | | **:23** | | **132** | | **95** | **2** | **67** | **15** |
| 16:03 | 05 501 18697 | PN | :15 | | 1 | | 33 | | | |
| 16:03 | 05 501 18697 | PN | :01 | | 1 | | 33 | 1 | | |
| 16:03 | 05 501 18697 | PN | :01 | | 3 | | 100 | 1 | | |

**More...**

**Trip Date** 8 1 20 **°** **Pulls/Min** **°** **MPP Jack**

**F12= Previous**

CPRTR730 **ACSC LIVE TROPICANA LV 15** 8/01/20 11:05 AM

Patron Slot Detail Ratings

**Patron Number** IE 105182517 **Name** HENTSCHL, CHRISTIE

| Start Time | Zn/Loc | Asset | Den Cde | Time Plyed | C In | O $$$$ | I NEarn | N In% | Pulls /Min. | Cout+ MPPJ | Theo. WinLoss |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 16:03 | 05 501 | 18697 | PN | :01 | | 2 | | 67 | 1 | 5 | |
| 16:03 | 05 501 | 18697 | PN | :01 | | 6 | | 100 | 2 | | 1 |
| 16:03 | 05 501 | 18697 | PN | :01 | | 1 | | 33 | 1 | 3 | |
| 15:59 | 05 501 | 18697 | PN | :03 | | 118 | | 100 | 12 | 59 | 14 |
| **---------EOD 08/19/19------** | | | | **2:38** | | **8551** | **-----160** | **--12** | **------15** | **----6991** | **-----1109** |
| 1:48 | 033505 | 18755 | QT | :24 | | 1796 | | 3 | 33 | 1296 | 216 |
| 1:17 | 045101 | 18800 | PN | :30 | | 1324 | | 100 | 12 | 1625 | 170 |
| 1:15 | 045101 | 18800 | PN | :01 | | 1 | | 25 | 1 | | |
| 1:14 | 045101 | 18800 | PN | :01 | | 3 | | 75 | 1 | 1 | |
| 1:14 | 045101 | 18800 | PN | :01 | | 5 | | 63 | 2 | 5 | 1 |
| 1:08 | 045101 | 18800 | PN | :06 | | 263 | | 100 | 12 | 65 | 34 |
| 1:05 | 08 102 | 18794 | SD | :02 | | 5 | | 50 | 1 | | 1 |
| :36 | 08 102 | 18794 | SD | :30 | | 2200 | | 53 | 14 | 1904 | 266 |
| :18 | 05 501 | 18697 | PN | :16 | | 662 | | 100 | 13 | 563 | 77 |
| 23:42 | 052103 | 18191 | PN | :28 | | 1229 | | 100 | 12 | 729 | 190 |

**More...**

**Trip Date** . 8 . 1 20 **° Pulls/Min** **° MPP Jack**

**F12= Previous**

CPRTR730 ACSC LIVE TROPICANA LV 15 8/01/20 11:05 AM

Patron Slot Detail Ratings

Patron Number IE 105182517 Name HENTSCHL, CHRISTIE

| Start Time | Zn/Loc Asset | Den Cde | Time Plyed | C In $$$$ | O I NEarn | N In% | Pulls /Min. | Cout+ MPPJ | Theo. WinLoss |
|---|---|---|---|---|---|---|---|---|---|
| 23:27 | 021506 18441 | PN | :13 | 947 | | 94 | 13 | 578 | 137 |
| 23:20 | 021506 18441 | PN | :06 | 116 | 160 | 42 | 8 | 225 | 17 |
| ---------EOD 08/13/19-------:22------651-----160--43------10-----287-------83 | | | | | | | | | |
| 22:30 | A2 101 18530 | PN | :07 | 304 | | 31 | 14 | 56 | 40 |
| 22:21 | A2 102 18339 | PN | :08 | 195 | | 98 | 7 | 145 | 20 |
| 22:10 | 01 201 10316 | PN | :07 | 152 | 160 | 43 | 10 | 86 | 23 |
| ---------EOD 08/07/19------2:45-----9061-----160---2------12----8701------916 | | | | | | | | | |
| 23:37 | C2 702 14123 | SD | 2:19 | 7959 | | 2 | 11 | 7659 | 753 |
| 23:09 | 041304 18539 | PN | :26 | 1102 | 160 | 87 | 15 | 1042 | 163 |
| ---------EOD 07/30/19-------:18------456-----140---2------14-----441-------56 | | | | | | | | | |
| 2:01 | 052103 18191 | PN | :03 | 67 | | 59 | 10 | 11 | 10 |
| 1:58 | 04 505 18747 | SD | :02 | 16 | | | 6 | 56 | 1 |
| 1:44 | 033505 18755 | QT | :13 | 373 | | 2 | 16 | 374 | 45 |
| ---------EOD 07/23/19-------:08------614-----160--79------11----1063-------91 | | | | | | | | | |
| 19:37 | 08 701 18192 | SD | :08 | 614 | 160 | 79 | 11 | 1063 | 91 |

More...

Trip Date . 8 . 1 20 ° Pulls/Min ° MPP Jack

F12= Previous

CPRTR730 ACSC LIVE TROPICANA LV 15 8/01/20 11:05 AM

Patron Slot Detail Ratings

Patron Number IE 105182517 Name HENTSCHL, CHRISTIE

| Start Time | Zn/Loc Asset | Den Cde | Time Plyed | C In $$$$ | O I NEarn | N In% | Pulls /Min. | Cout+ MPPJ | Theo. WinLoss |
|---|---|---|---|---|---|---|---|---|---|
| --------- | EOD 07/09/19 | | :44 | 1986 | 150 | 93 | 15 | 1986 | 294 |
| 16:51 | 041304 18539 | PN | :44 | 1986 | 150 | 93 | 15 | 1986 | 294 |
| --------- | **EOD 06/25/19** | | **4:02** | **13912** | **159** | **3** | **13** | **10739** | **1347** |
| 20:27 | 09 902 14125 | SD | :12 | 825 | | | 14 | 723 | 84 |
| 20:16 | 09 901 14124 | SD | :10 | 610 | | 33 | 12 | 521 | 49 |
| 19:37 | 09 901 14124 | SD | :31 | 2095 | | 33 | 14 | 1595 | 167 |
| 19:01 | 09 901 14124 | SD | :33 | 1845 | | 33 | 11 | 1345 | 147 |
| 17:54 | 052101 18189 | PN | 1:02 | 2462 | | 99 | 11 | 1839 | 381 |
| 17:45 | 052101 18189 | PN | :07 | 437 | | 99 | 17 | 137 | 68 |
| 17:39 | 04 506 18748 | SD | :03 | 143 | | 2 | 10 | 56 | 11 |
| 17:38 | 04 506 18748 | SD | :01 | | | | | 2 | |
| 17:31 | 04 506 18748 | SD | :07 | 459 | | 2 | 14 | 259 | 37 |
| 16:19 | 04 506 18748 | SD | 1:10 | 5036 | 105 | 2 | 15 | 4224 | 403 |
| 16:18 | 041303 18538 | PN | :01 | | 4 | | 3 | 1 | |
| 16:13 | 041303 18538 | PN | :05 | | 50 | | 3 | 37 | |

More...

Trip Date . 8 . 1 . 20 ° Pulls/Min ° MPP Jack

F12= Previous

CPRTR730 ACSC LIVE TROPICANA LV 15 8/01/20 11:05 AM

Patron Slot Detail Ratings

Patron Number IE 105182517 Name HENTSCHL, CHRISTIE

| Start Time | Zn/Loc Asset | Den Cde | Time Plyed | C In | O $$$$ | I NEarn | N In% | Pulls /Min. | Cout+ MPPJ | Theo. WinLoss |
|---|---|---|---|---|---|---|---|---|---|---|
| ---------- | EOD 06/18/19 | | :51 | | 1434 | 160 | 90 | 13 | 1252 | 181 |
| 20:49 | 012301 10241 | PN | :01 | | 1 | | 20 | 2 | | |
| 17:31 | 012301 10241 | PN | :50 | | 1433 | 160 | 90 | 13 | 1252 | 181 |
| ---------- | EOD 06/09/19 | | 5:08 | | 17797 | 320 | 98 | 17 | 14149 | 2188 |
| 2:38 | A2 102 18339 | PN | :22 | | 1382 | | 100 | 17 | 1187 | 141 |
| 2:23 | A2 101 18530 | PN | :05 | | 430 | | 98 | 9 | 208 | 47 |
| 2:22 | A2 101 18530 | PN | :01 | | 8 | | 40 | 2 | | 1 |
| 1:48 | A2 101 18530 | PN | :34 | | 3858 | | 99 | 11 | 1805 | 425 |
| 1:17 | A2 101 18530 | PN | :25 | | 2290 | | 101 | 9 | 1114 | 252 |
| :26 | 041706 10440 | PN | :49 | | 2073 | | 95 | 18 | 3473 | 262 |
| 23:53 | 041706 10440 | PN | :28 | | 1953 | 50 | 97 | 29 | 1553 | 247 |
| 22:43 | 041704 10549 | PN | 1:09 | | 3753 | | 100 | 22 | 3432 | 549 |
| 22:41 | 042502 18636 | PN | :02 | | 65 | | 100 | 13 | 15 | 8 |
| 21:44 | 042502 18636 | PN | :55 | | 1734 | | 100 | 13 | 1127 | 224 |
| 21:27 | 042502 18636 | PN | :15 | | 235 | 160 | 59 | 11 | 235 | 30 |

More...

Trip Date . 8 . 1 . 20 ° Pulls/Min ° MPP Jack

F12= Previous

CPRTR730 ACSC LIVE TROPICANA LV 15 8/01/20 11:05 AM

Patron Slot Detail Ratings

Patron Number IE 105182517 Name HENTSCHL, CHRISTIE

| Start Time | Zn/Loc | Asset | Den Cde | Time Plyed | C In | O $$$$ | I NEarn | N | In% | Pulls /Min. | Cout+ MPPJ | Theo. WinLoss |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 21:18 | 012304 | 10548 | PN | :03 | | 16 | | | 46 | 2 | | 2 |
| ---------EOD 06/02/19-------:15------496---------100------13-----670-------62 | | | | | | | | | | | | |
| 11:30 | 012302 | 10244 | PN | :06 | | 303 | | | 100 | 20 | 603 | 38 |
| 11:20 | 012302 | 10244 | PN | :09 | | 193 | | | 100 | 9 | 67 | 24 |
| ---------EOD 05/29/19------3:20----17109-----160--99------16---17138-----1907 | | | | | | | | | | | | |
| 6:51 | A2 101 | 18530 | PN | :13 | | 1830 | | | 100 | 14 | 1338 | 201 |
| 6:15 | A2 101 | 18530 | PN | :36 | | 5264 | | | 100 | 15 | 5366 | 580 |
| 5:13 | A2 101 | 18530 | PN | :52 | | 5280 | | | 100 | 10 | 5100 | 581 |
| 4:30 | C2 701 | 18594 | QT | :42 | | 2178 | | | 100 | 23 | 1637 | 219 |
| 3:42 | 012301 | 10241 | PN | :47 | | 2414 | | | 100 | 21 | 3555 | 306 |
| 3:37 | 012505 | 18723 | PN | :02 | | 72 | | 20 | 73 | 16 | 12 | 11 |
| 3:29 | 012301 | 10241 | PN | :08 | | 71 | | 140 | 33 | 11 | 130 | 9 |
| ---------EOD 05/21/19------1:21-----3264-----160--95------12----3064------336 | | | | | | | | | | | | |
| 21:56 | A2 102 | 18339 | PN | :32 | | 1810 | | | 99 | 16 | 1609 | 184 |
| 20:59 | A2 102 | 18339 | PN | :38 | | 1368 | | 60 | 96 | 10 | 1106 | 139 |

More...

Trip Date . 8 . 1 . 20 ° Pulls/Min ° MPP Jack

F12= Previous

CPRTR730 ACSC LIVE TROPICANA LV 15 8/01/20 11:05 AM

Patron Slot Detail Ratings

Patron Number IE 105182517 Name HENTSCHL, CHRISTIE

| Start Time | Zn/Loc | Asset | Den Cde | Time Plyed | C In $$$$ | O | I NEarn | N | In% | Pulls /Min. | Cout+ MPPJ | Theo. WinLoss |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 20:47 | 012505 | 18723 | PN | :11 | 86 | | 100 | | 43 | 6 | 349 | 13 |
| ---------EOD 05/15/19------ | | | | 1:18 | -----5563 | | -----160 | | --76 | -------9 | ----3465 | ------486 |
| 17:52 | 045701 | 18639 | PN | :08 | 383 | | | | 85 | 6 | 84 | 33 |
| 17:23 | 045701 | 18639 | PN | :25 | 1837 | | | | 82 | 9 | 1138 | 156 |
| 17:14 | 045701 | 18639 | PN | :07 | 576 | | | | 74 | 11 | 276 | 49 |
| 16:44 | 045701 | 18639 | PN | :29 | 2282 | | | | 79 | 10 | 1682 | 194 |
| 16:37 | 043102 | 10496 | PN | :04 | 298 | | | | 69 | 11 | 97 | 33 |
| 16:30 | 043102 | 10496 | PN | :05 | 187 | | 160 | | 38 | 10 | 188 | 21 |
| ---------EOD 05/06/19------ | | | | 1:38 | -----5204 | | -----160 | | --97 | ------15 | ----4908 | ------530 |
| 16:21 | A2 102 | 18339 | PN | :17 | 1150 | | | | 100 | 19 | 740 | 117 |
| 14:55 | A2 102 | 18339 | PN | 1:21 | 4054 | | 160 | | 96 | 14 | 4168 | 413 |

Trip Date 8 1 20 ° Pulls/Min ˘ MPP Jack

F12= Previous

IN THE SUPREME COURT OF THE STATE OF NEVADA

Case No. 82723

---

DAVID PATRICK STUCKE
Appellant

And

CHRISTIE LEEANN STUCKE
Respondent

---

Appeal from Order from February 25, 2021 regarding Findings of Fact, Conclusions of Law and Order and Decree of Divorce, Clark County Nevada, Eighth Judicial District Court Family Division Department F
Appellant's Appendix Volume 29

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Counsel for Appellant



Docket 82723 Document 2022-01578

**IN THE SUPREME COURT OF THE STATE OF NEVADA**

| | |
|---|---|
| **DAVID PATRICK STUCKE**<br>Appellant,<br>vs.<br>**CHRISTIE LEEANN STUCKE,**<br>Respondent. | Supreme Court Case No.: **82723**<br><br>**APPELLANT'S APPENDIX INDEX VOLUME 29** |

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Plaintiff's Appendix of Exhibits in Support of Reply in Support of Motion to Change Custody; For Child Support; Exclusive Possession of the Marital Residence; Attorney's Fees and for Related Relief and Opposition to Countermotion for an Order to Show Cause Why Plaintiff Should Not Be Held in Contempt of Court, to Reconsider the Order Entered on August 22, 2019 and For Attorney's Fees and Costs
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Plaintiff's Appendix of Exhibits in Support of Reply to Opposition to Plaintiff's Motion to to Modify Custody; For Child Support; Payment of Marital Bills and Expenses; Exclusive Possession of the Marital Residence; Sale of the Birkland Property; Attorney's Fees and For Related Relief; and Countermotion for Financial Relief, Return of File Server, Attorney's Fees and Other Related Relief

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DATED this 12th day of January 2022.

ROSENBLUM ALLEN LAW FIRM
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Counsel for Appellant

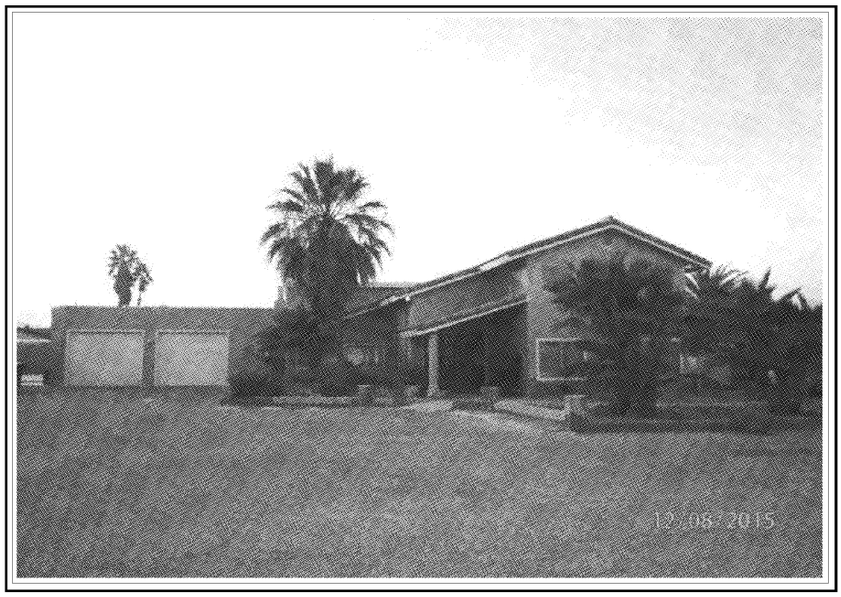
EXHIBIT 121

EXHIBIT 121

EXHIBIT 121

3350016200
File No. 2015-50022a

# APPRAISAL OF




## LOCATED AT:

3485 W Maule Ave
Las Vegas, NV 89118-4509

## FOR:

Quicken Loans, Inc.
1050 Woodward Ave.
Detroit, MI 48226

## BORROWER:

David Stucke

## AS OF:

December 8, 2015

## BY:

Amy N. Basner
NV Certified Appraiser #A.0206860-CR

METRO-WEST APPRAISAL CO., LLC

3350016200

# Uniform Residential Appraisal Report

File No. 2015-50022a

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

**SUBJECT**

Property Address 3485 W Maule Ave | City Las Vegas | State NV | Zip Code 89118-4509

Borrower David Stucke | Owner of Public Record Stucke David | County Clark

Legal Description Parcel Map File 10 Page 87 Lot 4

Assessor's Parcel # 177-05-302-003 | Tax Year 2016 | R.E. Taxes $ 2,047

Neighborhood Name Custom Home | Map Reference Metro Map 74-C2 | Census Tract 0029.79

Occupant [X] Owner [ ] Tenant [ ] Vacant | Special Assessments $ 0 | [ ] PUD | HOA $ 0 [ ] per year [ ] per month

Property Rights Appraised [X] Fee Simple [ ] Leasehold [ ] Other (describe)

Assignment Type [ ] Purchase Transaction [X] Refinance Transaction [ ] Other (describe)

Lender/Client Quicken Loans, Inc. | Address 1050 Woodward Ave., Detroit, MI 48226

Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? [X] Yes [ ] No

Report data source(s) used, offering price(s), and date(s). DOM 342;Subject sold as a short sale. Sold 07/29/2015 $284,000 GLVAR/MLS #1473455 days on market 342;Contingent Sale 03/27/2015 $284,000 # days on market 218;Price Change 03/11/2015 < continued in addendum >

**CONTRACT**

I [ ] did [ ] did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Contract Price $ | Date of Contract | Is the property seller the owner of public record? [ ] Yes [ ] No | Data Source(s)

Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? [ ] Yes [ ] No

If Yes, report the total dollar amount and describe the items to be paid.

**NEIGHBORHOOD**

**Note: Race and the racial composition of the neighborhood are not appraisal factors.**

| Neighborhood Characteristics | One-Unit Housing Trends | One-Unit Housing | Present Land Use % |
|---|---|---|---|
| Location [ ] Urban [X] Suburban [ ] Rural | Property Values [ ] Increasing [X] Stable [ ] Declining | PRICE AGE | One-Unit 65 % |
| Built-Up [X] Over 75% [ ] 25-75% [ ] Under 25% | Demand/Supply [ ] Shortage [X] In Balance [ ] Over Supply | $(000) (yrs) | 2-4 Unit 0 % |
| Growth [ ] Rapid [X] Stable [ ] Slow | Marketing Time [X] Under 3 mths [ ] 3-6 mths [ ] Over 6 mths | 300 Low 0 | Multi-Family 10 % |
| Neighborhood Boundaries The subject is bound North by Tropicana Ave, East by Bermuda Rd, West by Buffalo Dr, South by Cactus Ave, in an area of mixed age/size quality single family residences. | | 1,650 High 45 | Commercial 10 % |
| | | 423 Pred. 28 | Other Vac Ln 15 % |

Neighborhood Description The subject is located in southern Las Vegas, on the west side of Interstate 15, adjacent to the 215/15 interchange, where custom homes are common. Street patterns are good. Sites are adequate; subject is typical for the residential area. The neighborhood has good access to the Las Vegas Strip and downtown Las Vegas, the major employment centers of the area. No residential factors were noted that would adversely affect the subject property.

Market Conditions (including support for the above conclusions) Prevailing interest rates are ranging from 2.5% to 6.0%. Typical sellers pay from 0 to 3 discount points in the marketing of their homes. Property values are stable; supply and demand are in balance. Currently, marketing time on homes in the subject's general competitive market and value range is approximately 0-3 months. I find no apparent evidence of any substantial change anticipated in this market area.

**SITE**

Dimensions 154 x 138.6 | Area 21344 sf | Shape Irregular (Cul de sac) | View N;Res;

Specific Zoning Classification R-E | Zoning Description Rural Estates Residential [2 units per acre]

Zoning Compliance [X] Legal [ ] Legal Nonconforming (Grandfathered Use) [ ] No Zoning [ ] Illegal (describe)

Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [ ] No If No, describe. Analysis of the subject legal, physical, and feasible uses resulted in the conclusion the subject's current use as a single-family residential property is the highest and best use.

| Utilities | Public | Other (describe) | | Public | Other (describe) | Off-site Improvements—Type | Public | Private |
|---|---|---|---|---|---|---|---|---|
| Electricity | [X] | [ ] | Water | [X] | [ ] | Street Asphalt | [X] | [ ] |
| Gas | [X] | [ ] | Sanitary Sewer | [X] | [ ] | Alley None | [ ] | [ ] |

FEMA Special Flood Hazard Area [ ] Yes [X] No | FEMA Flood Zone X | FEMA Map # 32003C 2560F | FEMA Map Date 11/16/2011

Are the utilities and off-site improvements typical for the market area? [X] Yes [ ] No If No, describe.

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [ ] Yes [X] No If Yes, describe. No adverse easements or encroachments were apparent. However, my inspection was made without the benefit of a title report or survey. I have not checked the land records for recorded easements and have only reported apparent easements, encroachments, and other apparent adverse conditions. I am not a lawyer or surveyor and might not understand possible legal issues that might affect either the property being appraised or its title.

**IMPROVEMENTS**

| GENERAL DESCRIPTION | FOUNDATION | EXTERIOR DESCRIPTION materials/condition | INTERIOR materials/condition |
|---|---|---|---|
| Units [X] One [ ] One with Accessory Unit | [X] Concrete Slab [ ] Crawl Space | Foundation Walls Concrete/Avg | Floors Cpt/Tile/Wdlm/Avg |
| # of Stories 2 | [ ] Full Basement [ ] Partial Basement | Exterior Walls Frm/Stucco/Avg | Walls Drywall/Avg |
| Type [X] Det. [ ] Att. [ ] S-Det./End Unit | Basement Area 0 sq. ft. | Roof Surface ConcTile/Avg | Trim/Finish PntdWood/Avg |
| [X] Existing [ ] Proposed [ ] Under Const. | Basement Finish 0 % | Gutters &Downspouts None/Typical | Bath Floor Tile/Avg |
| Design (Style) Southwest | [ ] Outside Entry/Exit [ ] Sump Pump | Window Type Single Pane/Avg | Bath Wainscot Fglass/Mrbl/Avg |
| Year Built 1977 | Evidence of [ ] Infestation | Storm Sash/Insulated Yes/Avg | Car Storage [ ] None |
| Effective Age (Yrs) 34 | [ ] Dampness [ ] Settlement | Screens Screens/Avg | [X] Driveway # of Cars 4 |
| Attic [ ] None | Heating [X] FWA [ ] HWBB [ ] Radiant | Amenities [ ] WoodStove(s) #0 | Driveway Surface Concrete |
| [ ] Drop Stair [ ] Stairs | [ ] Other Fuel Elec/Gas | [X] Fireplace(s) # 1 [X] Fence ConcBlk | [X] Garage # of Cars 4 |
| [ ] Floor [X] Scuttle | Cooling [X] Central Air Conditioning | [X] Patio/Deck Cov [X] Porch Cov | [X] Carport # of Cars 1 |
| [ ] Finished [ ] Heated | [ ] Individual [ ] Other | [X] Pool Pool [ ] Other None | [ ] Att. [X] Det. [ ] Built-in |

Appliances [ ] Refrigerator [X] Range/Oven [X] Dishwasher [X] Disposal [ ] Microwave [ ] Washer/Dryer [ ] Other (describe)

Finished area **above** grade contains: 7 Rooms 3 Bedrooms 2.1 Bath(s) 3,324 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.). Subject has carpet, tile, and wood laminate flooring throughout, covered porch, covered patio, inground pool, gazebo, detached garage/workshop, and front/rear typical landscaping. See addenda for additional features.

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;Kitchen-updated-one to five years ago;Bathrooms-updated-one to five years ago;Property is in average to good condition. Physical depreciation calculated using the age life method and includes the appraiser's observations, noting any recent upgrades and conditions. All utilities were on and in working order at the time of inspection.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [ ] Yes [X] No If Yes, describe. No visible physical deficiencies or adverse conditions were noted.

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [X] Yes [ ] No If No, describe. The subject property is functionally well designed and does not suffer from functional obsolescence. No external obsolescence noted. Typical acceptable style and quality of construction for the neighborhood. **The subject is near the 215/15 freeway interchange; however, there is vacant land between the road and freeway, as well as a high wall. No adverse traffic or noise was noted from the subject property.



David Stucke003955

STUCKE-6047

3350016200

# Uniform Residential Appraisal Report

File No. 2015-50022a

There are 23 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 300,000 to $ 1,650,000 .

There are 18 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 305,000 to $ 650,000 .

## SALES COMPARISON APPROACH

| FEATURE | SUBJECT | COMPARABLE SALE NO. 1 | | COMPARABLE SALE NO. 2 | | COMPARABLE SALE NO. 3 | |
|---|---|---|---|---|---|---|---|
| Address | 3485 W Maule Ave Las Vegas, NV 89118-4509 | 3480 W Cactus Ave Las Vegas, NV 89141-8824 | | 8665 Haven St Las Vegas, NV 89123-1638 | | 7470 Schirlls St Las Vegas, NV 89139-5850 | |
| Proximity to Subject | | 4.47 miles SE | | 2.41 miles SE | | 0.89 miles SW | |
| Sale Price | $ | | $ 405,000 | | $ 469,900 | | $ 375,000 |
| Sale Price/Gross Liv. Area | $ 0.00 sq. ft. | $ 109.19 sq. ft. | | $ 136.68 sq. ft. | | $ 140.61 sq. ft. | |
| Data Source(s) | | GLVAR/MLS #1545719;DOM 19 | | GLVAR/MLS #1548648;DOM 53 | | GLVARMLS #1539230;DOM 36 | |
| Verification Source(s) | | Doc#2015070102671/Tax#177-29-405-004 | | Doc#2015102700581/Tax#177-16-301-024 | | Doc#2015071701266/Tax#177-07-506-012 | |
| VALUE ADJUSTMENTS | DESCRIPTION | DESCRIPTION | +(-) $ Adjustment | DESCRIPTION | +(-) $ Adjustment | DESCRIPTION | +(-) $ Adjustment |
| Sale or Financing Concessions | | ArmLth Cash;0 | 0 | ArmLth Conv;0 | 0 | ArmLth Conv;6600 | 0 |
| Date of Sale/Time | | s07/15;c06/15 | 0 | s10/15;c10/15 | 0 | s07/15;c06/15 | 0 |
| Location | N;Res; | N;Res; | | N;Res; | | N;Res; | |
| Leasehold/Fee Simple | Fee Simple | Fee Simple | | Fee Simple | | Fee Simple | |
| Site | 21344 sf | 23522 sf | 0 | 1.00 ac | -44,000 | 22651 sf | 0 |
| View | N;Res; | N;Res; | | N;Res; | | N;Res; | |
| Design (Style) | DT2;Southwest | DT2;Southwest | | DT1;Ranch | 0 | DT1;Southwest | 0 |
| Quality of Construction | Q4 | Q4 | | Q4 | | Q4 | |
| Actual Age | 38 | 22 | 0 | 38 | | 36 | 0 |
| Condition | C3 | C3 | | C3 | | C3 | |
| Above Grade Room Count (Total / Bdrms. / Baths) | 7 / 3 / 2.1 | 8 / 5 / 3.0 | -2,000 | 8 / 4 / 2.1 | 0 | 8 / 4 / 2.1 | 0 |
| Gross Living Area 60 | 3,324 sq. ft. | 3,709 sq. ft. | -23,000 | 3,438 sq. ft. | -7,000 | 2,667 sq. ft. | 39,000 |
| Basement & Finished Rooms Below Grade | 0sf | 0sf | | 0sf | | 0sf | |
| Functional Utility | Average | Average | | Average | | Average | |
| Heating/Cooling | FWA C/Air | FWA C/Air | | FWA C/Air | | FWA C/Air | |
| Energy Efficient Items | None | None | | None | | None | |
| Garage/Carport | 4gd1cp4dw | 3gd3dw | +16,000 | 2ga2dw | +22,000 | 2ga2dw | +20,000 |
| Porch/Patio/Deck | CvPor/CvPatio | CvPor/CvPat/Bal | 0 | CvPor/CvPatio | | CvPor/CvPatio | |
| Pool/Spa | Pool/No Spa | Pool/Spa | 0 | Pool/No Spa | | Pool/Spa | 0 |
| Landscape | Front/Rear | Front/Rear | | Front/Rear | | Front/Rear | |
| DOM/CDOM | None | 19/39 | 0 | 53/133 | 0 | 36/67 | 0 |
| Net Adjustment (Total) | | ☐ + ☒ - | $ 9,000 | ☐ + ☒ - | $ 29,000 | ☒ + ☐ - | $ 59,000 |
| Adjusted Sale Price of Comparables | | Net Adj. -2.2% Gross Adj. 10.1% | $ 396,000 | Net Adj. -6.2% Gross Adj. 15.5% | $ 440,900 | Net Adj. 15.7% Gross Adj. 15.7% | $ 434,000 |

I ☒ did ☐ did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research ☒ did ☐ did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data source(s) GLVAR/Taxstar/MLS/County Records

My research ☒ did ☐ did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data source(s) GLVAR/Taxstar/MLS/County Records

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

| ITEM | SUBJECT | COMPARABLE SALE NO. 1 | COMPARABLE SALE NO. 2 | COMPARABLE SALE NO. 3 |
|---|---|---|---|---|
| Date of Prior Sale/Transfer | 07/28/2015 | | 03/09/2015 | |
| Price of Prior Sale/Transfer | $284,000 | | $295,100 | |
| Data Source(s) | GLVAR/MLS# 1473455 | GLVAR/MLS#1545719 | GLVAR/MLS#1548648 | GLVAR/MLS#1539230 |
| Effective Date of Data Source(s) | 12/08/2015 | 12/09/2015 | 12/09/2015 | 12/09/2015 |

Analysis of prior sale or transfer history of the subject property and comparable sales The subject transferred 07/28/2015 for $284,000 as a short sale. It has been updated since. Comparable 2 transferred 03/09/2015 for $295,100 as a Trustees Deed, was rehabbed and flipped. Comparable 4 transferred 08/18/2015 for $620,000 to joint tenancy (owner remains owner but added joint tenancy); transferred 07/20/2015 as a "Notice of Entry of Judgment" and sales price is unknown.

***DOM-from the date of last price change CDOM-continuous day on market. **The condition of the comparables is found in GLVAR/MLS, and the appraiser adjusted for condition based on the comments of the real estate agent.

Summary of Sales Comparison Approach. Comparables were selected because of their physical and locational similarities to the subject, their ability to bracket the subject's salient features, and their status as reasonable substitutes for the subject property in the eyes of prospective buyers. Positive and negative adjustments of the comparable sales were required in areas of dissimilarity to produce the best indicated value of the subject. Where disparities exist and adjustments have not been made, too little data exists to extract an adjustment from the market and, thereby, to do so would be subjective. All disparities are given careful consideration when reconciling the appraisal.

***The market area appears to be stable, due to investor purchases, flipped properties, and the ability of FHA financing; therefore, no market conditions adjustments are made. (see the 1004MC form). Contract dates for Comparable 1: 06/24/2015. Comparable 2: 10/15/2015; 3: 06/17/2015;

Indicated Value by Sales Comparison Approach $ 435,000

## RECONCILIATION

**Indicated Value by: Sales Comparison Approach $** 435,000 **Cost Approach (if developed) $** 429,500 **Income Approach (if developed) $**

Greatest weight is given to the Sales Comparison Approach. Cost Approach supports this value (not required by Fannie Mae). The income approach was considered, but not developed due to the predominant owner-occupancy nature of the subject market area, where properties are purchased for home ownership and not investment purposes and as such it is not necessary to produce a credible opinion of value.

This appraisal is made ☒ "as is," ☐ subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, ☐ subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or ☐ subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:

**Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is $** 435,000 **as of** 12/08/2015 **, which is the date of inspection and the effective date of this appraisal.**



David Stucke003956

STUCKE-6048

## ADDITIONAL COMMENTS

Subject: The subject of this report was physically observed on the date of the report and that is the effective date of the appraisal. The subject is a two-story detached single family home, with three bedrooms, two and a half bathrooms, and a detached four-car garage/workshop and attached carport. Exterior features include: fresh paint on exterior, covered porch, covered patio with ceiling fans, inground pool, storage shed, gazebo, RV parking and gate, concrete block fencing at sides/rear, concrete driveway/walks, and front/rear typical landscaping. Interior features include: tile flooring at entry, nook, kitchen, laundry, all baths, dining area, and living room; carpet flooring at downstairs bedroom, one upstairs bedroom, and retreat; wood laminate flooring at one bedroom and owner's bedroom; granite kitchen counters with over-sized island, updated cabinets, double oven, chandelier at foyer, water softener, fiberglass and marble bath wainscot; glass tile backsplash at baths; fireplace, ceiling fans, intercom, mirrored wardrobe doors, and vertical/horizontal window coverings.**There is a non-permitted bedroom on the second floor which is not included in the bedroom count or GLA. **It should be noted appliances are considered to be personal property and given no value in the appraisal report.

Appraisal Process: The appraisal is based on the information gathered by the appraiser from public records, other identified sources, physical observation of the subject property, and neighborhood and selection of comparable sales within the subject's market area. The original source of the comparable is shown in the "data source" section of the market grid along with the source of confirmation, if available. The original source is presented first. The sources and data are considered reliable, when conflicting information is provided the source deemed most reliable has been used. Data believed to be unreliable has not been included in the report or used as a basis for the value conclusion.

The appraiser gathered information from the Greater Las Vegas Association of Realtors Multiple Listing Service, Taxstar, County Recorder and County Assessor records (and builder's sales office for new construction). All sources of information update their information daily. We believe this report to be complete and accurate, however, should any error or omission be subsequently discovered, we reserve the right to correct it.

Analysis: The appraiser is limited in the selection of comparable sales that are verifiable in the marketplace. Typical buyers in the subject price range in this locality will consider and compare homes within several miles of the subject property. All selected comparables are in the subject's competitive market area. The selected sales were the best indicators in value and most comparable to the subject. If concessions or incentives exist, the comparables were checked for similar concessions and appropriate adjustments were made, if applicable, so that the final value conclusion is in compliance with the opinion of value defined herein. The subject property is located in an area of primarily owner occupied single family residences, and therefore, the income approach is not considered to be a meaningful approach to value.

Final Reconciliation: All selected comparables appear to be good indicators of value. Major reliance is placed on the direct sales comparison approach. It should be noted that the appraiser is aware of the Fannie Mae form 1004 containing the word "neighborhood" in reference to the subject's market area. I certify that, to the best of my knowledge and belief, the reported analysis, opinions and conclusions were developed, and this report has been prepared in conformity with the requirements of the code of professional ethics.
In accordance with the competency provision of the USPAP, I, Amy N. Basner (A.0206860-CR), certify that my knowledge and experience is sufficient to allow me to competently complete this appraisal.
Appraisal Fee: $430 (AMC.0000134) AMC Fee: $80

Certification Disclaimer:
**The certifications contained within this appraisal report were developed by Fannie Mae and Freddie Mac, not by this appraiser, specifically Certification #21 and #23. This appraisal was developed for no one else beside the client identified in the report and any intended user(s) also identified in the report. The intended use is for the client and intended users named in this report and is not to be used or relied upon by anyone else for any purpose. A party receiving a report copy from the client does not as a consequence, become a party to the appraiser-client relationship.

## COST APPROACH

**COST APPROACH TO VALUE (not required by Fannie Mae)**

Provide adequate information for the lender/client to replicate the below cost figures and calculations.
Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Site value for this report has been derived by extraction or allocation from recent improved sales (21-40%). MLS, Taxstar and County Records were also analyzed and compared in order to arrive at the site value opinion.
Replacement costs used in the cost approach are used for valuation purposes only. No-one, client or 3rd party, should rely on these figures for insurance purposes. The definition of "market value" on page 4 of this appraisal report is not consistent with "insurable value".

| | | | |
|---|---|---|---|
| ESTIMATED ☐ REPRODUCTION OR ☒ REPLACEMENT COST NEW | OPINION OF SITE VALUE | = $ | 105,000 |
| Source of cost data Marshall and Swift Cost Handbook | Dwelling 3,324 Sq. Ft. @ $ 123 | = $ | 408,852 |
| Quality rating from cost service Avg-Good Effective date of cost data 09/2015 | Sq. Ft. @ $ | = $ | |
| Comments on Cost Approach (gross living area calculations, depreciation, etc.) | Lump Sum Built-Ins | | 12,000 |
| **Physical depreciation has been calculated using the Age/Life | Garage/Carport 1,550 Sq. Ft. @ $ 33 | = $ | 51,150 |
| Method. | Total Estimate of Cost-New | = $ | 472,002 |
| | Less 100 Physical / Functional / External | | |
| | Depreciation $160,480 | = $( | 160,480) |
| | Depreciated Cost of Improvements | = $ | 311,522 |
| | "As-is" Value of Site Improvements | = $ | 13,000 |
| Estimated Remaining Economic Life (HUD and VA only) 66 Years | INDICATED VALUE BY COST APPROACH | = $ | 429,500 |

## INCOME

**INCOME APPROACH TO VALUE (not required by Fannie Mae)**

Estimated Monthly Market Rent $ X Gross Rent Multiplier =$ Indicated Value by Income Approach
Summary of Income Approach (including support for market rent and GRM)

## PUD INFORMATION

**PROJECT INFORMATION FOR PUDs (if applicable)**

Is the developer/builder in control of the Homeowners' Association (HOA)? ☐ Yes ☐ No Unit type(s) ☐ Detached ☐ Attached
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.
Legal name of project
Total number of phases Total number of units Total number of units sold
Total number of units rented Total number of units for sale Data source(s)
Was the project created by the conversion of an existing building(s) into a PUD? ☐ Yes ☐ No If Yes, date of conversion.
Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data source(s)
Are the units, common elements, and recreation facilities complete? ☐ Yes ☐ No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? ☐ Yes ☐ No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

**SCOPE OF WORK:** The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

**INTENDED USE:** The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

**INTENDED USER:** The intended user of this appraisal report is the lender/client.

**DEFINITION OF MARKET VALUE:** The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

**STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS:** The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.

3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.

5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

**APPRAISER'S CERTIFICATION:** The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

**SUPERVISORY APPRAISER'S CERTIFICATION:** The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

**APPRAISER**

Signature Amy Basner
Name Amy N. Basner
Company Name METRO-WEST APPRAISAL CO., LLC
Company Address 719 Griswold Street, Suite 720
Detroit, MI 48226
Telephone Number (888) 676-9237
Email Address status@metrowestappr.com
Date of Signature and Report 12/15/2015
Effective Date of Appraisal 12/08/2015
State Certification # A.0206860-CR
or State License #
or Other (describe) State #
State NV
Expiration Date of Certification or License 01/31/2016

**SUPERVISORY APPRAISER (ONLY IF REQUIRED)**

Signature
Name
Company Name
Company Address
Telephone Number
Email Address
Date of Signature
State Certification #
or State License #
State
Expiration Date of Certification or License

ADDRESS OF PROPERTY APPRAISED
3485 W Maule Ave
Las Vegas, NV 89118-4509

APPRAISED VALUE OF SUBJECT PROPERTY $ 435,000

LENDER/CLIENT
Name TSI Appraisal
Company Name Quicken Loans, Inc.
Company Address 1050 Woodward Ave.
Detroit, MI 48226
Email Address

SUBJECT PROPERTY
☐ Did not inspect subject property
☐ Did inspect exterior of subject property from street
Date of Inspection
☐ Did inspect interior and exterior of subject property
Date of Inspection

COMPARABLE SALES
☐ Did not inspect exterior of comparable sales from street
☐ Did inspect exterior of comparable sales from street
Date of Inspection

# Uniform Residential Appraisal Report

3350016200
File No. 2015-50022a

| FEATURE | SUBJECT | COMPARABLE SALE NO. 4 | | COMPARABLE SALE NO. 5 | | COMPARABLE SALE NO. 6 | |
|---|---|---|---|---|---|---|---|
| Address | 3485 W Maule Ave Las Vegas, NV 89118-4509 | 8795 Gagnier Blvd Las Vegas, NV 89113-5221 | | 3371 W Mardon Ave Las Vegas, NV 89139-5963 | | | |
| Proximity to Subject | | 5.51 miles SW | | 0.61 miles SW | | | |
| Sale Price | $ | | $ 460,000 | | $ 334,000 | | $ |
| Sale Price/Gross Liv. Area | $ 0.00 sq. ft. | $ 137.64 sq. ft. | | $ 107.74 sq. ft. | | $ sq. ft. | |
| Data Source(s) | | GLVAR/MLS #1567328;DOM 59 | | GLVAR/MLS #1592827;DOM 5 | | | |
| Verification Source(s) | | **Current Listing**/ 176-16-401-012 | | **Current Listing**/ 177-08-114-007 | | | |
| VALUE ADJUSTMENTS | DESCRIPTION | DESCRIPTION | +(-) $ Adjustment | DESCRIPTION | +(-) $ Adjustment | DESCRIPTION | +(-) $ Adjustment |
| Sale or Financing Concessions | | Listing ;0 | -13,500 0 | Listing ;0 | -10,000 0 | | |
| Date of Sale/Time | | c10/15 | 0 | Active | 0 | | |
| Location | N;Res; | N;Res; | | N;Res; | | | |
| Leasehold/Fee Simple | Fee Simple | Fee Simple | | Fee Simple | | | |
| Site | 21344 sf | 22651 sf | 0 | 20473 sf | 0 | | |
| View | N;Res; | N;Res; | | N;Res; | | | |
| Design (Style) | DT2;Southwest | DT2;Southwest | | DT1;Ranch | 0 | | |
| Quality of Construction | Q4 | Q4 | | Q4 | | | |
| Actual Age | 38 | 22 | 0 | 36 | 0 | | |
| Condition | C3 | C3 | | C4 | 0 | | |
| Above Grade Room Count (Total / Bdrms. / Baths) | 7 / 3 / 2.1 | 8 / 4 / 4.1 | -12,000 | 9 / 5 / 2.1 | 0 | / / | |
| Gross Living Area 60 | 3,324 sq. ft. | 3,342 sq. ft. | 0 | 3,100 sq. ft. | 13,000 | sq. ft. | |
| Basement & Finished Rooms Below Grade | 0sf | 0sf | | 0sf | | | |
| Functional Utility | Average | Average | | Average | | | |
| Heating/Cooling | FWA C/Air | FWA C/Air | | FWA C/Air | | | |
| Energy Efficient Items | None | None | | None | | | |
| Garage/Carport | 4gd1cp4dw | 3gd3dw | +12,000 | 2ga2dw | +22,000 | | |
| Porch/Patio/Deck | CvPor/CvPatio | CvPor/CvPatio | | CvPor/CvPatio | | | |
| Pool/Spa | Pool/No Spa | Pool/Spa | 0 | Pool/No Spa | | | |
| Landscape | Front/Rear | Front/Rear | | Front/Rear | | | |
| DOM/CDOM | None | Traditional Sale | 0 | Traditional Sale | 0 | | |
| Net Adjustment (Total) | | ☐ + ☒ - | $ 13,500 | ☒ + ☐ - | $ 25,000 | ☐ + ☐ - | $ |
| Adjusted Sale Price of Comparables | | Net Adj. -2.9% Gross Adj. 8.2% | $ 446,500 | Net Adj. 7.5% Gross Adj. 13.5% | $ 359,000 | Net Adj. % Gross Adj. % | $ |

SALES COMPARISON APPROACH

| ITEM | SUBJECT | COMPARABLE SALE NO. 4 | COMPARABLE SALE NO. 5 | COMPARABLE SALE NO. 6 |
|---|---|---|---|---|
| Date of Prior Sale/Transfer | 07/28/2015 | 08/18/2015 | | |
| Price of Prior Sale/Transfer | $284,000 | $0 | | |
| Data Source(s) | GLVAR/MLS# 1473455 | GLVAR/MLS#1567328 | GLVAR/MLS#1592827 | |
| Effective Date of Data Source(s) | 12/08/2015 | 12/09/2015 | 12/09/2015 | |

Summary of Sales Comparison Approach Comparables 4 and 5 are listings. ***Listings were included in the report to help the reader understand current market activity. Listing comparables 4 and 5 were given no weight in determining value of subject property as they were not closed sales. Per 1004mc there a suggested 3% adjustment to SP/LP ratio which is at 97%.

**An MLS photo is used for Comparable 4 as there were people out front.

The USPAP 2014-15 requires that the opinion of reasonable EXPOSURE TIME developed in compliance with Standards Rule 1-2(c) must be stated in the report:

***The subject's exposure time would be 0-90 days, this is based on the comparable sales from the subject's market area and their median days on the market which is 45 days. This data is generated from the GLVARMLS of closed sales from the subject market area. It is also included in the 1004MC in the appraisal work file.

The 2014-15 USPAP Ethics Rule requires disclosure in report certification whether or not any services regarding the subject property have been performed by the appraiser within the three year period immediately preceding acceptance of the assignment, as an appraiser or in any other capacity:

***I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.***

***The subject property is located 23 miles from my office. This assignment requires geographic competency as required by USPAP. I have spent sufficient time in this market and understand the nuances of the local market and the supply and demand factors relating to the specific property type and location involved.

If a feature or aspect of the subject property differs from a feature or aspect of a comparable property and the appraiser determines that no adjustment is warranted, the appraiser must enter a zero (0) in the adjustment line. The zero (0) will indicate to the reader/user of this report that the appraiser considered the difference and determined that no adjustment should be made. When the features for the subject and comparable sale(s) are the same and no adjustment is warranted, leave the field blank-do not enter or default zero. ***I recognize that some features are inferior or superior to the that of the subject, but in the case that an adjustment cannot be quantified due to lack of market support, I have placed a zero (0) in the grid. See addenda.

# Uniform Appraisal Dataset Definitions

3350016200
File No. 2015-50022a

## Condition Ratings and Definitions

**C1** The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

**Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).*

**C2** The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

**Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.*

**C3** The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

**Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.*

**C4** The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

**Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.*

**C5** The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

**Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.*

**C6** The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

**Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.*

## Quality Ratings and Definitions

**Q1** Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

**Q2** Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

**Q3** Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

**Q4** Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

**Q5** Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

**Q6** Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

## Definitions of Not Updated, Updated, and Remodeled

### Not Updated

**Little or no updating or modernization. This description includes, but is not limited to, new homes.**
Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical /functional deterioration.

### Updated

**The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.**
An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

### Remodeled

**Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.**
A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of square footage). This would include a complete gutting and rebuild.

## Explanation of Bathroom Count

The number of full and half baths is reported by separating the two values by a period. The full bath is represented to the left of the period. The half bath count is represented to the right of the period. Three-quarter baths are to be counted as a full bath in all cases. Quarter baths (baths that feature only toilet) are not to be included in the bathroom count.

METRO-WEST APPRAISAL CO., LLC

# Uniform Appraisal Dataset Definitions

3350016200
File No. 2015-50022a

## Abbreviations Used in Data Standardization Text

| Abbrev. | Full Name | Appropriate Fields |
|---|---|---|
| ac | Acres | Area, Site |
| AdjPrk | Adjacent to Park | Location |
| AdjPwr | Adjacent to Power Lines | Location |
| A | Adverse | Location &View |
| ArmLth | Arms Length Sale | Sale or Financing Concessions |
| AT | Attached Structure | Design(Style) |
| ba | Bathroom(s) | Basement &Finished Rooms Below Grade |
| br | Bedroom | Basement &Finished Rooms Below Grade |
| B | Beneficial | Location &View |
| BsyRd | Busy Road | Location |
| cp | Carport | Garage/Carport |
| Cash | Cash | Sale or Financing Concessions |
| CtySky | City View Skyline View | View |
| CtyStr | City Street View | View |
| Comm | Commercial Influence | Location |
| c | Contracted Date | Date of Sale/Time |
| Conv | Conventional | Sale or Financing Concessions |
| cv | Covered | Garage/Carport |
| CrtOrd | Court Ordered Sale | Sale or Financing Concessions |
| DOM | Days On Market | Data Sources |
| DT | Detached Structure | Design(Style) |
| dw | Driveway | Garage/Carport |
| Estate | Estate Sale | Sale or Financing Concessions |
| e | Expiration Date | Date of Sale/Time |
| FHA | Federal Housing Authority | Sale or Financing Concessions |
| g | Garage | Garage/Carport |
| ga | Garage - Attached | Garage/Carport |
| gbi | Garage - Built-in | Garage/Carport |
| gd | Garage - Detached | Garage/Carport |
| GR | Garden Structure | Design(Style) |
| GlfCse | Golf Course | Location |
| Glfvw | Golf Course View | View |
| HR | High Rise Structure | Design(Style) |
| Ind | Industrial | Location &View |
| in | Interior Only Stairs | Basement &Finished Rooms Below Grade |
| Lndfl | Landfill | Location |
| LtdSght | Limited Sight | View |
| Listing | Listing | Sale or Financing Concessions |
| MR | Mid-Rise Structure | Design(Style) |
| Mtn | Mountain View | View |
| N | Neutral | Location &View |
| NonArm | Non-Arms Length Sale | Sale or Financing Concessions |
| op | Open | Garage/Carport |
| o | Other | Basement &Finished Rooms Below Grade |
| O | Other | Design(Style) |
| Prk | Park View | View |
| Pstrl | Pastoral View | View |
| PwrLn | Power Lines | View |
| PubTrn | Public Transportation | Location |
| rr | Recreational (Rec) Room | Basement &Finished Rooms Below Grade |
| Relo | Relocation Sale | Sale or Financing Concessions |
| REO | REO Sale | Sale or Financing Concessions |
| Res | Residential | Location &View |
| RT | Row or Townhouse | Design(Style) |
| RH | Rural Housing - USDA | Sale or Financing Concessions |
| SD | Semi-detached Structure | Design(Style) |
| s | Settlement Date | Date of Sale/Time |
| Short | Short Sale | Sale or Financing Concessions |
| sf | Square Feet | Area, Site, Basement |
| sqm | Square Meters | Area, Site, Basement |
| Unk | Unknown | Date of Sale/Time |
| VA | Veterans Administration | Sale or Financing Concessions |
| wo | Walk Out Basement | Basement &Finished Rooms Below Grade |
| wu | Walk Up Basement | Basement &Finished Rooms Below Grade |
| WtrFr | Water Frontage | Location |
| Wtr | Water View | View |
| w | Withdrawn Date | Date of Sale/Time |
| Woods | Woods View | View |

## Other Appraiser-Defined Abbreviations

| Abbrev. | Full Name | Appropriate Fields |
|---|---|---|
| | | |

| Abbrev. | Full Name | Appropriate Fields |
|---|---|---|
| | | |



David Stucke003963

STUCKE-6055

# ADDENDUM

| | | |
|---|---|---|
| Borrower: David Stucke | | File No.: 2015-50022a |
| Property Address: 3485 W Maule Ave | | Case No.: 3350016200 |
| City: Las Vegas | State: NV | Zip: 89118-4509 |
| Lender: Quicken Loans, Inc. | | |

**Intended User and Intended Use**

The Intended Users of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a market value, for mortgage purposes, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser. This report contains sufficient information to enable the lender/client to understand the report. Any other party receiving a copy of this report for any reason is not an intended user; nor does receiving a copy of this re port result in an appraiser-client relationship. Use of this report by any other party(ies) is not intended by the appraiser. The lender/client has communicated to the appraiser their needed “scope of work” and required supplemental standards. This report was prepared in compliance with their policies and procedures. They have not requested or otherwise suggested that the appraisal value be a predetermined value. By the lender/client using this report they hereby acknowledge that it was delivered to them and certify to the above statements. The appraiser has no present or prospective interest in either the property being appraised or with the parties involved.

The address reported on the appraisal form is according to US Postal Service records as required by UAD format. The title company reports the legal address and the title report may or may not match to USPS records.

At the request of the client, this appraisal report has been prepared in compliance with the Uniform Appraisal Dataset (UAD) from Fannie Mae and Freddie Mac. The UAD requires the appraiser to use standardized responses that include specific formats, definitions, abbreviations, and acronym.

The appraiser attempted to obtain an adequate amount of information in the normal course of business regarding the subject and comparable properties. Some of the standardized responses required by the UAD, especially those in which the appraiser has not had the opportunity to verify personally or measure, could mistakenly imply greater precision and reliability in the data than is factually correct or typical in the normal course of business. Examples include condition and quality ratings as well as comparable sales and listing data. Not every element of the subject property was viewable by the appraiser and comparable property data was generally obtained from third-party sources such as MLS Las Vegas and The Clark County Nevada Assessor’s and/or Recorder’s Office. Consequently, this information should be considered an “estimate” unless otherwise noted by the appraiser.

**Scope of Work**

The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the requirements of the client listed in this report. The level of inspection is relevant to the scope of work to determine the physical characteristics of the subject property. This does not represent a technical inspection by a licensed inspector of structure. The minimum is to: (1) perform a complete visual inspection of the interior and exterior areas of the subject property; (2) inspect the neighborhood (market area); (3) inspect each of the comparable from at least the street; (4) research, verify, and analyze data from reliable public and/or private sources; and (5) report our analysis, opinions and conclusions in this appraisal report.

The appraiser's interpretation of a complete visual inspection is walking the exterior and interior of the subject, looking for observable visual damage of floor coverings, ceilings, roof (from ground level) and walls, without physically moving any real or personal property items. The appraiser did check: HVAC; electrical, gas, or water systems, and appliances. Any additional areas that were not physically observed are noted later in this report.

The appraiser is not a structural engineer, nor an expert in this field, and is only reporting apparent physical deficiencies or adverse conditions that are apparent when observing the residence.

**Roofing and Mold Comments**

The appraiser is not an expert in the fields of roofing and/or roof repairs, or fungal contaminants. Visual inspection of the subject property indicated no evidence of interior water damage or fungal contaminants. Fungal contaminants or molds may exist in the subject property. The appraiser makes no warranties as to the condition of the roof or regarding the presence of mold and accepts no liability for any non-disclosure by seller/owners. If there is any question about the condition of the roof or the existence of fungal contaminants, a professional inspection should satisfy any questions.

**Appraisal Process**

The appraisal is based on the information gathered by the appraiser from public records, other identified sources, physical observation of the subject property, and neighborhood and selection of comparable sales within the subject's market area. The original source of the comparable is shown in the "data source" section of the market grid along with the source of confirmation, if available. The original source is presented first. The sources and data are considered reliable, when conflicting information is provided the source deemed most reliable has been used. Data believed to be unreliable has not been included in the report or used as a basis for the value conclusion.

## Neighborhood Market Conditions

Las Vegas currently has an unemployment rate of 6.3% the unemployment rate in December of 2014 was 7.0%, the current national unemployment rate is 5.0%.

**Additional**

The appraiser's comparable search parameters began with an MLS search for two-story, single family homes sold within the past three months from the subject's immediate market area. Then the search was expanded to two-story single family homes located within the market area, Area 504, containing 2659 to 3988sf of living area (20% of subject's GLA) within the previous 12 months, traditional sales. I then expanded to North of the 215 Beltway and East of Interstate 15 where there are similar age/style custom homes on large lots. I added one-story homes to my search as well, as there were only 3 sales found. The comparable sales used in the appraisal were the most recent and overall similar sales within 6 months, within the nearest proximity, on similar site sizes and of similar age. Listings were provided to illustrate competition within close proximity to the subject and were adjusted for anticipated sale/list price ratio. Per 1004mc there a suggested 3% adjustment to SP/LP ratio which is at 3%.

While consideration was given to each comparable, Comparable 1 is given least consideration for being a cash transaction. It previously sold 08/2014 as a short sale, was rehabbed with new carpet, new paint, etc. and re-sold. It is a two-story similar to the subject property, but located nearly five miles south of the subject. It is superior in bed/bath count, GLA, and balcony, but inferior in garage/workshop and sold 5-6 months ago. Next considered is Comparable 3, which has the most adjustments. It is inferior in GLA and garage/workshop and sold 4-5 months ago as a conventional transaction. It is located within one mile of the subject. Greatest weight is given to Comparable 2, which is the most recent conventional transaction. It sold within 60 days, is a one-story home on a one-acre superior lot, and is superior in GLA and inferior in garage/workshop. It is located nearly two and a half miles from the subject and on the East side of Interstate 15, though the location is similar to the subject, being in an area with similar age/design/style custom homes. I have used qualitative analysis when

# ADDENDUM

| | | |
|---|---|---|
| Borrower: David Stucke | | File No.: 2015-50022a |
| Property Address: 3485 W Maule Ave | | Case No.: 3350016200 |
| City: Las Vegas | State: NV | Zip: 89118-4509 |
| Lender: Quicken Loans, Inc. | | |

reconciling my final opinion of value.

The subject and comparables are similar in age, style, construction, location and design. Gross living area or square footage differentials were adjusted at $60 (price per square foot of Comparables 1-3, found average, and divided in half) added for differences over 150 square feet. The subject's value per square foot of $130.87 falls within the range established by market data.

Adjustments were made based on the appraiser's estimation of the market reaction due to the inherent differences between the subject, comparable sales, and comparable listings. The adjustments are extracted from the market and may have been modified based on the appraiser's experience/opinion in the market area. Adjustments to the comparable sales and comparable listings made under the "Condition" portion of the appraisal were based upon the appraiser's experience/opinion of the market area and local MLS. These adjustments take into consideration the quality of construction, curb appeal, and general overall condition from MLS and visual inspection from the street for the comparable sales and comparable listings.

Amy N. Basner, NV Certified Appraiser #A.0206860-CR

*All adjustments were market derived through paired sales analysis or market analysis of contributory values of features, etc.*

No seller concession adjustments are made as they are within the typical 0-3% or points within the market area.

Site size is adjusted using paired sales analysis of Comparables 2 and 3, which are similar except for site size. The difference of $48,900 divided by the difference in square footage of the site sizes is 20,909sf, shows a site value of approximately $2.00/sf.

Comparables 1 and 3 are two-story properties similar to the subject and Comparables 2-3 and 5 are one-story homes. As noted above, when researching the market area for two-story properties, there were only 3 sales found within the past 12 months, one of which is on two and a half acres, another on one acre, but located on a busy road, zoned for horse property, and sold over 11 months ago, and the last which is used as Comparable 1. I then added one-story homes of similar age/design to the search. There does not appear to be a difference in value based solely one and two story comparable properties. Though the one-story properties sold for a median $417,000 or $141/sf (median 3,052sf), the two-story comparables sold for a median $400,000 or $114/sf (median 3,251sf). The difference in value per square foot can be attributed to the difference in GLA (two-story properties were about 200sf larger than one-story homes). Therefore, I have not made a quantitative adjustment for one vs. two story comparables properties, though it was considered when reconciling.

Listing Comparable 5 is inferior in condition, based on agent remarks and interior photos found in GLVAR (no kitchen/bath upgrades/rehabs). I have not made a quantitative adjustment for condition, though it is noted to be inferior in condition, which is reflected in the list price.

No bedroom count adjustment is made as there is no market data to support an adjustment for 3 vs. 4 or 5 bedrooms. This feature has been taken into account when reconciling.

Bath adjustment is derived using Marshall and Swift Cost Handbook for a "good" property. A plumbing fixture is valued at approximately $2,000. A full bath has three fixtures (toilet/sink/bath) and a half bath has two fixtures (toilet/sink). I have reconciled an adjustment of $2,000 per fixture.

The subject has an over-sized garage/workshop which is 1,158sf. I have adjusted the garage using Marshall and Swift Cost Handbook at $32/sf. Each comparable's garage is adjusted based on square footage, not the number of bays.

No adjustment is made for pool vs. pool/spa as there is no market data found to support a separate quantitative adjustment for a spa only. This feature has been taken into account when reconciling.

No adjustment is applied for balcony. Although this feature may be favorable to the prospective buyer, there is not enough market data to support a quantitative adjustment. Therefore, I have taken this feature into consideration when reconciling.

**I am aware Comparable 3 has a line item adjustment is excess of the recommended 10%, as well as a net adjustment is excess of 15%. This is due to being nearly 20% smaller in GLA than the subject property and inferior in the garage/workshop. This comparable was used as it is located within one mile from the subject property and is similar in site size, age, condition, bed/bath count, and pool.

**Comparables 1, 2, and 4 are located over the recommended one mile radius from the subject. This is due to the age of the subject property, site size, and condition. My search criteria is noted above. These comparables are considered to be substitute properties for the subject.
**Comparable 1 is located south of Blue Diamond Road and Comparable 2 is located East of Interstate 15. There is no affect on market value or marketability based on location alone, as these comparables are located in areas with similar custom homes, on similar size sites, and of similar age.

Comparables which are analyzed (within 12 months):
**18 sales**
6390 Goody Ct (MLS#1530836)
6371 Goody Ct (MLS#1557695)
7470 Schirlls St (MLS#1539230)
8634 Rancho Destino Rd (MLS#1494037)
6265 W Patrick Ln (MLS#1502165)
5555 Mount Diablo Dr (MLS#1512519)
6380 W Ford Ave (MLS#1563325)
7600 W Wigwam Ave (MLS#1171465)
3480 W Cactus Ave (MLS#1545719)
7480 Schuster St (MLS#1522557)
8736 Procyon St (MLS#1501087)
8260 Haven St (MLS#1563138)
8440 S Pioneer Wy (MLS#1542011)
8425 Gilespie St (MLS#1514252)
8665 Have St (MLS#1548648)
4325 W Pebble Rd (MLS#1490283)
9160 Dean Martin Dr (MLS#1529752)
8645 Bermuda Rd (MLS#1563980)

Present Land Use identified as vacant land is zoned residential similar to the subject.

# ADDENDUM

| | | |
|---|---|---|
| Borrower: David Stucke | | File No.: 2015-50022a |
| Property Address: 3485 W Maule Ave | | Case No.: 3350016200 |
| City: Las Vegas | State: NV | Zip: 89118-4509 |
| Lender: Quicken Loans, Inc. | | |

Tax year is correct as 2016 per Clark County Records.

Amy N. Basner, NV Certified Appraiser #A.0206860-CR

**Twelve Month Listing History of Subject Property**
Continued from Twelve Month Listing History of Subject Property: $284,000 # days on market 202;Price Change 02/17/2015 $294,000 # days on market 180;Price Change 02/04/2015 $309,000 # days on market 167;Price Change 01/22/2015 $324,000 # days on market 154;Price Change 01/07/2015 $344,900 # days on market 139;Price Change 12/18/2014 $358,000 # days on market 119;Price Change 12/04/2014 $368,000 # days on market 105;Price Change 11/20/2014 $378,000 # days on market 91;Price Change 10/28/2014 $393,000 # days on market 68;Price Change 10/06/2014 $405,000 # days on market 46; Active 08/21/2014 $415,000 # days on market 1;

**Client revision to the report dated 12/15/2015**

**Addendum to the original appraisal report dated 12/10/2015**

This is an amendment to the original appraisal report dated 12/10/2015. The client has asked for the following revisions:

The client notes mapping shows the subject is across from a freeway and is not noted in the report. However, the bottom of Page 1, I have stated, "The subject is near the 215/15 freeway interchange; however, there is vacant land between the road and freeway, as well as a high wall. No adverse traffic or noise was noted from the subject property." There is no affect on marketability or value due to this location.

I do not have interior photos of the storage sheds.

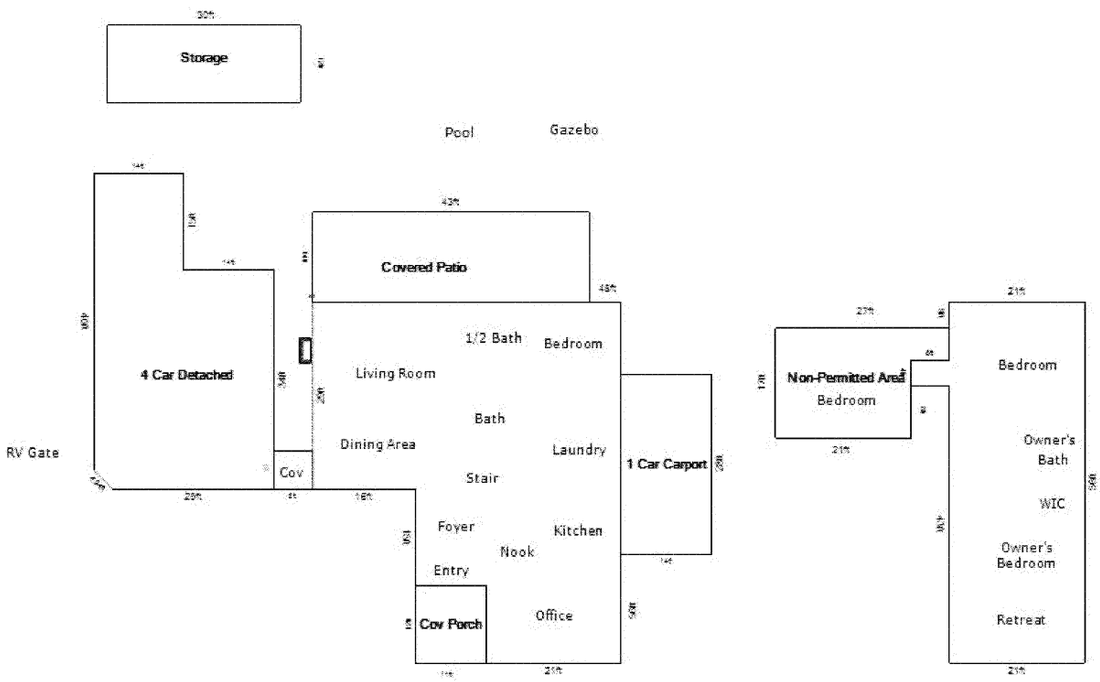
This report should not be relied upon without the previous report. However, this appraisal report supersedes the original appraisal report dated 12/10/2015. The effective date remains the same, however, the signature date has changed to today's date, 12/15/2015.

Amy N. Basner, NV Certified Appraiser #A.0206860-CR

# FLOORPLAN SKETCH

| | | |
|---|---|---|
| Borrower: David Stucke | | File No.: 2015-50022a |
| Property Address: 3485 W Maule Ave | | Case No.: 3350016200 |
| City: Las Vegas | State: NV | Zip: 89118-4509 |
| Lender: Quicken Loans, Inc. | | |

## Sketch



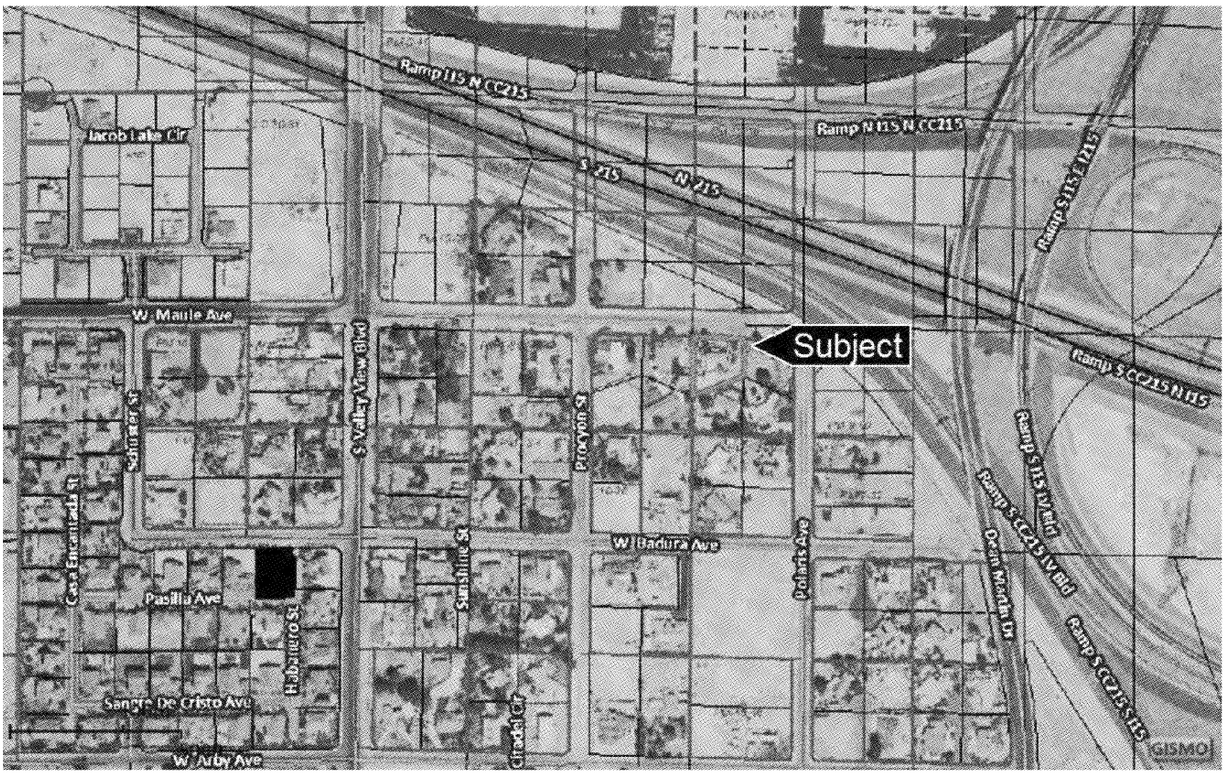

22 ft

| Living Area | | Area Calculation | | | | |
|---|---|---|---|---|---|---|
| First Floor | 2124 ft² | First Floor | | | | x 1.00 = 2124 ft² |
| Second Floor | 1200 ft² | ☐ | 29ft x | 48ft x | 1.00 = | 1392 ft² |
| **Nonliving Area** | | ☐ | 27ft x | 21ft x | 1.00 = | 567 ft² |
| Cov Porch | 132 ft² | ☐ | 11ft x | 15ft x | 1.00 = | 165 ft² |
| Covered Patio | 602.00 ft² | Second Floor | | | | x 1.00 = 1200 ft² |
| Cov Porch | 36 ft² | ☐ | 6ft x | 4ft x | 1.00 = | 24 ft² |
| 4 Car Detached | 1157.5 ft² | ☐ | 56ft x | 21ft x | 1.00 = | 1176 ft² |
| Storage | 360 ft² | | | | | |
| 1 Car Carport | 392.00 ft² | | | | | |
| Non-Permitted Area | 387 ft² | | | | | |
| **Total Living Area (rounded):** | **3324 ft²** | | | | | |

Metro-West Appraisal Co., LLC

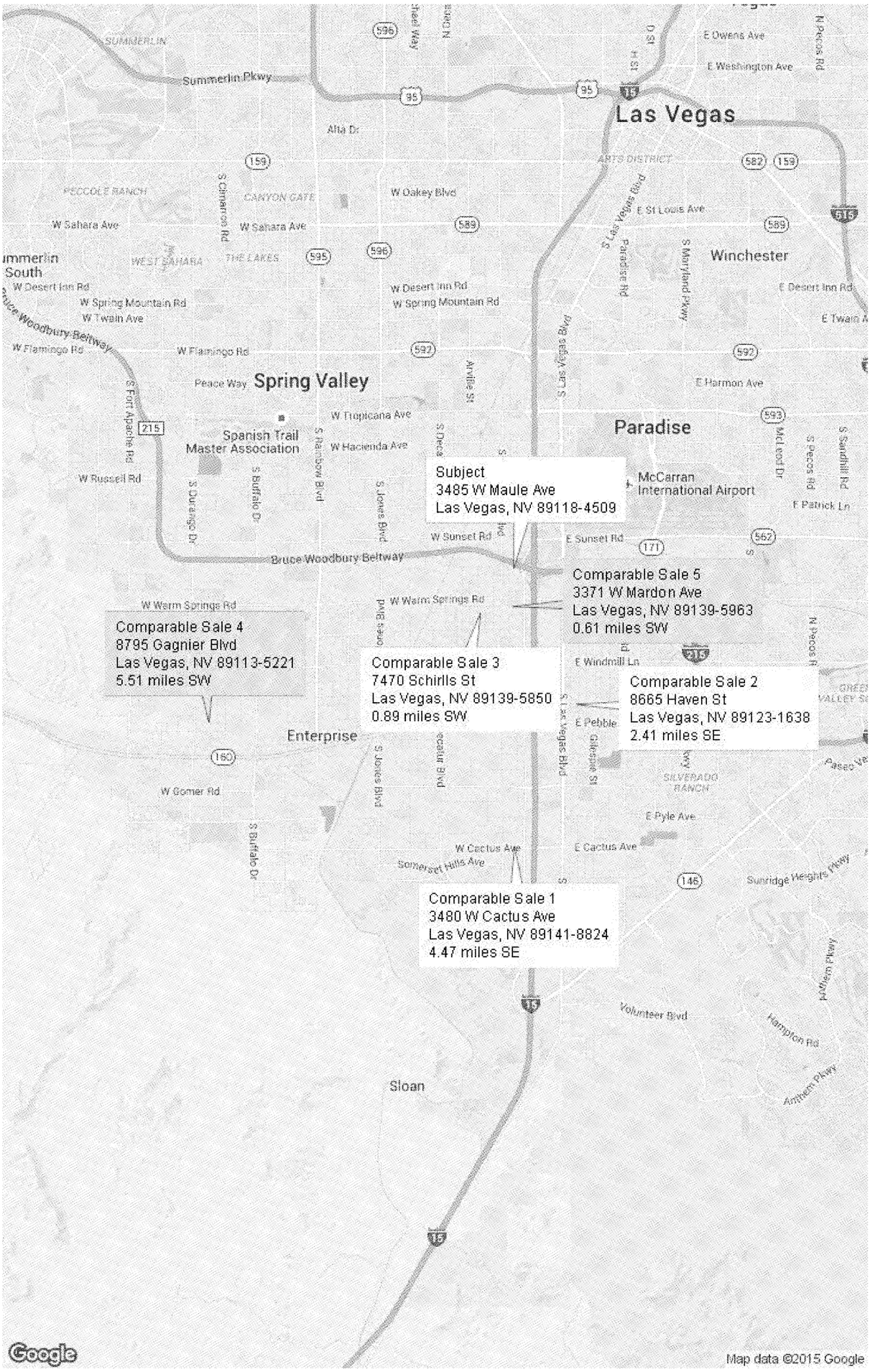
## PLAT MAP

| | | |
|---|---|---|
| Borrower: David Stucke | | File No.: 2015-50022a |
| Property Address: 3485 W Maule Ave | | Case No.: 3350016200 |
| City: Las Vegas | State: NV | Zip: 89118-4509 |
| Lender: Quicken Loans, Inc. | | |



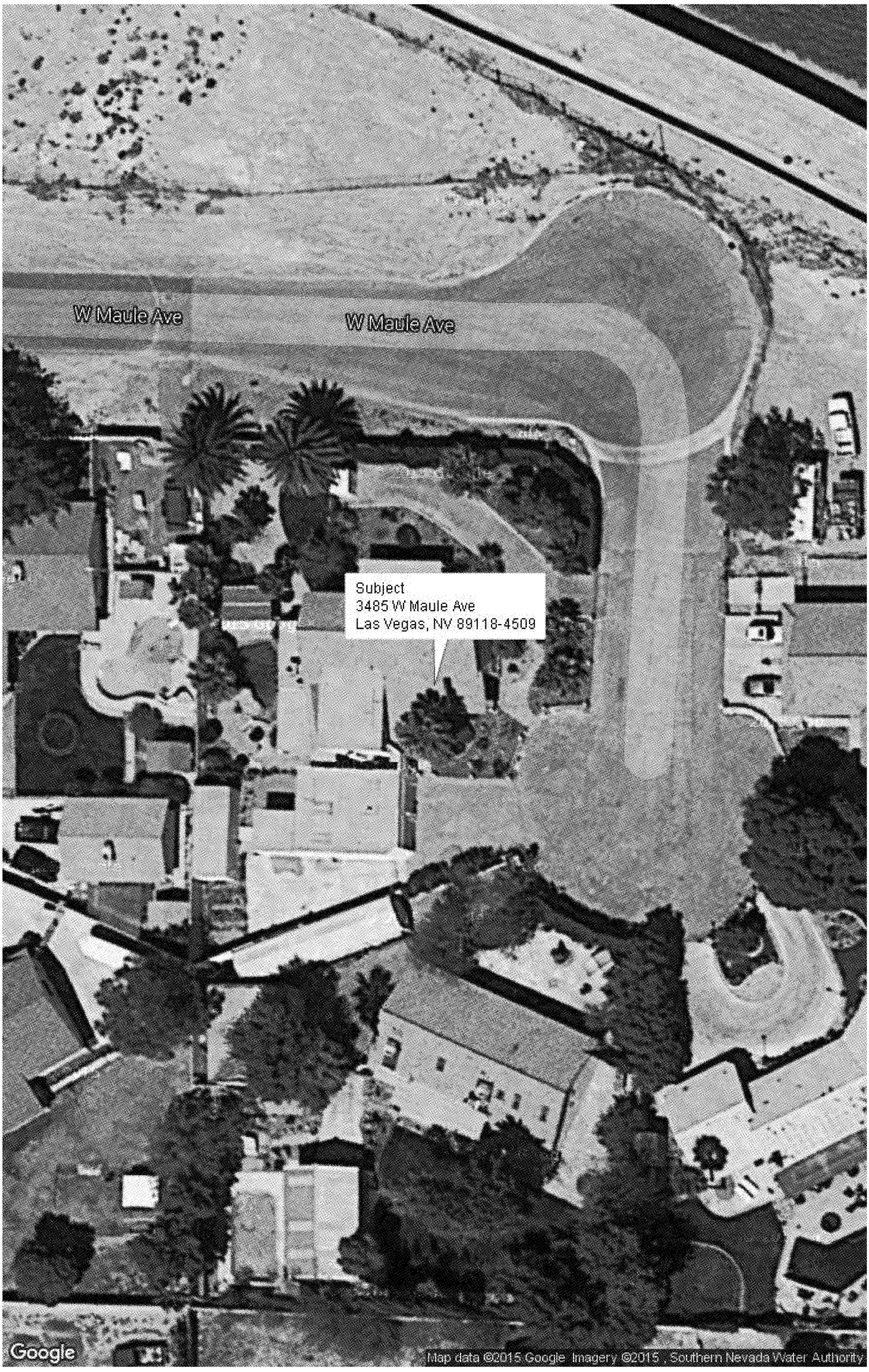
## LOCATION MAP

| | | |
|---|---|---|
| Borrower: David Stucke | | File No.: 2015-50022a |
| Property Address: 3485 W Maule Ave | | Case No.: 3350016200 |
| City: Las Vegas | State: NV | Zip: 89118-4509 |
| Lender: Quicken Loans, Inc. | | |



## AERIAL MAP

| | | |
|---|---|---|
| Borrower: David Stucke | | File No.: 2015-50022a |
| Property Address: 3485 W Maule Ave | | Case No.: 3350016200 |
| City: Las Vegas | State: NV | Zip: 89118-4509 |
| Lender: Quicken Loans, Inc. | | |




Metro-West Appraisal Co., LLC

| | | |
|---|---|---|
| Borrower: David Stucke | | File No.: 2015-50022a |
| Property Address: 3485 W Maule Ave | | Case No.: 3350016200 |
| City: Las Vegas | State: NV | Zip: 89118-4509 |
| Lender: Quicken Loans, Inc. | | |

# APPRAISER CERTIFICATE

## STATE OF NEVADA DEPARTMENT OF BUSINESS AND INDUSTRY

NOT TRANSFERABLE — REAL ESTATE DIVISION — NOT TRANSFERABLE

**This is to Certify That :** AMY N BASNER **Certificate Number:** A.0206860-CR

**Is duly authorized to act as a** CERTIFIED RESIDENTIAL APPRAISER **from the issue date to the expiration date at the business address stated here in, unless the certificate is sooner revoked, cancelled, withdrawn, or invalidated.**

**Issue Date:** October 9, 2015 **Expire Date:** January 31, 2016

**In witness whereof, THE DEPARTMENT OF BUSINESS AND INDUSTRY, REAL ESTATE DIVISION, by virtue of the authority vested in it by Chapter 645C of the Nevada Revised Statues, has caused this Certificate to be issued with its Seal printed thereon. This certificate must be conspicuously displayed in place of business.**

**FOR:** AMY N BASNER
6528 N TEE PEE LN
LAS VEGAS, NV 89149

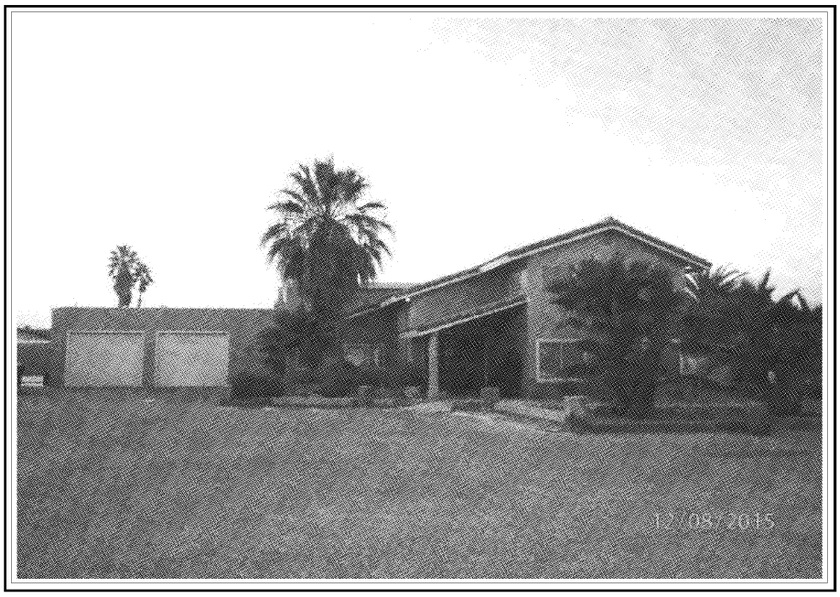
**REAL ESTATE DIVISION**

**JOSEPH (JD) DECKER**
*Administrator*

THE GREAT SEAL OF THE STATE OF NEVADA

## SUBJECT PROPERTY PHOTO ADDENDUM

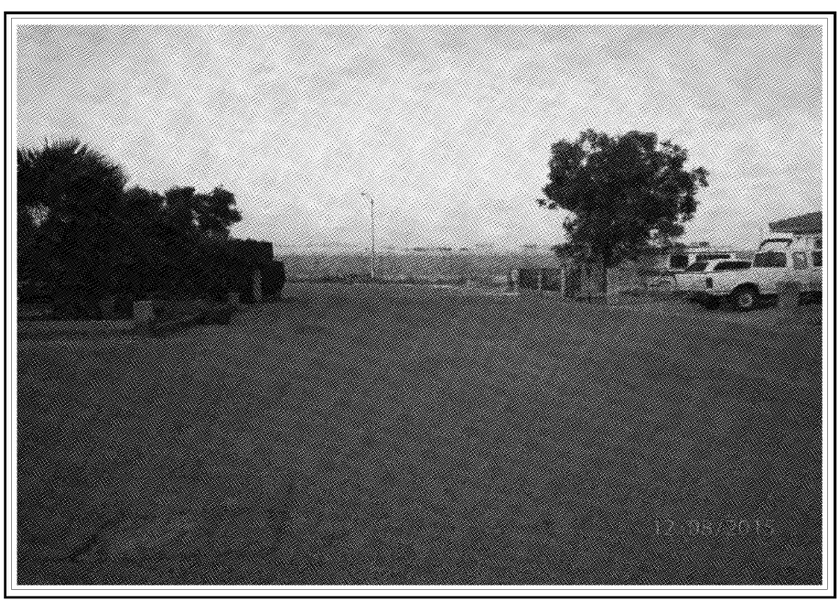
| | | |
|---|---|---|
| Borrower: David Stucke | | File No.: 2015-50022a |
| Property Address: 3485 W Maule Ave | | Case No.: 3350016200 |
| City: Las Vegas | State: NV | Zip: 89118-4509 |
| Lender: Quicken Loans, Inc. | | |




**FRONT VIEW OF SUBJECT PROPERTY**

Appraised Date: December 8, 2015
Appraised Value: $435,000

**REAR VIEW OF SUBJECT PROPERTY**




**STREET SCENE**

| | | |
|---|---|---|
| Borrower: David Stucke | | File No.: 2015-50022a |
| Property Address: 3485 W Maule Ave | | Case No.: 3350016200 |
| City: Las Vegas | State: NV | Zip: 89118-4509 |
| Lender: Quicken Loans, Inc. | | |

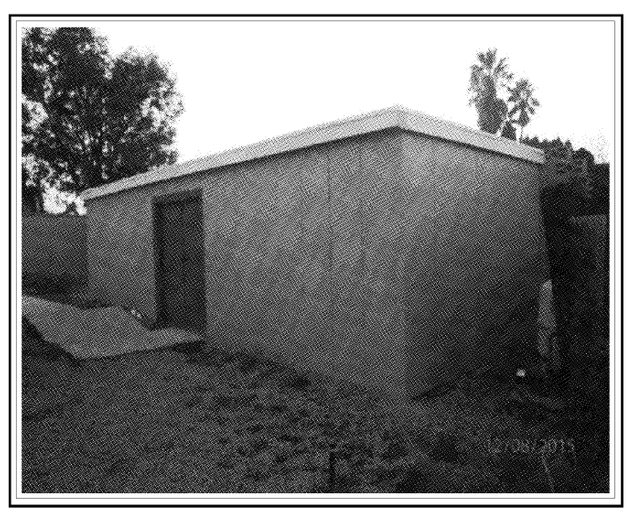
SUBJECT PROPERTY
STREET

SUBJECT PROPERTY
SIDE

SUBJECT PROPERTY
FRONT/SIDE

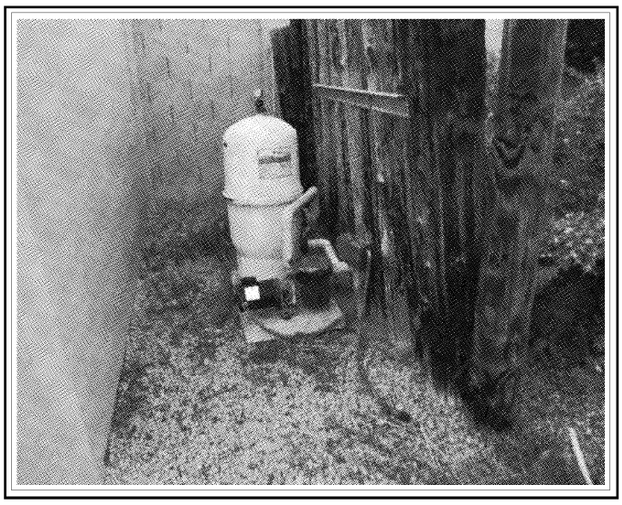
SUBJECT PROPERTY
SIDE/CARPORT

SUBJECT PROPERTY
ADDRESS



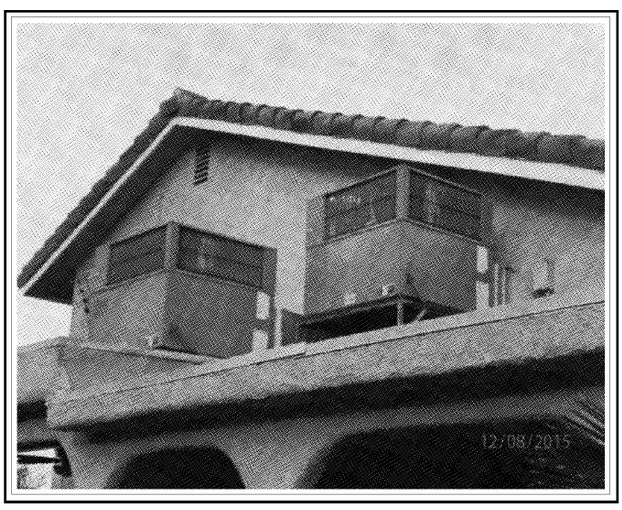

SUBJECT PROPERTY
SHED/STORAGE

| | | |
|---|---|---|
| Borrower: David Stucke | | File No.: 2015-50022a |
| Property Address: 3485 W Maule Ave | | Case No.: 3350016200 |
| City: Las Vegas | State: NV | Zip: 89118-4509 |
| Lender: Quicken Loans, Inc. | | |

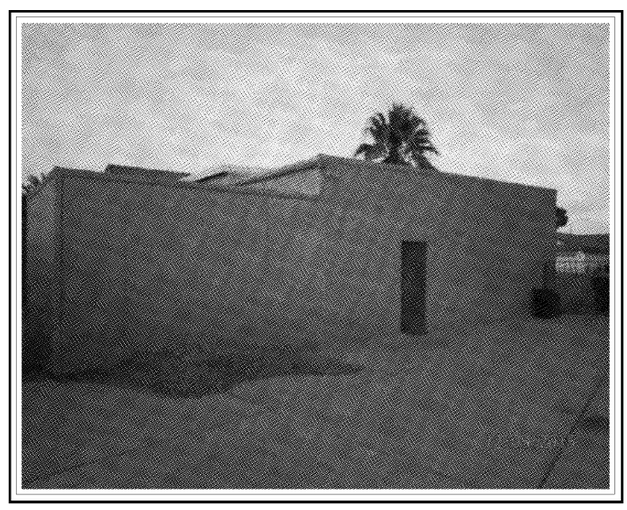


SUBJECT PROPERTY
POOL EQUIPMENT

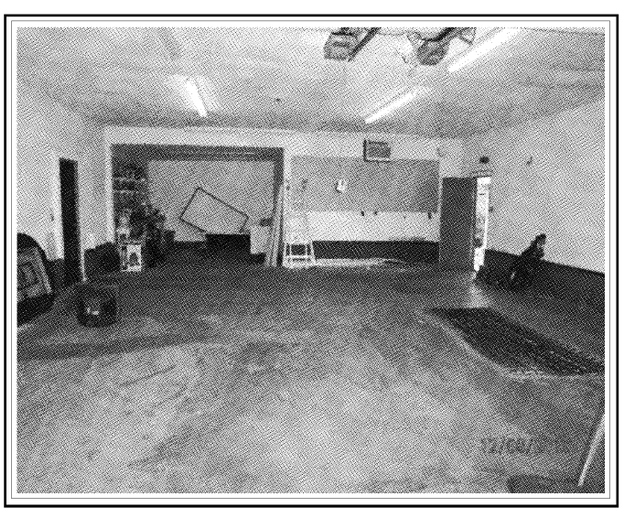
SUBJECT PROPERTY
POOL



SUBJECT PROPERTY
A/C UNITS



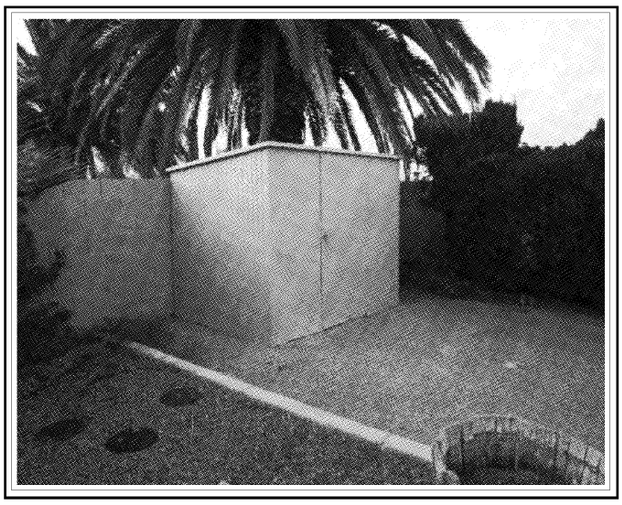
SUBJECT PROPERTY
SIDE OF GARAGE



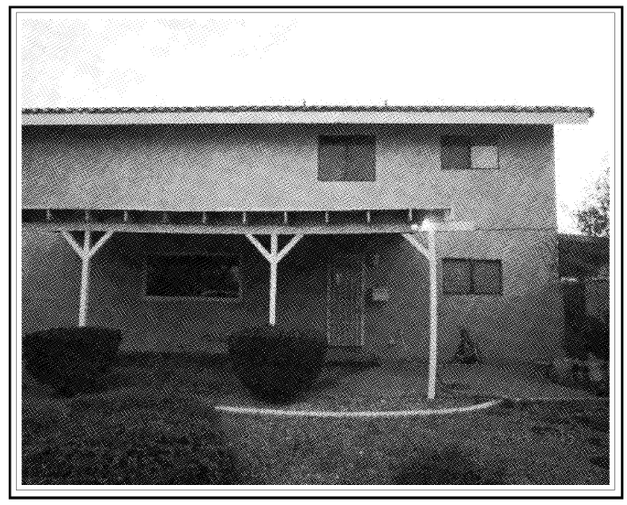
SUBJECT PROPERTY
GARAGE/WORKSHOP

SUBJECT PROPERTY
REAR

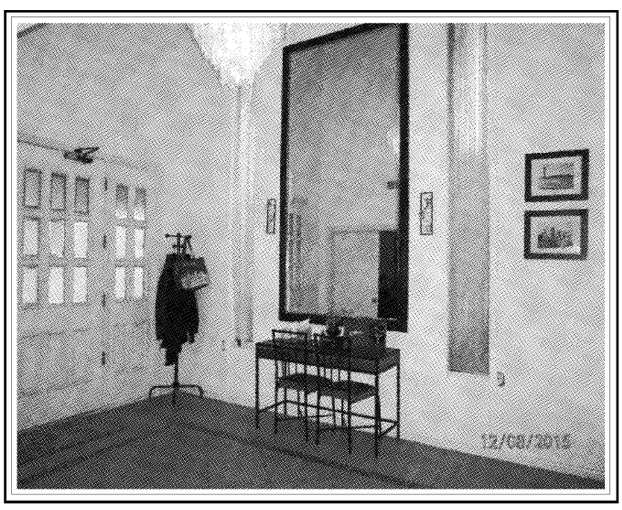
| | | |
|---|---|---|
| Borrower: David Stucke | | File No.: 2015-50022a |
| Property Address: 3485 W Maule Ave | | Case No.: 3350016200 |
| City: Las Vegas | State: NV | Zip: 89118-4509 |
| Lender: Quicken Loans, Inc. | | |



SUBJECT PROPERTY
SHED



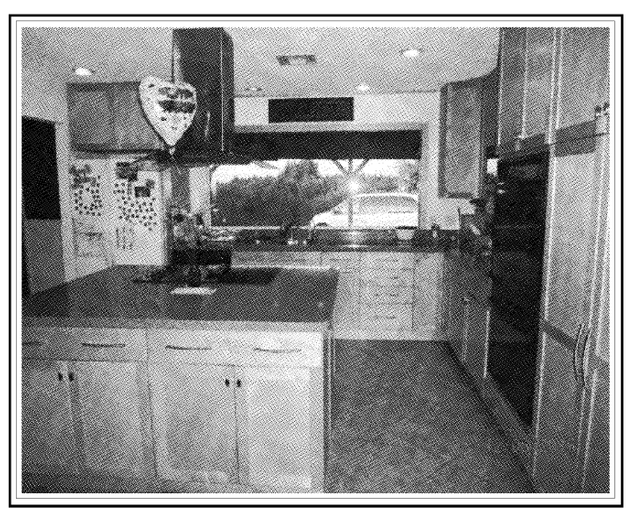
SUBJECT PROPERTY
SIDE/CARPORT




SUBJECT PROPERTY
ENTRY/FOYER

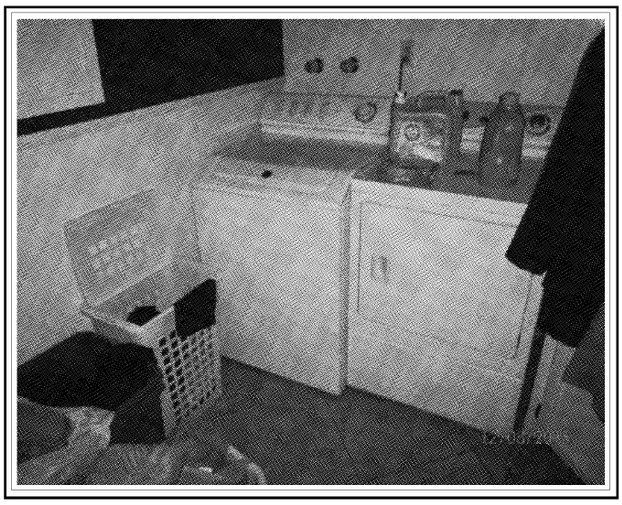
SUBJECT PROPERTY
WATER ON

SUBJECT PROPERTY
NOOK

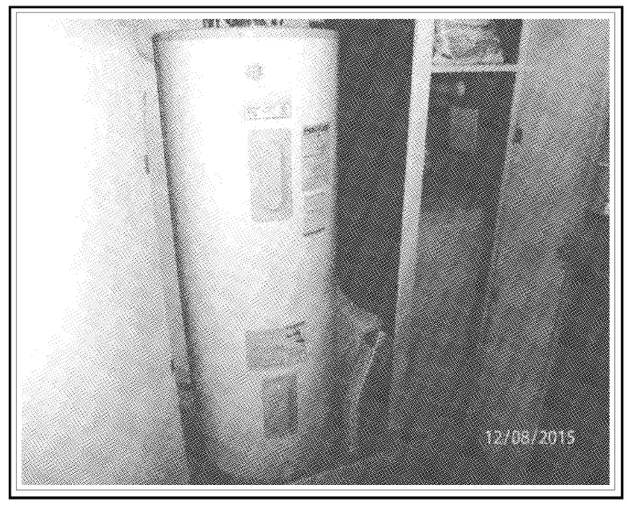


SUBJECT PROPERTY
KITCHEN

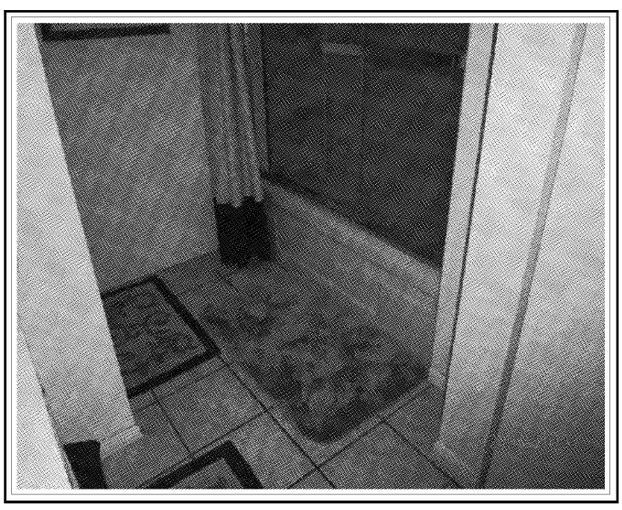
| | | |
|---|---|---|
| Borrower: David Stucke | | File No.: 2015-50022a |
| Property Address: 3485 W Maule Ave | | Case No.: 3350016200 |
| City: Las Vegas | State: NV | Zip: 89118-4509 |
| Lender: Quicken Loans, Inc. | | |



SUBJECT PROPERTY
LAUNDRY




SUBJECT PROPERTY
WATER HEATER/WATER SOFTENER



SUBJECT PROPERTY
BATHROOM

SUBJECT PROPERTY
BEDROOM

SUBJECT PROPERTY
1/2 BATH

SUBJECT PROPERTY
DINING AREA

| | | |
|---|---|---|
| Borrower: David Stucke | | File No.: 2015-50022a |
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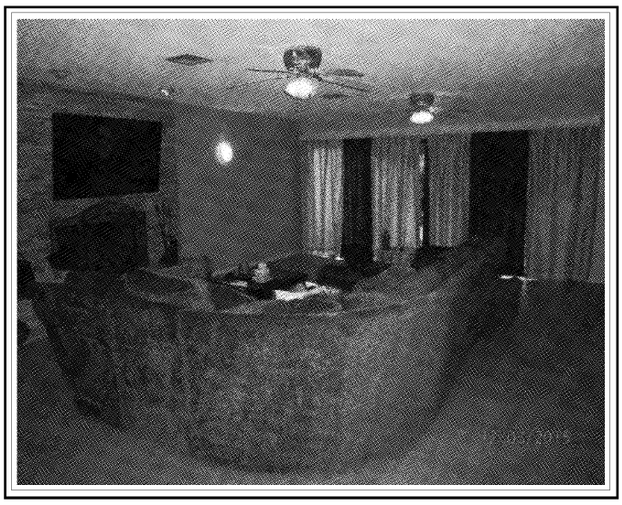
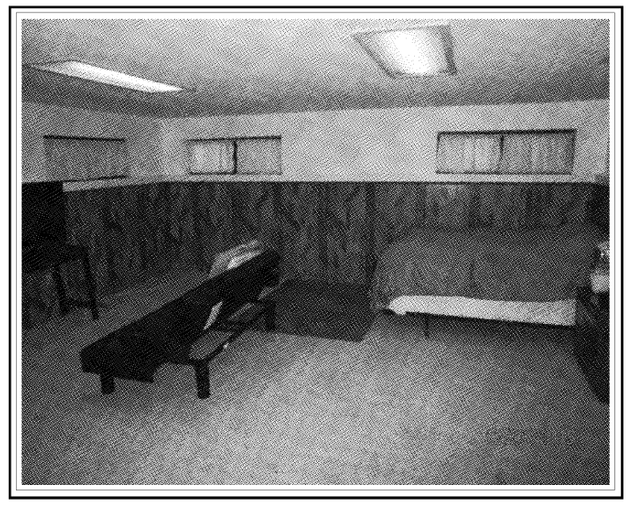
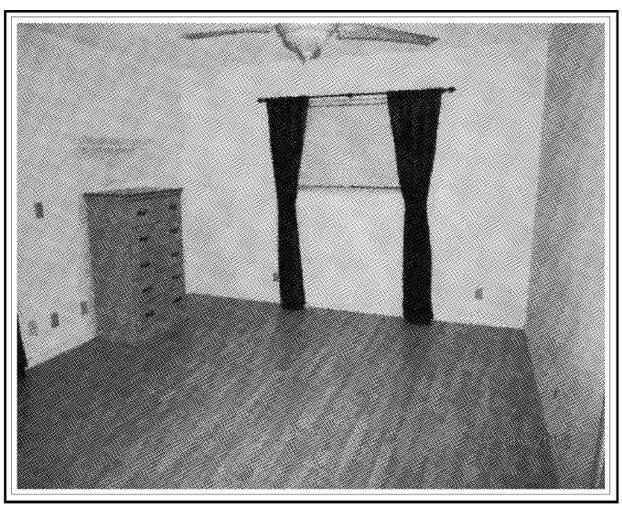


SUBJECT PROPERTY
LIVING ROOM

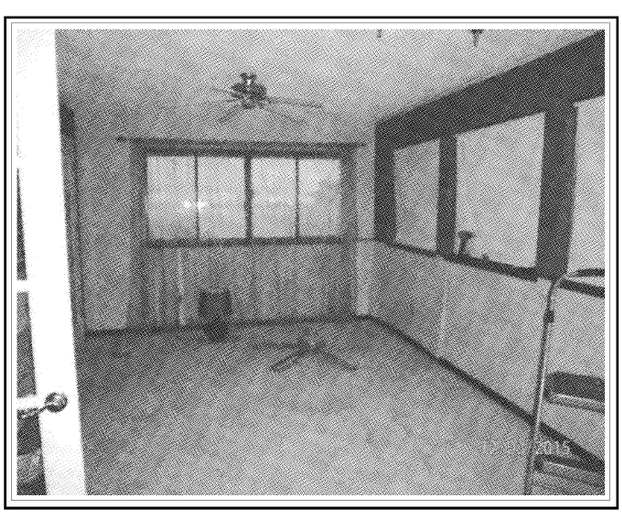


SUBJECT PROPERTY
*NON-PERMITTED* BEDROOM

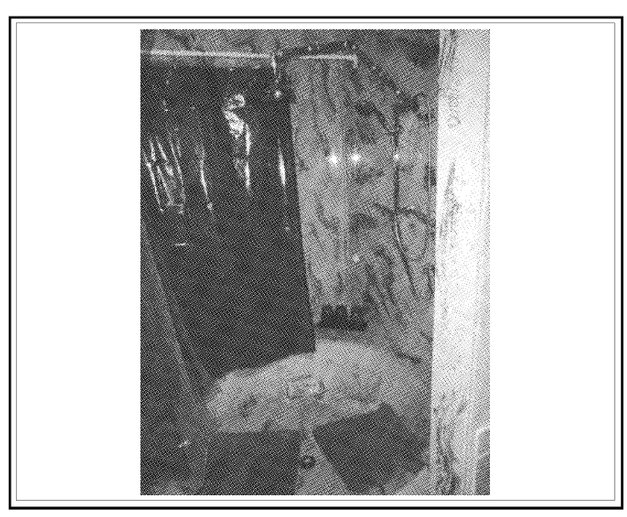


SUBJECT PROPERTY
BEDROOM

SUBJECT PROPERTY
OWNER'S BEDROOM



SUBJECT PROPERTY
RETREAT



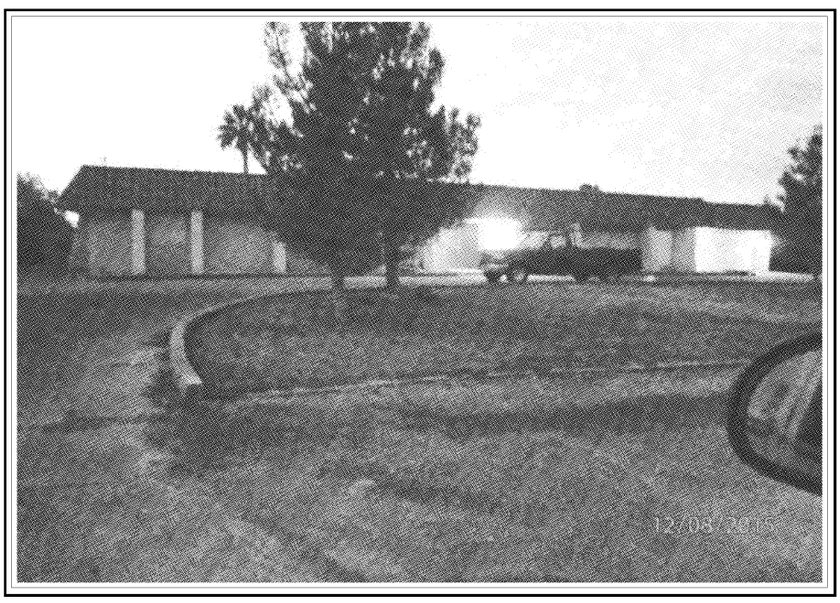
SUBJECT PROPERTY
OWNER'S BATHROOM

## COMPARABLE PROPERTY PHOTO ADDENDUM

| | | |
|---|---|---|
| Borrower: David Stucke | | File No.: 2015-50022a |
| Property Address: 3485 W Maule Ave | | Case No.: 3350016200 |
| City: Las Vegas | State: NV | Zip: 89118-4509 |
| Lender: Quicken Loans, Inc. | | |

**COMPARABLE SALE #1**

3480 W Cactus Ave
Las Vegas, NV 89141-8824
Sale Date: s07/15;c06/15
Sale Price: $ 405,000




**COMPARABLE SALE #2**

8665 Haven St
Las Vegas, NV 89123-1638
Sale Date: s10/15;c10/15
Sale Price: $ 469,900

**COMPARABLE SALE #3**

7470 Schirlls St
Las Vegas, NV 89139-5850
Sale Date: s07/15;c06/15
Sale Price: $ 375,000

## COMPARABLE PROPERTY PHOTO ADDENDUM

| | | |
|---|---|---|
| Borrower: David Stucke | | File No.: 2015-50022a |
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| City: Las Vegas | State: NV | Zip: 89118-4509 |
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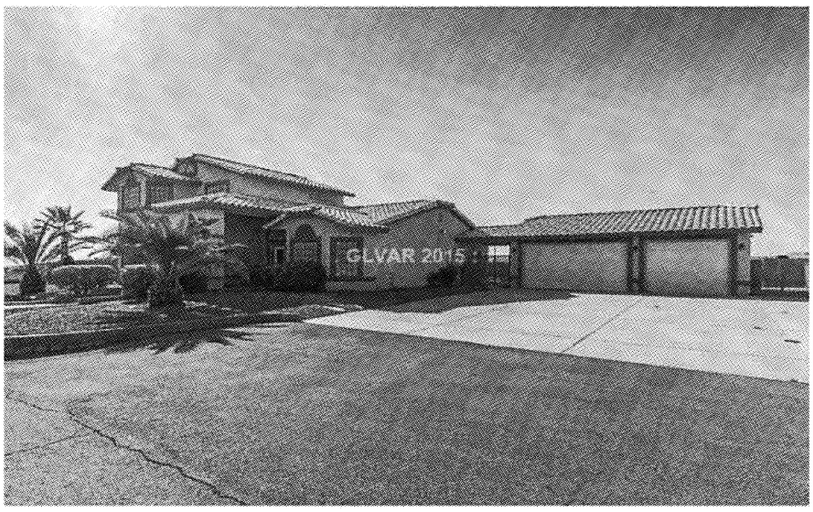


**COMPARABLE SALE #4**

8795 Gagnier Blvd
Las Vegas, NV 89113-5221
Sale Date: c10/15
Sale Price: $ 460,000

**COMPARABLE SALE #5**

3371 W Mardon Ave
Las Vegas, NV 89139-5963
Sale Date: Active
Sale Price: $ 334,000

**COMPARABLE SALE #6**

Sale Date:
Sale Price: $

METRO-WEST APPRAISAL CO., LLC

3350016200

# Market Conditions Addendum to the Appraisal Report

File No. 2015-50022a

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address 3485 W Maule Ave City Las Vegas State NV Zip Code 89118-4509

Borrower David Stucke

**Instructions:** The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

## MARKET RESEARCH & ANALYSIS

| Inventory Analysis | Prior 7-12 Months | Prior 4-6 Months | Current - 3 Months | Overall Trend | | |
|---|---|---|---|---|---|---|
| Total # of Comparable Sales (Settled) | 7 | 5 | 6 | ☐ Increasing | ☒ Stable | ☐ Declining |
| Absorption Rate (Total Sales/Months) | 1.17 | 1.67 | 2.00 | ☐ Increasing | ☒ Stable | ☐ Declining |
| Total # of Comparable Active Listings | 15 | 12 | 23 | ☐ Declining | ☒ Stable | ☐ Increasing |
| Months of Housing Supply (Total Listings/Ab.Rate) | 12.82 | 7.19 | 11.50 | ☐ Declining | ☒ Stable | ☐ Increasing |

| Median Sale & List Price, DOM, Sale/List % | Prior 7-12 Months | Prior 4-6 Months | Current - 3 Months | Overall Trend | | |
|---|---|---|---|---|---|---|
| Median Comparable Sale Price | 415,000 | 375,000 | 435,000 | ☐ Increasing | ☒ Stable | ☐ Declining |
| Median Comparable Sales Days on Market | 48 | 52 | 35 | ☐ Declining | ☒ Stable | ☐ Increasing |
| Median Comparable List Price | 454,950 | 417,388 | 449,900 | ☐ Increasing | ☒ Stable | ☐ Declining |
| Median Comparable Listings Days on Market | 105 | 55 | 43 | ☐ Declining | ☒ Stable | ☐ Increasing |
| Median Sale Price as % of List Price | 91.00% | 90.00% | 97.00% | ☐ Increasing | ☒ Stable | ☐ Declining |
| Seller-(developer, builder, etc.)paid financial assistance prevalent? | ☐ Yes ☒ No | | | ☐ Declining | ☒ Stable | ☐ Increasing |

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.).

As stated in the appraisal report, sellers are typically pay 0-3% in sellers concessions. This typically includes interest rate buy downs, loan closing costs, appraisal fees, home inspection fees, home warranties, title fees and minor repairs. This has remained consistent for the past 12 months.

Are foreclosure sales (REO sales) a factor in the market? ☒ Yes ☐ No If yes, explain (including the trends in listings and sales of foreclosed properties).

GLVAR/MLS indicates there were 26 closed sales within the past 12 months and 8 of those were foreclosures (REO's) or short sales, which is 30% of the total transactions in the market area. There were four REO sales with a median sales price of $302,500 and four short sales with a median sales price of $337,500. There were 18 traditional sales in the market area within the previous 12 months with a median sales price of $410,000.

Cite data sources for above information. GLVARMLS/Taxstar/ Center for Business and Economic Research at the University of Nevada Las Vegas

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

REO/Short sales properties are not driving the market in the defined neighborhood boundaries. The subject's market area had reacted to the prior REO/short sale property trend and adjusted itself accordingly. The subject immediate market area appears to be stable for the past 12 months.

## CONDO/CO-OP PROJECTS

**If the subject is a unit in a condominium or cooperative project, complete the following:** **Project Name:**

| Subject Project Data | Prior 7-12 Months | Prior 4-6 Months | Current - 3 Months | Overall Trend | | |
|---|---|---|---|---|---|---|
| Total # of Comparable Sales (Settled) | | | | ☐ Increasing | ☐ Stable | ☐ Declining |
| Absorption Rate (Total Sales/Months) | | | | ☐ Increasing | ☐ Stable | ☐ Declining |
| Total # of Active Comparable Listings | | | | ☐ Declining | ☐ Stable | ☐ Increasing |
| Months of Unit Supply (Total Listings/Ab. Rate) | | | | ☐ Declining | ☐ Stable | ☐ Increasing |

Are foreclosure sales (REO sales) a factor in the project? ☐ Yes ☐ No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

## APPRAISER

| APPRAISER | SUPERVISORY APPRAISER (ONLY IF REQUIRED) |
|---|---|
| Signature Amy Basner | Signature |
| Name Amy N. Basner | Name |
| Company Name METRO-WEST APPRAISAL CO., LLC | Company Name |
| Company Address 719 Griswold Street, Suite 720 Detroit, MI 48226 | Company Address |
| State License/Certification # A.0206860-CR State NV | State License/Certification # State |
| Email Address status@metrowestappr.com | Email Address |

METRO-WEST APPRAISAL CO., LLC

3350016200
File No. 2015-50022a

# USPAP ADDENDUM

Borrower: David Stucke
Property Address: 3485 W Maule Ave
City: Las Vegas County: Clark State: NV Zip Code: 89118-4509
Lender: Quicken Loans, Inc.

## APPRAISAL AND REPORT IDENTIFICATION

**This report was prepared under the following USPAP reporting option:**

- [X] **Appraisal Report** A written report prepared under Standards Rule 2-2(a).
- [ ] **Restricted Appraisal Report** A written report prepared under Standards Rule 2-2(b).

## Reasonable Exposure Time

My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 0-90 days

## Additional Certifications

- [X] I have performed **NO** services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- [ ] I **HAVE** performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

## Additional Comments

**APPRAISER:**

Signature: Amy Basner
Name: Amy N. Basner
Date Signed: 12/15/2015
State Certification #: A.0206860-CR
or State License #:
or Other (describe): State #:
State: NV
Expiration Date of Certification or License: 01/31/2016
Effective Date of Appraisal: December 8, 2015

**SUPERVISORY APPRAISER (only if required):**

Signature:
Name:
Date Signed:
State Certification #:
or State License #:
State:
Expiration Date of Certification or License:
Supervisory Appraiser inspection of Subject Property:
[ ] Did Not [ ] Exterior-only from street [ ] Interior and Exterior

EXHIBIT 136

EXHIBIT 136

EXHIBIT 136

Inst #: 20171031-0003588
Fees: $40.00
RPTT: $1989.00 Ex #:
10/31/2017 02:16:48 PM
Receipt #: 3236751
Requestor:
LAWYERS TITLE HENDERSON - 1
Recorded By: CYV Pgs: 4
DEBBIE CONWAY
CLARK COUNTY RECORDER
Src: ERECORD
Ofc: ERECORD

**APN:**161-30-118-010
**ESCROW NO:** 03319299-330-AU5
**WHEN RECORDED MAIL TO and MAIL TAX STATEMENT TO:**

**David Stucke**
**3485 W. Maule Ave**
**Las Vegas, NV 89118**

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**GRANT, BARGAIN, SALE DEED**

R.P.T.T. $1,989.00

THIS INDENTURE WITNESSETH: That

**Carolyn K. Booth, The Carolyn K. Booth Living Trust U-A-D March 4, 1997**

FOR A VALUABLE CONSIDERATION, the receipt of which is hereby acknowledged, do(es) hereby Grant, Bargain, Sell and Convey to

**David Stucke, a married man as his sole and separate property**

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

For legal description of the real property, see Exhibit A attached hereto and made a part hereof.

SUBJECT TO:
1. Taxes for the fiscal year 2017 – 2018
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 16 day of OCT, 2017.

The Carolyn K. Booth Living Trust
U-A-D March 4, 1997

Carolyn K. Booth, Trustee

STATE OF NEVADA
COUNTY OF Clark } ss:

On Oct 16, 2017, personally appeared before me, a Notary Public in and for said County and State, Carolyn K. Booth, who acknowledged to me that she executed the same.

WITNESS my hand and official seal.

NOTARY PUBLIC in and for said County and State.

SHARON SEARS
Notary Public-State of Nevada
APPT. NO. 14-14242-1
My Appt. Expires 05-15-2018

**Exhibit "A"**

LOT 25 IN BLOCK 2 OF TROPICANA HEIGHTS UNIT NO. 1, AS SHOWN BY MAP THEREOF ON FILE IN BOOK 14 OF PLATS, PAGE 73 IN THE OFFICE OF THE COUNTY RECORDER OF CLARK COUNTY, NEVADA.

Inst #: 20171031-0003589
Fees: $40.00
RPTT: $0.00 Ex #: 005
10/31/2017 02:16:48 PM
Receipt #: 3236751
Requestor:
LAWYERS TITLE HENDERSON - 1
Recorded By: CYV Pgs: 4
DEBBIE CONWAY
CLARK COUNTY RECORDER
Src: ERECORD
Ofc: ERECORD

**APN:** 161-30-118-010
**ESCROW NO:** 03319299-330-AU5
**WHEN RECORDED MAIL TO and MAIL TAX STATEMENT TO:**

**David Stucke**
**3485 W. Maule Ave**
**Las Vegas, NV 89118**

---

## GRANT, BARGAIN, SALE DEED

R.P.T.T. Exempt 5

THIS INDENTURE WITNESSETH: That

**Christie Stucke, spouse of the grantee herein**

FOR A VALUABLE CONSIDERATION, the receipt of which is hereby acknowledged, do(es) hereby Grant, Bargain, Sell and Convey to

**David Stucke, a married man as his sole and separate property**

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

For legal description of the real property, see Exhibit A attached hereto and made a part hereof.

**GRANTOR HEREIN EXECUTES THIS INSTRUMENT FOR THE SOLE PURPOSE OF RELINQUISHING ANY AND ALL CLAIM OR CLAIMS OF COMMUNITY PROPERTY INTEREST HE/SHE HAS OR MAY HAVE IN AND TO THE WITHIN DESCRIBED REAL PROPERTY**

SUBJECT TO: 1. Taxes for the fiscal year 2017 – 2018.
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 30 day of October, 2017.

Christie L Stucke

**Christie Stucke**

STATE OF NEVADA
COUNTY OF Clark } ss:

On Oct 30, 2017, personally appeared before me, a Notary Public in and for said County and State, CHRISTIE STUCKE, who acknowledged to me that she executed the same.

WITNESS my hand and official seal.

NOTARY PUBLIC in and for said County and State.

SHARON SEARS
Notary Public-State of Nevada
APPT. NO. 14-14242-1
My Appt. Expires 05-15-2018

**Exhibit "A"**

LOT 25 IN BLOCK 2 OF TROPICANA HEIGHTS UNIT NO. 1, AS SHOWN BY MAP THEREOF ON FILE IN BOOK 14 OF PLATS, PAGE 73 IN THE OFFICE OF THE COUNTY RECORDER OF CLARK COUNTY, NEVADA.

Inst #: 20171031-0003590
Fees: $40.00
10/31/2017 02:16:48 PM
Receipt #: 3236751
Requestor:
LAWYERS TITLE HENDERSON - 1
Recorded By: CYV Pgs: 22
DEBBIE CONWAY
CLARK COUNTY RECORDER
Src: ERECORD
Ofc: ERECORD

Assessor's Parcel Number:
161-30-118-010
Return To:

Document Management
Quicken Loans Inc.
1050 Woodward Ave
Detroit, MI 48226-1906

Prepared By:

Ryan P Hanser
1050 Woodward Ave
Detroit, MI 48226-1906
(313)373-9000

Recording Requested By:

See 'Return To:' name

Mortgage Broker Name:
License Number:

[Space Above This Line For Recording Data]

# DEED OF TRUST

MIN 100039033885229678
3388522967

DEFINITIONS

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

(A) **"Security Instrument"** means this document, which is dated October 31, 2017, together with all Riders to this document.

(B) **"Borrower"** is David Stucke, a married man, as his Sole and Separate Property

Borrower is the trustor under this Security Instrument.
(C) "Lender" is Quicken Loans Inc.

Lender is a Corporation
organized and existing under the laws of the State of Michigan
Lender's address is 1050 Woodward Ave, Detroit, MI 48226-1906

(D) "Trustee" is Old Republic National Title Insurance Company

(E) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the beneficiary under this Security Instrument.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.
(F) "Note" means the promissory note signed by Borrower and dated October 31, 2017.
The Note states that Borrower owes Lender Three Hundred Eleven Thousand Nine Hundred Twenty and 00/100 Dollars
(U.S. $ 311,920.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than November 1, 2047.
(G) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."
(H) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.
(I) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

| | | |
|---|---|---|
| [ ] Adjustable Rate Rider | [ ] Condominium Rider | [ ] Second Home Rider |
| [ ] Balloon Rider | [ ] Planned Unit Development Rider | [XX] 1-4 Family Rider |
| [ ] VA Rider | [ ] Biweekly Payment Rider | [XX] Other(s) [specify] Legal Attached |

(J) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.
(K) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.
(L) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.



David Stucke005377
STUCKE-6082

(M) **"Escrow Items"** means those items that are described in Section 3.
(N) **"Miscellaneous Proceeds"** means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.
(O) **"Mortgage Insurance"** means insurance protecting Lender against the nonpayment of, or default on, the Loan.
(P) **"Periodic Payment"** means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.
(Q) **"RESPA"** means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.
(R) **"Successor in Interest of Borrower"** means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender's successors and assigns) and the successors and assigns of MERS. This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County [Type of Recording Jurisdiction] of Clark [Name of Recording Jurisdiction]:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.
SUBJECT TO COVENANTS OF RECORD.



David Stucke005378
STUCKE-6083

Parcel ID Number: 161-30-118-010 which currently has the address of
3740 Grandview Pl [Street]
Las Vegas [City], Nevada 89120-1205 [Zip Code]
("Property Address"):

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

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

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

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

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

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



David Stucke005379
STUCKE-6084

might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

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

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

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

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

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can



David Stucke005380
STUCKE-6085

require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

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

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

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

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

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

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

**5. Property Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's



David Stucke005381
STUCKE-6086

right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination of certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

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

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under



David Stucke005382
STUCKE-6087

Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

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

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

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

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

**9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument.** If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to,

entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

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

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

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

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

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

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

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

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

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

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

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

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

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the

amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

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

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

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

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

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

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in

writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

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

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

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

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

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

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

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

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

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

**19. Borrower's Right to Reinstate After Acceleration.** If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

**20. Sale of Note; Change of Loan Servicer; Notice of Grievance.** The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA



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STUCKE-6093

requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

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

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

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

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

**22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to**



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

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

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

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

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

**25. Assumption Fee.** If there is an assumption of this loan, Lender may charge an assumption fee of U.S. $ 900



David Stucke005390
STUCKE-6095

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

| | |
|---|---|
| _____ | David Stucke 10/31/2017 (Seal) -Borrower |
| _____ | _____ (Seal) -Borrower |
| _____ (Seal) -Borrower | _____ (Seal) -Borrower |
| _____ (Seal) -Borrower | _____ (Seal) -Borrower |
| _____ (Seal) -Borrower | _____ (Seal) -Borrower |

STATE OF NEVADA
COUNTY OF Clark

This instrument was acknowledged before me on October 31, 2017 by David Stucke, a married man, as his Sole and Separate Property

SHARON SEARS
Notary Public-State of Nevada
APPT. NO. 14-14747-1
My Appt. Expires 05-15-2018

Mail Tax Statements To: Quicken Loans Inc.
1050 Woodward Ave
Detroit, MI 48226-1906

Loan origination organization Quicken Loans Inc.
NMLS ID 3030
Loan originator Brandon Matti
NMLS ID 1077083

**Exhibit "A"**

LOT 25 IN BLOCK 2 OF TROPICANA HEIGHTS UNIT NO. 1, AS SHOWN BY MAP THEREOF ON FILE IN BOOK 14 OF PLATS, PAGE 73 IN THE OFFICE OF THE COUNTY RECORDER OF CLARK COUNTY, NEVADA.

# 1-4 Family Rider
**(Assignment of Rents)**

3388522967

THIS 1-4 FAMILY RIDER is made this 31st day of October, 2017, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to Quicken Loans Inc.

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

3740 Grandview Pl
Las Vegas, NV 89120-1205
(Property Address)

**1-4 FAMILY COVENANTS.** In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. **ADDITIONAL PROPERTYSUBJECTTO THE SECURITY INSTRUMENT.** In addition to the Property described in the Security Instrument, the following items now or hereafter attached to the Property to the extent they are fixtures are added to the Property description, and shall also constitute the Property covered by the Security Instrument: building materials, appliances and goods of every nature whatsoever now or hereafter located in, on, or used, or intended to be used in connection with the Property, including, but not limited to, those for the purposes of supplying or distributing heating, cooling, electricity, gas, water, air and light, fire prevention and extinguishing apparatus, security and access control apparatus, plumbing, bath tubs, water heaters, water closets, sinks, ranges, stoves, refrigerators, dishwashers, disposals, washers, dryers, awnings, storm windows, storm doors, screens, blinds, shades, curtains and curtain rods, attached mirrors, cabinets, paneling and attached floor coverings, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property covered by the Security Instrument. All of the foregoing together with the Property described in the Security Instrument (or the leasehold estate if the Security Instrument is on a leasehold) are referred to in this 1-4 Family Rider and the Security Instrument as the "Property."

B. **USE OF PROPERTY;COMPLIANCEWITH LAW.** Borrower shall not seek, agree to or make a change in the use of the Property or its zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.

C. **SUBORDINATE LIENS.** Except as permitted by federal law, Borrower shall not allow any lien inferior to the Security Instrument to be perfected against the Property without Lender's prior written permission.

D. **"BORROWER'S RIGHT TO REINSTATE" DELETED.** Section 19 is deleted.

E. **BORROWER'S OCCUPANCY.** Unless Lender and Borrower otherwise agree in writing, Section 6 concerning Borrower's occupancy of the Property is deleted.

F. **ASSIGNMENT OF LEASES.** Upon Lender's request after default, Borrower shall assign to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon the assignment, Lender shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole discretion. As used in this paragraph F, the word "lease" shall mean "sublease" if the Security Instrument is on a leasehold.

G. **ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER; LENDER IN POSSESSION.** Borrower absolutely and unconditionally assigns and transfers to Lender all the rents and revenues ("Rents") of the Property, regardless of to whom the Rents of the Property are payable. Borrower authorizes Lender or Lender's agents to collect the Rents, and agrees that each tenant of the Property shall pay the Rents to Lender or Lender's agents. However, Borrower shall receive the Rents until: (i) Lender has given Borrower notice of default pursuant to Section 22 of the Security Instrument, and (ii) Lender has given notice to the tenant(s) that the Rents are to be paid to Lender or Lender's agent. This assignment of Rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of default to Borrower: (i) all Rents received by Borrower shall be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender shall be entitled to collect and receive all of the Rents of the Property; (iii) Borrower agrees that each tenant of the Property shall pay all Rents due and unpaid to Lender or Lender's agents upon Lender's written demand to the tenant; (iv) unless applicable law provides otherwise, all Rents collected by Lender or Lender's agents shall be applied first to the costs of taking control of and managing the Property and collecting the Rents, including, but not limited to, attorney's fees, receiver's fees, premiums on receiver's bonds, repair and maintenance costs, insurance premiums, taxes, assessments and other charges on the Property, and then to the sums secured by the Security Instrument; (v) Lender, Lender's agents or any judicially appointed receiver shall be liable to account for only those Rents actually received; and (vi) Lender shall be entitled to have a receiver appointed to take possession of and manage the Property and collect the Rents and



David Stucke005395
STUCKE-6100

profits derived from the Property without any showing as to the inadequacy of the Property as security.

If the Rents of the Property are not sufficient to cover the costs of taking control of and managing the Property and of collecting the Rents any funds expended by Lender for such purposes shall become indebtedness of Borrower to Lender secured by the Security Instrument pursuant to Section 9.

Borrower represents and warrants that Borrower has not executed any prior assignment of the Rents and has not performed, and will not perform, any act that would prevent Lender from exercising its rights under this paragraph.

Lender, or Lender's agents or a judicially appointed receiver, shall not be required to enter upon, take control of or maintain the Property before or after giving notice of default to Borrower. However, Lender, or Lender's agents or a judicially appointed receiver, may do so at any time when a default occurs. Any application of Rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of Rents of the Property shall terminate when all the sums secured by the Security Instrument are paid in full.

H. **CROSS-DEFAULTPROVISION.** Borrower's default or breach under any note or agreement in which Lender has an interest shall be a breach under the Security Instrument and Lender may invoke any of the remedies permitted by the Security Instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this 1-4 Family Rider.

10/31/2017 *(Seal)*
David Stucke **-Borrower**

*(Seal)*
**-Borrower**

_____ *(Seal)*
-Borrower

_____ *(Seal)*
-Borrower

☐ Refer to the attached *Signature Addendum* for additional parties and signatures.

Lawyers Title of Nevada, Inc.
10801 W. Charleston Blvd, Suite 225
Las Vegas, NV 89135
Phone: (702) 385-4141

Order #: **03319299**

Your Reference #:

Escrow Officer: **Amanda Urbanski**
**1401 N. Green Valley Parkway, Suite 100**
**Henderson, NV 89074**
Phone: **(702) 868-2329**
Fax: **(702) 973-1562**
Email: **aurbanski@ltic.com**

Title Officer: **Tina Lucid**
Proposed Buyer(s): **David Stucke**
Sales Price: **$389,900.00**
Proposed Lender: **Loan**
Loan Amount: **$311,920.00**
Short Term Rate: No

Property Address: **3740 Grandview Place Las Vegas, Nevada 89120**

# PRELIMINARY REPORT

Effective Date: September 26, 2017 at 7:30 a.m.

In response to the application for a policy of title insurance referenced herein, **Lawyers Title of Nevada, Inc.** hereby reports that it is prepared to issue, or cause to be issued, as of the date hereof, a policy or policies of title insurance describing the land and the estate or interest therein hereinafter set forth, insuring against loss which may be sustained by reason of any defect, lien or encumbrance not shown or referred to as an exception herein or not excluded from coverage pursuant to the printed Schedules, Conditions and Stipulations or Conditions of said policy forms.

The printed Exceptions and Exclusions from the coverage and Limitations on Covered Risks of said policy or policies are set forth in Attachment One. The policy to be issued may contain an arbitration clause. When the Amount of Insurance is less than that set forth in the arbitration clause, all arbitrable matters shall be arbitrated at the option of either the Company or the Insured as the exclusive remedy of the parties. Limitation on Covered Risks applicable to the CLTA and ALTA Homeowner's Policies of Title Insurance which establish a Deductible Amount and a Maximum Dollar Limit of Liability for certain coverages are also set forth in Attachment One. Copies of the policy forms should be read. They are available from the office which issued this report.

This report (and any supplements or amendments hereto) is issued solely for the purpose of facilitating the issuance of a policy of title insurance and no liability is assumed hereby. If it is desired that liability be assumed prior to the issuance of a policy of title insurance, a Binder or Commitment should be requested.

The policy(s) of title insurance to be issued hereunder will be policy(s) of **Commonwealth Land Title Insurance Company**.

Please read the exceptions shown or referred to herein and the exceptions and exclusions set forth in Attachment One of this report carefully. The exceptions and exclusions are meant to provide you with notice of matters which are not covered under the terms of the title insurance policy and should be carefully considered. It is important to note that this preliminary report is not a written representation as to the condition of title and may not list all liens, defects, and encumbrances affecting title to the land.

Countersigned:

By: _____
Authorized Officer or Agent

COMMONWEALTH LAND TITLE INSURANCE COMPANY NEBRASKA SEAL

By: _____
President

Attest: _____
Secretary



David Stucke005398
STUCKE-6103

## SCHEDULE A

The form of policy of title insurance contemplated by this report is:

**ALTA Standard Owners Policy (6-17-06) w/ NV Mods**
**ALTA Extended Loan Policy (6-17-06) w/ NV Mods**

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

**A Fee**

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

**Carolyn K. Booth, Trustee of Carolyn K. Booth Living Trust U-A-D March 4, 1997**

The land referred to herein 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.**



David Stucke005399
STUCKE-6104

# EXHIBIT A

**LOT 25 IN BLOCK 2 OF TROPICANA HEIGHTS UNIT NO. 1, AS SHOWN BY MAP THEREOF ON FILE IN BOOK 14 OF PLATS, PAGE 73 IN THE OFFICE OF THE COUNTY RECORDER OF CLARK COUNTY, NEVADA.**

Assessor's Parcel Number: 161-30-118-010



David Stucke005400

STUCKE-6105

## SCHEDULE B – Section A

The following exceptions will appear in policies when providing standard coverage as outlined below:

1. (a) Taxes or assessments are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records; (b) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.

2. Any facts, rights, interests, or claims which are not shown by the Public Records but which could be ascertained by an inspection of the Land or which may be asserted by persons in possession of the Land.

3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.

4. Discrepancies, conflicts in boundary lines, shortage in area, encroachments or any other facts which a correct survey would disclose, and which are not shown by the Public Records.

5. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b), or (c) are shown by the Public Records.

6. Any lien or right to a lien for services, labor or material not shown by the Public Records.



David Stucke005401

STUCKE-6106

## SCHEDULE B – Section B

At the date hereof Exceptions to coverage in addition to the printed exceptions to said policy form would be as follows:

1. General and special State, County and/or City property taxes, including any personal property taxes and any assessments collected with taxes, payable in four (4) quarterly installments (due on or before 3rd Monday in August and 1st Monday in October, January and March, respectively) are as follows:

| | |
|---|---|
| Assessor's Parcel No.: | 161-30-118-010 |
| District Number: | 470 |
| Fiscal Year: | 2017-2018 |
| Total Taxes: | $2,088.42 |
| 1st Installment: | $523.44, paid, included $1.80 for Las Vegas Artesian Basin |
| 2nd Installment: | $521.66, not paid |
| 3rd Installment: | $521.66, not paid |
| 4th Installment: | $521.66, not paid |

2. The lien of supplemental taxes, if any, assessed pursuant to the provisions of Section 361.260 of the Nevada Revised Statutes.

3. The Land lies within the boundaries of Clark County Water Reclamation District and is subject to any and all fees that may be due said District.

4. Water rights, claims or title to water, whether or not disclosed by the Public Records.

5. Mineral rights, reservations, easements and exclusions as contained in the Patent from the United States of America recorded October 6, 1930, Instrument No. 37709, Book 17, Page 90, of Official Records

6. Easement(s) for the purpose(s) shown below and rights incidental thereto as delineated or as offered for dedication on the map of said subdivision,

   Recorded: July 21, 1792 Instrument No. 207825, Book 14, of Plats, Page 73

7. Covenants, conditions and restrictions (deleting therefrom any restrictions indicating any preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status or national origin) as set forth in the document.

   Recorded: August 9, 1972, Instrument No. 218626, Book 253, of Official Records.

   and Recorded: September 26, 1974, Instrument No. 422281, Book 463, of Official Records

8. A claim of lien for the amount stated therein and any additional amounts payable:

| | |
|---|---|
| Claimant: | Republic Services |
| Amount: | $101.89 |
| Account Number: | 21-70439-7 |
| Recording Date: | August 12, 2008 |
| Recording No.: | Book 20080812, Instrument No. 0005173, of Official Records. |

9. The search did not disclose any open mortgages or deeds of trust of record, therefore the Company reserves the right to require further evidence to confirm that the property is unencumbered, and further reserves the right to make additional requirements or add additional items or exceptions upon receipt of the requested evidence.



David Stucke005402
STUCKE-6107

## SCHEDULE B – Section B
**(Continued)**

10. Furnish to the Company for Review

    a) A complete copy of the trust instrument(s), together with a statement that the trust has not been revoked or otherwise terminated

    b) Certificate of Trust in accordance with Nevada Revised Statues

11. An inspection is required and must be ordered 72 hours prior to close.

    Upon its completion, the company reserves the right to except additional items and/or make additional requirements.

**END OF SCHEDULE B EXCEPTIONS**

**PLEASE REFER TO THE "NOTES" WHICH FOLLOWS FOR INFORMATION NECESSARY TO COMPLETE THIS TRANSACTION**



David Stucke005403
STUCKE-6108

# NOTES

1: EFFECTIVE JULY 1, 2003, ALL DOCUMENTS, EXCEPT MAPS, SUBMITTED FOR RECORDING WITH THE OFFICE OF THE CLARK/NYE COUNTY RECORDER, MUST COMPLY WITH NRS 247.110, AS FOLLOWS:

(a) Be on 20# paper that is 8 ½ inches by 11 inches in size;
(b) Have a margin of 1 inch on the left and right sides and at the top and bottom of each page;
(c) Have a space of 3 inches by 3 inches at the upper right corner of the first page and have a margin of 1 inch at the top of each succeeding page;
(d) Not contain printed material on more than one side of each page;
(e) Print that is NO smaller than 10 point Times New Roman font and contains no more than 9 lines of text per vertical inch; and
(f) MUST NOT be printed in any ink other than black.

ANY DOCUMENT NOT COMPLYING WITH THESE GUIDELINES WILL BE SUBJECT TO AN ADDITIONAL, MINIMUM COUNTY NON-CONFORMING RECORDING CHARGE OF $25.00 PER DOCUMENT.

2: The information on the attached plat is provided for your convenience as a guide to the general location of the subject property. The accuracy of this plat is not guaranteed, nor is it a part of any policy, report or guarantee to which it may be attached.

3. PLEASE CONTACT THE ESCROW OFFICE FOR WIRING INSTRUCTIONS.

Escrow No.: 03319299-330-AU5
Escrow Branch Address: 1401 N. Green Valley Parkway, Suite 100, Henderson, NV 89074
Escrow Branch Phone: (702) 385-4141

4: Any documents being executed in conjunction with this transaction must be signed in the presence of an authorized Company employee, an authorized employee of an agent, an authorized employee of the insured lender, or by using Bancserv or other approved third-party service. If the above requirement cannot be met, please call the Company at the number provided in this report.

5: Your application for title insurance was placed by reference to only a street address or tax identification number. Based on our records, we believe that the legal description in this report covers the parcel(s) of Land that you requested. If the legal description is incorrect, the seller/borrower must notify the Company and/or the settlement company in order to prevent errors and to be certain that the correct parcel(s) of Land will appear on any documents to be recorded in connection with this transaction and on the policy of title insurance.

6. Due to the Nevada Supreme Court's interpretation of N.R.S. §116.3116 (2)(c) in SFR Investments Pool 1, LLC v. U.S. Bank, N.A. 334 P. 3d 408 (2014), the Company is unwilling to issue the ALTA 9-06 Endorsement, but instead will issue the ALTA 9.10-06 Endorsement. This does not apply to common interest communities that are not subject to N.R.S. §116.3116 (i.e. apartment complexes, commercial condominiums that are exempt or other commercial properties).

7. Notice: Please be aware that due to the conflict between federal and state laws concerning the cultivation, distribution, manufacture or sale of marijuana, the Company is not able to close or insure any transaction involving Land that is associated with these activities.



David Stucke005404
STUCKE-6109

## NOTES
**(Continued)**

8. Note: Based on the information provided, the transaction will culminate in the transfer of real estate by documents recorded in the Office of the County Recorder and will require the payment of Documentary Transfer Tax. All transfer taxpayers are entitled to the rights afforded them by State Senate Bill 238, the "Taxpayer's Bill of Rights for Taxes on the Transfer of Real Property." A copy of the pamphlet explaining these rights may be acquired by contacting the office of your county recorder.

9. Note: The Land may be eligible for an ALTA Homeowners (1-4 Single Family) Policy of Title Insurance upon receipt, review and approval of a physical inspection report of the proposed insured property AND a properly executed Property Owner's Affidavit signed by the seller of the Land.

10. Note: The following information is provided strictly as an accommodation. According to the Assessor, the address of the Land is as follows:

| | |
|---|---|
| Type of Dwelling: | Single Family Residence |
| Address: | 3740 Grandview Place, Las Vegas, Nevada |

11. Note: There are NO conveyances affecting said Land recorded within 24 months of the date of this report.



David Stucke005405

STUCKE-6110

## Note: Notice of Available Title Insurance and Escrow Discounts

Your transaction may qualify for one of the discounts shown below. In order to receive these discounts, you will need to contact your escrow officer or a company representative to determine if you qualify and to request the discount. Your escrow officer or company representative will provide a full description of the terms, conditions and requirements associated with each discount.

**Available Title Insurance Discounts (These discounts will apply to all transactions where the company is issuing a policy of title insurance, including such transactions where the company is not providing escrow closing services.**

**CREDIT FOR PRELIMINARY TITLE REPORTS AND/OR COMMITMENT CANCELLATION CHARGES ON SUBSEQUENT POLICIES**
Where an order was cancelled and no major change in the title has occurred since the issuance of the original report or commitment, and the order is reopened within 24 - 36 months, all or a portion of the charge previously paid upon the cancellation of the report or commitment may be credited on a subsequent policy charge.

**SHORT TERM RATE**
The Short Term Rate is a reduction of the applicable insurance rate which is allowable only when the current order is placed within 60 months from the date of issuance of a prior policy of title insurance to the vested owner or an assignee of the interest insured. The short term rate is 80% of the Basic Rate. Unless otherwise stated, the reduction only applies to policies priced at 80% or greater of the basic rate. This reduction does not apply to Short Sale transactions or to any surcharge calculated on the basic rate.

**PRIOR POLICY DISCOUNT (APPLICABLE TO ZONE 2, DIRECT OPERATIONS ONLY)**
The Prior Policy Discount will apply when a seller or borrower provides a copy of their owner's policy upon opening escrow. The prior policy rate is 70% of the applicable owner's title premium. This discount may not be used in combination with any other discount and can only be used in transactions involving property located in Zone 2 (Zone 2 includes all Nevada counties except Clark, Lincoln and Nye) that are handled by a direct operation of the FNF Family of Companies.

**CHURCHES OR CHARITABLE NON-PROFIT ORGANIZATIONS**
On properties used as a church or for charitable purposes within the scope of the normal activities of such entities the charge for a policy shall be 50% to 70% of the appropriate title insurance rate, depending on the type of coverage selected. This discount shall not apply to charges for loan policies issued concurrently with an owner's policy.

**EMPLOYEE RATE**
No charge shall be made to employees of the Company, its subsidiary or affiliated companies (including employees on approved retirement) for policies issued in connection with financing, refinancing, sale or purchase of the employee's bonafide home property. Waiver of such charges is authorized only in connection with those costs which the employee would be obligated to pay, by established custom, as a party to the transaction.

**INVESTOR RATE**
This rate is available for individuals, groups of individuals or entities customarily engaged in real estate investments. The parties must provide reasonable proof that they currently hold title to or have transferred title to three (3) or more investment properties in the State of Nevada within the past twelve (12) months to qualify for this rate. On a sale transaction, the investor rate is 70% of the basic rate. This reduction does not apply to any surcharge calculated on the basic rate. On a refinance transaction or where the investor is obtaining a loan subsequent to a purchase, the rate shall be 85% of the applicable rate with a minimum charge of $385.00. The loan discount shall only apply to transactions priced under Section 5.1 B (1b) of the title insurance rate manual. This rate is available upon request only.

**Available Escrow Discounts These discounts will apply only to the escrow fee portion of your settlement charges, and the discounts will apply only if the company is issuing a policy of title insurance in conjunction with providing escrow services.**

**SENIOR CITIZEN RATE**
If a valid identification is provided, principals to a given transaction who qualify as Senior Citizens (55 year of age and over) shall be charged 70% of their portion of the escrow fee wherein a valid identification is provided. This discount shall only apply on residential resale transactions wherein the principal resides in the subject property. This discount may not be used in combination with any other escrow rate discount. This rate is available upon request only.

**MILITARY DISCOUNT**
Any person on active military duty or a Veteran of the U.S. Armed Forces shall be charged 80% of their portion of the escrow fee. A copy of a current military identification card or a copy of the DD-214 (Certificate of Release or Discharge from Active Duty) must be provided. This discount may not be used in combination with any other discount. This rate is for sale transaction and it is available upon request only.

**FIRST TIME HOMEBUYER RATE (APPLICABLE TO ZONE 2 ONLY)**
A first time homebuyer of an owner-occupied residential property shall be charged 75% of their portion of the escrow fee, provided reasonable evidence is presented that this is their first home. Applies to all counties **except** Clark, Lincoln and Nye. This discount may not be used in combination with any other discount. This rate is for sale transactions and it is available upon request only.

**EMPLOYEE RATES**
An employee will not be charged an escrow fee for the purchase, sale or refinance of the employee's primary residence. The employee must be a principal to the transaction and the request for waiver of fees must be submitted to Management prior to approval.

**INVESTOR RATE**
This rate is available for individuals, groups of individuals or entities customarily engaged in real estate transactions. The parties must provide reasonable proof that they currently hold title to or have transferred title to three (3) or more investment properties within the State of Nevada within the past twelve (12) months to qualify for this rate. The charge is 70% of their portion of the escrow fee. This discount may not be used in combination with any other discount. This rate is for sale transactions and it is available upon request, only.

## FIDELITY NATIONAL FINANCIAL

## PRIVACY NOTICE

At Fidelity National Financial, Inc., we respect and believe it is important to protect the privacy of consumers and our customers. This Privacy Notice explains how we collect, use, and protect any information that we collect from you, when and to whom we disclose such information, and the choices you have about the use of that information. A summary of the Privacy Notice is below, and we encourage you to review the entirety of the Privacy Notice following this summary. You can opt-out of certain disclosures by following our opt-out procedure set forth at the end of this Privacy Notice.

| | |
|---|---|
| **Types of Information Collected.** You may provide us with certain personal information about you, like your contact information, address demographic information, social security number (SSN), driver's license, passport, other government ID numbers and/or financial information. We may also receive browsing information from your Internet browser, computer and/or mobile device if you visit or use our websites or applications. | **How Information is Collected.** We may collect personal information from you via applications, forms, and correspondence we receive from you and others related to our transactions with you. When you visit our websites from your computer or mobile device, we automatically collect and store certain information available to us through your Internet browser or computer equipment to optimize your website experience. |
| **Use of Collected Information.** We request and use your personal information to provide products and services to you, to improve our products and services, and to communicate with you about these products and services. We may also share your contact information with our affiliates for marketing purposes. | **When Information Is Disclosed.** We may disclose your information to our affiliates and/or nonaffiliated parties providing services for you or us, to law enforcement agencies or governmental authorities, as required by law, and to parties whose interest in title must be determined. |
| **Choices With Your Information.** Your decision to submit information to us is entirely up to you. You can opt-out of certain disclosure or use of your information or choose to not provide any personal information to us. | **Information From Children.** We do not knowingly collect information from children who are under the age of 13, and our website is not intended to attract children. |
| **Privacy Outside the Website.** We are not responsible for the privacy practices of third parties, even if our website links to those parties' websites. | **International Users.** By providing us with your information, you consent to its transfer, processing and storage outside of your country of residence, as well as the fact that we will handle such information consistent with this Privacy Notice. |
| **The California Online Privacy Protection Act.** Some FNF companies provide services to mortgage loan servicers and, in some cases, their websites collect information on behalf of mortgage loan servicers. The mortgage loan servicer is responsible for taking action or making changes to any consumer information submitted through those websites. | |
| **Your Consent To This Privacy Notice.** By submitting information to us or by using our website, you are accepting and agreeing to the terms of this Privacy Notice. | **Access and Correction; Contact Us.** If you desire to contact us regarding this notice or your information, please contact us at privacy@fnf.com or as directed at the end of this Privacy Notice. |


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David Stucke005408
STUCKE-6113

## FIDELITY NATIONAL FINANCIAL, INC.
## PRIVACY NOTICE

Fidelity National Financial, Inc. and its majority-owned subsidiary companies providing title insurance, real estate- and loan-related services (collectively, "FNF", "our" or "we") respect and are committed to protecting your privacy. We will take reasonable steps to ensure that your Personal Information and Browsing Information will only be used in compliance with this Privacy Notice and applicable laws. This Privacy Notice is only in effect for Personal Information and Browsing Information collected and/or owned by or on behalf of FNF, including Personal Information and Browsing Information collected through any FNF website, online service or application (collectively, the "Website").

### Types of Information Collected

We may collect two types of information from you: Personal Information and Browsing Information.

Personal Information. FNF may collect the following categories of Personal Information:

- contact information (e.g., name, address, phone number, email address);
- demographic information (e.g., date of birth, gender, marital status);
- social security number (SSN), driver's license, passport, and other government ID numbers;
- financial account information; and
- other personal information needed from you to provide title insurance, real estate- and loan-related services to you.

Browsing Information. FNF may collect the following categories of Browsing Information:

- Internet Protocol (or IP) address or device ID/UDID, protocol and sequence information;
- browser language and type;
- domain name system requests;
- browsing history, such as time spent at a domain, time and date of your visit and number of clicks;
- http headers, application client and server banners; and
- operating system and fingerprinting data.

### How Information is Collected

In the course of our business, we may collect *Personal Information* about you from the following sources:

- applications or other forms we receive from you or your authorized representative;
- the correspondence you and others send to us;
- information we receive through the Website;
- information about your transactions with, or services performed by, us, our affiliates or nonaffiliated third parties; and
- information from consumer or other reporting agencies and public records maintained by governmental entities that we obtain directly from those entities, our affiliates or others.

If you visit or use our Website, we may collect *Browsing Information* from you as follows:

- Browser Log Files. Our servers automatically log each visitor to the Website and collect and record certain browsing information about each visitor. The Browsing Information includes generic information and reveals nothing personal about the user.
- Cookies. When you visit our Website, a "cookie" may be sent to your computer. A cookie is a small piece of data that is sent to your Internet browser from a web server and stored on your computer's hard drive. When you visit a website again, the cookie allows the website to recognize your computer. Cookies may store user preferences and other information. You can choose whether or not to accept cookies by changing your Internet browser settings, which may impair or limit some functionality of the Website.

### Use of Collected Information

Information collected by FNF is used for three main purposes:

- To provide products and services to you or any affiliate or third party who is obtaining services on your behalf or in connection with a transaction involving you.
- To improve our products and services.
- To communicate with you and to inform you about our, our affiliates' and third parties' products and services, jointly or independently.

### When Information Is Disclosed

We may provide your Personal Information (excluding information we receive from consumer or other credit reporting agencies) and Browsing Information to various individuals and companies, as permitted by law, without obtaining your prior authorization. Such laws do not allow consumers to restrict these disclosures. Please see the section "Choices With Your Personal Information" to learn how to limit the discretionary disclosure of your Personal Information and Browsing Information.

Disclosures of your Personal Information may be made to the following categories of affiliates and nonaffiliated third parties:

- to third parties to provide you with services you have requested, and to enable us to detect or prevent criminal activity, fraud, material misrepresentation, or nondisclosure;
- to our affiliate financial service providers for their use to market their products or services to you;
- to nonaffiliated third party service providers who provide or perform services on our behalf and use the disclosed information only in connection with such services;
- to nonaffiliated third party service providers with whom we perform joint marketing, pursuant to an agreement with them to market financial products or services to you;
- to law enforcement or other governmental authority in connection with an investigation, or civil or criminal subpoena or court order;


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- to lenders, lien holders, judgment creditors, or other parties claiming an interest in title whose claim or interest must be determined, settled, paid, or released prior to closing; and
- other third parties for whom you have given us written authorization to disclose your Personal Information.

We may disclose Personal Information and/or Browsing Information when required by law or in the good-faith belief that such disclosure is necessary to:

- comply with a legal process or applicable laws;
- enforce this Privacy Notice;
- investigate or respond to claims that any material, document, image, graphic, logo, design, audio, video or any other information provided by you violates the rights of a third party; or
- protect the rights, property or personal safety of FNF, its users or the public.

We maintain reasonable safeguards to keep your Personal Information secure. When we provide Personal Information to our affiliates or third party service providers as discussed in this Privacy Notice, we expect that these parties process such information in compliance with our Privacy Notice or in a manner that is in compliance with applicable privacy laws. The use of your information by a business partner may be subject to that party's own Privacy Notice. Unless permitted by law, we do not disclose information we collect from consumer or credit reporting agencies with our affiliates or others without your consent.

We reserve the right to transfer your Personal Information, Browsing Information, and any other information, in connection with the sale or other disposition of all or part of the FNF business and/or assets, or in the event of our bankruptcy, reorganization, insolvency, receivership or an assignment for the benefit of creditors. You expressly agree and consent to the use and/or transfer of the foregoing information in connection with any of the above described proceedings. We cannot and will not be responsible for any breach of security by a third party or for any actions of any third party that receives any of the information that is disclosed to us.

### Choices With Your Information

Whether you submit Personal Information or Browsing Information to FNF is entirely up to you. If you decide not to submit Personal Information or Browsing Information, FNF may not be able to provide certain services or products to you. The uses of your Personal Information and/or Browsing Information that, by law, you cannot limit, include:

- for our everyday business purposes – to process your transactions, maintain your account(s), to respond to law
- enforcement or other governmental authority in connection with an investigation, or civil or criminal subpoenas or court
- orders, or report to credit bureaus;
- for our own marketing purposes;
- for joint marketing with financial companies; and
- for our affiliates' everyday business purposes – information about your transactions and experiences.

You may choose to prevent FNF from disclosing or using your Personal Information and/or Browsing Information under the following circumstances ("opt-out"):

- for our affiliates' everyday business purposes – information about your creditworthiness; and
- for our affiliates to market to you.

To the extent permitted above, you may opt-out of disclosure or use of your Personal Information and Browsing Information by notifying us by one of the methods at the end of this Privacy Notice. We do not share your personal information with non-affiliates for their direct marketing purposes.

For California Residents: We will not share your Personal Information and Browsing Information with nonaffiliated third parties, except as permitted by California law. Currently, our policy is that we do not recognize "do not track" requests from Internet browsers and similar devices.

For Nevada Residents: You may be placed on our internal Do Not Call List by calling (888) 934-3354 or by contacting us via the information set forth at the end of this Privacy Notice. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: (702) 486-3132; email: BCPINFO@ag.state.nv.us.

For Oregon Residents: We will not share your Personal Information and Browsing Information with nonaffiliated third parties for marketing purposes, except after you have been informed by us of such sharing and had an opportunity to indicate that you do not want a disclosure made for marketing purposes.

For Vermont Residents: We will not share your Personal Information and Browsing Information with nonaffiliated third parties, except as permitted by Vermont law, such as to process your transactions or to maintain your account. In addition, we will not share information about your creditworthiness with our affiliates except with your authorization. For joint marketing in Vermont, we will only disclose your name, contact information and information about your transactions.

### Information From Children

The Website is meant for adults and is not intended or designed to attract children under the age of thirteen (13).We do not collect Personal Information from any person that we know to be under the age of thirteen (13) without permission from a parent or guardian. By using the Website, you affirm that you are over the age of 13 and will abide by the terms of this Privacy Notice.

### Privacy Outside the Website

The Website may contain links to other websites. FNF is not and cannot be responsible for the privacy practices or the content of any of those other websites.

### International Users

FNF's headquarters is located within the United States. If you reside outside the United States or are a citizen of the European Union, please note that we may transfer your Personal Information and/or Browsing Information outside of your country of residence or the European Union for any of the


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purposes described in this Privacy Notice. By providing FNF with your Personal Information and/or Browsing Information, you consent to our collection and transfer of such information in accordance with this Privacy Notice.

### The California Online Privacy Protection Act

For some FNF websites, such as the Customer CareNet ("CCN"), FNF is acting as a third party service provider to a mortgage loan servicer. In those instances, we may collect certain information on behalf of that mortgage loan servicer via the website. The information which we may collect on behalf of the mortgage loan servicer is as follows:

- first and last name;
- property address;
- user name and password;
- loan number;
- social security number - masked upon entry;
- email address;
- three security questions and answers; and
- IP address.

The information you submit through the website is then transferred to your mortgage loan servicer by way of CCN. **The mortgage loan servicer is responsible for taking action or making changes to any consumer information submitted through this website. For example, if you believe that your payment or user information is incorrect, you must contact your mortgage loan servicer.**

CCN does not share consumer information with third parties, other than (1) those with which the mortgage loan servicer has contracted to interface with the CCN application, or (2) law enforcement or other governmental authority in connection with an investigation, or civil or criminal subpoenas or court orders. All sections of this Privacy Notice apply to your interaction with CCN, except for the sections titled "Choices with Your Information" and "Access and Correction." If you have questions regarding the choices you have with regard to your personal information or how to access or correct your personal information, you should contact your mortgage loan servicer.

### Your Consent To This Privacy Notice

By submitting Personal Information and/or Browsing Information to FNF, you consent to the collection and use of the information by us in compliance with this Privacy Notice. Amendments to the Privacy Notice will be posted on the Website. Each time you provide information to us, or we receive information about you, following any amendment of this Privacy Notice will signify your assent to and acceptance of its revised terms for all previously collected information and information collected from you in the future. We may use comments, information or feedback that you submit to us in any manner that we may choose without notice or compensation to you.

### Accessing and Correcting Information; Contact Us

If you have questions, would like to access or correct your Personal Information, or want to opt-out of information sharing with our affiliates for their marketing purposes, please send your requests to privacy@fnf.com or by mail or phone to:

Fidelity National Financial, Inc.
601 Riverside Avenue
Jacksonville, Florida 32204
Attn: Chief Privacy Officer
(888) 934-3354


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## ATTACHMENT ONE

## CALIFORNIA LAND TITLE ASSOCIATION STANDARD COVERAGE POLICY – 1990

## 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 or zoning laws, ordinances, or regulations) restricting, regulating, prohibiting or relating (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 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) whether or not recorded in the public records at Date of Policy, but 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; or
   (e) resulting in loss or damage which would not have been sustained if the insured claimant had paid value for the insured mortgage or for the estate or interest insured by this policy.
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 the 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 claim, which arises out of the transaction vesting in the insured the estate of interest insured by this policy or the transaction creating the interest of the insured lender, by reason of the operation of federal bankruptcy, state insolvency or similar creditors' rights laws.

## EXCEPTIONS FROM COVERAGE - 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 or assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the public records.
   Proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the public records.
2. Any facts, rights, interests, or claims which are not shown by the public records but which could be ascertained by an inspection of the land or which may be asserted by persons in possession thereof.
3. Easements, liens or encumbrances, or claims thereof, not shown by the public records.
4. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other facts which a correct survey would disclose, and which are not shown by the public records.
5. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b) or (c) are shown by the public records.
6. Any lien or right to a lien for services, labor or material not shown by the public records.

## CLTA HOMEOWNER'S POLICY OF TITLE INSURANCE (12-02-13)
## ALTA HOMEOWNER'S POLICY OF TITLE INSURANCE

### EXCLUSIONS

In addition to the Exceptions in Schedule B, You are not insured against loss, costs, attorneys' fees, and expenses resulting from:

1. Governmental police power, and the existence or violation of those portions of any law or government regulation concerning:
   a. building;
   b. zoning;
   c. land use;
   d. improvements on the Land;
   e. land division; and
   f. environmental protection.

   This Exclusion does not limit the coverage described in Covered Risk 8.a., 14, 15, 16, 18, 19, 20, 23 or 27.
2. The failure of Your existing structures, or any part of them, to be constructed in accordance with applicable building codes. This Exclusion does not limit the coverage described in Covered Risk 14 or 15.
3. The right to take the Land by condemning it. This Exclusion does not limit the coverage described in Covered Risk 17.
4. Risks:
   a. that are created, allowed, or agreed to by You, whether or not they are recorded in the Public Records;
   b. that are Known to You at the Policy Date, but not to Us, unless they are recorded in the Public Records at the Policy Date;
   c. that result in no loss to You; or
   d. that first occur after the Policy Date - this does not limit the coverage described in Covered Risk 7, 8.e., 25, 26, 27 or 28.
5. Failure to pay value for Your Title.
6. Lack of a right:
   a. to any land outside the area specifically described and referred to in paragraph 3 of Schedule A; and
   b. in streets, alleys, or waterways that touch the Land.

   This Exclusion does not limit the coverage described in Covered Risk 11 or 21.
7. The transfer of the Title to You is invalid as a preferential transfer or as a fraudulent transfer or conveyance under federal bankruptcy, state insolvency, or similar creditors' rights laws.
8. Contamination, explosion, fire, flooding, vibration, fracturing, earthquake, or subsidence.
9. Negligence by a person or an Entity exercising a right to extract or develop minerals, water, or any other substances.

### LIMITATIONS ON COVERED RISKS

Your insurance for the following Covered Risks is limited on the Owner's Coverage Statement as follows:

- For Covered Risk 16, 18, 19, and 21 Your Deductible Amount and Our Maximum Dollar Limit of Liability shown in Schedule A.

The deductible amounts and maximum dollar limits shown on Schedule A are as follows:

| | Your Deductible Amount | Our Maximum Dollar Limit of Liability |
|---|---|---|
| Covered Risk 16: | 1.00% % of Policy Amount Shown in Schedule A or $2,500.00 (whichever is less) | $ 10,000.00 |
| Covered Risk 18: | 1.00% % of Policy Amount Shown in Schedule A or $5,000.00 (whichever is less) | $ 25,000.00 |
| Covered Risk 19: | 1.00% of Policy Amount Shown in Schedule A or $5,000.00 (whichever is less) | $ 25,000.00 |
| Covered Risk 21: | 1.00% of Policy Amount Shown in Schedule A or $2,500.00 (whichever is less) | $ 5,000.00 |

## 2006 ALTA LOAN POLICY (06-17-06)

### 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 that arise by reason of:

1. (a) Any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to
   (i) the occupancy, use, or enjoyment of the Land;
   (ii) the character, dimensions, or location of any improvement erected on the Land;

(iii) the subdivision of land; or
(iv) environmental protection;
or the effect of any violation of these laws, ordinances, or governmental regulations. This Exclusion 1(a) does not modify or limit the coverage provided under Covered Risk 5.

(b) Any governmental police power. This Exclusion 1(b) does not modify or limit the coverage provided under Covered Risk 6.

2. Rights of eminent domain. This Exclusion does not modify or limit the coverage provided under Covered Risk 7 or 8.
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 (however, this does not modify or limit the coverage provided under Covered Risk 11, 13 or 14); or
   (e) resulting in loss or damage that 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 an Insured to comply with applicable doing-business laws of the state where the Land is situated.
5. Invalidity or unenforceability in whole or in part of the lien of the Insured Mortgage that 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 claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that the transaction creating the lien of the Insured Mortgage, is
   (a) a fraudulent conveyance or fraudulent transfer, or
   (b) a preferential transfer for any reason not stated in Covered Risk 13(b) of this policy.
7. Any lien on the Title for real estate taxes or assessments imposed by governmental authority and created or attaching between Date of Policy and the date of recording of the Insured Mortgage in the Public Records. This Exclusion does not modify or limit the coverage provided under Covered Risk 11(b).

The above policy form may be issued to afford either Standard Coverage or Extended Coverage. In addition to the above Exclusions from Coverage, the Exceptions from Coverage in a Standard Coverage policy will also include the following Exceptions from Coverage:

## EXCEPTIONS FROM COVERAGE

(Except as provided in Schedule B - Part II,( t(or T)his policy does not insure against loss or damage, and the Company will not pay costs, attorneys' fees or expenses, that arise by reason of:

## (PART I

(The above policy form may be issued to afford either Standard Coverage or Extended Coverage. In addition to the above Exclusions from Coverage, the Exceptions from Coverage in a Standard Coverage policy will also include the following Exceptions from Coverage:

1. (a) Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records; (b) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.
2. Any facts, rights, interests, or claims that are not shown by the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.
4. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and not shown by the Public Records.
5. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b), or (c) are shown by the Public Records.
6. Any lien or right to a lien for services, labor or material not shown by the Public Records.

## PART II

In addition to the matters set forth in Part I of this Schedule, the Title is subject to the following matters, and the Company insures against loss or damage sustained in the event that they are not subordinate to the lien of the Insured Mortgage:)

## 2006 ALTA OWNER'S POLICY (06-17-06)

## 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 that arise by reason of:

1. (a) Any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to

(i) the occupancy, use, or enjoyment of the Land;
(ii) the character, dimensions, or location of any improvement erected on the Land;
(iii) the subdivision of land; or
(iv) environmental protection;
or the effect of any violation of these laws, ordinances, or governmental regulations. This Exclusion 1(a) does not modify or limit the coverage provided under Covered Risk 5.

(b) Any governmental police power. This Exclusion 1(b) does not modify or limit the coverage provided under Covered Risk 6.

2. Rights of eminent domain. This Exclusion does not modify or limit the coverage provided under Covered Risk 7 or 8.
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 (however, this does not modify or limit the coverage provided under Covered Risk 9 and 10); or
   (e) resulting in loss or damage that would not have been sustained if the Insured Claimant had paid value for the Title.
4. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that the transaction vesting the Title as shown in Schedule A, is
   (a) a fraudulent conveyance or fraudulent transfer; or
   (b) a preferential transfer for any reason not stated in Covered Risk 9 of this policy.
5. Any lien on the Title for real estate taxes or assessments imposed by governmental authority and created or attaching between Date of Policy and the date of recording of the deed or other instrument of transfer in the Public Records that vests Title as shown in Schedule A.

The above policy form may be issued to afford either Standard Coverage or Extended Coverage. In addition to the above Exclusions from Coverage, the Exceptions from Coverage in a Standard Coverage policy will also include the following Exceptions from Coverage:

## EXCEPTIONS FROM COVERAGE

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

(The above policy form may be issued to afford either Standard Coverage or Extended Coverage. In addition to the above Exclusions from Coverage, the Exceptions from Coverage in a Standard Coverage policy will also include the following Exceptions from Coverage:

1. (a) Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records; (b) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.
2. Any facts, rights, interests, or claims that are not shown in the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.
4. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and that are not shown by the Public Records.
5. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b), or (c) are shown by the Public Records.
6. Any lien or right to a lien for services, labor or material not shown by the Public Records.
7. (Variable exceptions such as taxes, easements, CC&R's, etc. shown here.)

## ALTA EXPANDED COVERAGE RESIDENTIAL LOAN POLICY (12-02-13)

## 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, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to
   (i) the occupancy, use, or enjoyment of the Land;
   (ii) the character, dimensions, or location of any improvement erected on the Land;
   (iii) the subdivision of land; or
   (iv) environmental protection;
   or the effect of any violation of these laws, ordinances, or governmental regulations. This Exclusion 1(a) does not modify or limit the coverage provided under Covered Risk 5, 6, 13(c), 13(d), 14 or 16.

(b) Any governmental police power. This Exclusion 1(b) does not modify or limit the coverage provided under Covered Risk 5, 6, 13(c), 13(d), 14 or 16.

2. Rights of eminent domain. This Exclusion does not modify or limit the coverage provided under Covered Risk 7 or 8.
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 (however, this does not modify or limit the coverage provided under Covered Risk 11, 16, 17, 18, 19, 20, 21, 22, 23, 24, 27 or 28); or
   (e) resulting in loss or damage that 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 an Insured to comply with applicable doing-business laws of the state where the Land is situated.
5. Invalidity or unenforceability in whole or in part of the lien of the Insured Mortgage that 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. This Exclusion does not modify or limit the coverage provided in Covered Risk 26.
6. Any claim of invalidity, unenforceability or lack of priority of the lien of the Insured Mortgage as to Advances or modifications made after the Insured has Knowledge that the vestee shown in Schedule A is no longer the owner of the estate or interest covered by this policy. This Exclusion does not modify or limit the coverage provided in Covered Risk 11.
7. Any lien on the Title for real estate taxes or assessments imposed by governmental authority and created or attaching subsequent to Date of Policy. This Exclusion does not modify or limit the coverage provided in Covered Risk 11(b) or 25.
8. The failure of the residential structure, or any portion of it, to have been constructed before, on or after Date of Policy in accordance with applicable building codes. This Exclusion does not modify or limit the coverage provided in Covered Risk 5 or 6.
9. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that the transaction creating the lien of the Insured Mortgage, is
   (a) a fraudulent conveyance or fraudulent transfer, or
   (b) a preferential transfer for any reason not stated in Covered Risk 27(b) of this policy.
10. Contamination, explosion, fire, flooding, vibration, fracturing, earthquake, or subsidence.
11. Negligence by a person or an Entity exercising a right to extract or develop minerals, water, or any other substances.

Order No.: 03319299-330-AU5

# EXHIBIT A

LOT 25 IN BLOCK 2 OF TROPICANA HEIGHTS UNIT NO. 1, AS SHOWN BY MAP THEREOF ON FILE IN BOOK 14 OF PLATS, PAGE 73 IN THE OFFICE OF THE COUNTY RECORDER OF CLARK COUNTY, NEVADA.

Assessor's Parcel Number: 161-30-118-010

# LAWYERS TITLE OF NEVADA, INC.

1401 N. Green Valley Parkway, Suite 100, Henderson, NV 89074

Phone: (702) 385-4141

**Buyers/Borrowers Settlement Statement**

**Estimated**

**Escrow No:** 03319299 - 330 AU5 **Close Date:** 10/31/2017 **Proration Date:** 10/31/2017 **Disbursement Date:**

**Buyer(s)/Borrower(s):** David Stucke
3485 W. Maule Ave
Las Vegas, NV 89118

**Lender:** Quicken Loans, Inc. **Loan #:** 3388522967

**Property:** 3740 Grandview Place
Las Vegas, NV 89120

| Description | Debit | Credit |
|---|---|---|
| **TOTAL CONSIDERATION:** | | |
| Sale Price of Property | 389,900.00 | |
| Deposit | | 5,000.00 |
| Seller Credit | | 3,899.00 |
| Lender credit | | 500.00 |
| Addl lender credit | | 72.00 |
| **NEW AND EXISTING ENCUMBRANCES:** | | |
| New Loan from Quicken Loans, Inc. | | 311,920.00 |
| **LENDER'S AND LOAN RELATED CHARGES: - Quicken Loans, Inc.** | | |
| 1% of Loan Amount (Points) to Quicken Loans, Inc. | 3,119.20 | |
| Administration Fee to Quicken Loans, Inc. | | |
| Processing Fee to Quicken Loans, Inc. | | |
| $850.00 Paid by Quicken Loans, Inc. | | |
| Underwriting Fee to Quicken Loans, Inc. | 150.00 | |
| $150.00 Paid by Quicken Loans, Inc. | | |
| Appraisal Fee to TSI Appraisal Services | 690.00 | |
| Credit Monitoring Service to Equifax Information Services | 6.50 | |
| Credit Report Fee to Credco | 11.93 | |
| Flood Determination Fee to CoreLogic Flood Services | 10.50 | |
| Flood Life of Loan Coverage to CoreLogic Flood Services | 5.00 | |
| Life of Loan Tax Service to CoreLogic Tax Services | 54.00 | |
| Homeowner's Insurance Premium to American Modern Select 12 mos. | 1,619.00 | |
| Prepaid Interest to Quicken Loans, Inc. @ $43.24 per day from 10/31/2017 to 11/1/2017 | 43.24 | |
| Homeowner's Insurance to Quicken Loans, Inc. 3 mos. @ $134.9200/month | 404.76 | |
| Property Taxes to Quicken Loans, Inc. 6 mos. @ $174.0400/month | 1,044.24 | |
| Aggregate Adjustment to Quicken Loans, Inc. | (522.24) | |
| **PRORATIONS AND ADJUSTMENTS:** | | |
| County Taxes from 10/30/2017 to 1/1/2018 based on the Annual amount of $2,086.62 | 353.57 | |
| Sewer from 10/30/2017 to 7/1/2018 based on the Annual amount of $247.20 | 165.49 | |
| Trash from 10/30/2017 to 1/1/2018 based on the Annual amount of $43.62 | 7.39 | |
| Sewer Balance Credit | 12.00 | |
| Title Insurance Premium Adjustment | | 1,027.00 |
| Title - Closing Protection Letter Fee to Lawyers Title of Nevada, Inc. | 25.00 | |
| Title - Inspection Fee to Lawyers Title of Nevada, Inc. | 100.00 | |
| Title - Recording Service Fee to Simplifile | 13.50 | |
| Title - Settlement Agent Fee to Lawyers Title of Nevada, Inc. | 465.00 | |
| ALTA Extended Loan Policy (6-17-06) w/ NV Mods for $311,920.00 to Lawyers Title of Nevada, Inc. Premium: $839.80 | 1,866.80 | |
| ALTA 9.10-06 REM - Current Violations-Loan Policy 4-2-13 to Lawyers Title of Nevada, Inc. | 150.00 | |

This statement is based on information available to the escrow holder as of the date this statement was prepared and the closing date shown above. Actual amounts may change and/or vary depending on updated information received and the final closing date.

Printed by Amanda Urbanski on 10/30/2017 - 10:52:17AM

# LAWYERS TITLE OF NEVADA, INC.

1401 N. Green Valley Parkway, Suite 100, Henderson, NV 89074

Phone: (702) 385-4141

**Buyers/Borrowers Settlement Statement**

**Estimated**

**Escrow No:** 03319299 - 330 AU5 **Close Date:** 10/31/2017 **Proration Date:** 10/31/2017 **Disbursement Date:**

| Description | Debit | Credit |
|---|---|---|
| **RECORDING FEES:** | | |
| Recording Fee For Mortgage to Lawyers Title of Nevada, Inc. | 80.00 | |
| Recording Fee For Deed to Lawyers Title of Nevada, Inc. | 80.00 | |
| **ADDITIONAL CHARGES:** | | |
| Home warranty waived | | |
| Transaction Fee- Selling Agent- WAIVED to Blue Diamond Realty | | |
| Sub Totals | 399,854.88 | 322,418.00 |
| Balance Due From Buyer/Borrower | | 77,436.88 |
| Totals | 399,854.88 | 399,854.88 |

**Buyer(s)/Borrower(s):**

David Stucke

This statement is based on information available to the escrow holder as of the date this statement was prepared and the closing date shown above. Actual amounts may change and/or vary depending on updated information received and the final closing date.

# LAWYERS TITLE OF NEVADA, INC.

1401 N. Green Valley Parkway, Suite 100, Henderson, NV 89074

Phone: (702) 385-4141

**Buyers/Borrowers Settlement Statement**

**Final**

**Escrow No:** 03319299 - 330 AU5 **Close Date:** 10/31/2017 **Proration Date:** 10/31/2017 **Disbursement Date:** 10/31/2017

**Buyer(s)/Borrower(s):** David Stucke
3485 W. Maule Ave
Las Vegas, NV 89118

**Lender:** Quicken Loans, Inc. **Loan #:** 3388522967
**Property:** 3740 Grandview Place
Las Vegas, NV 89120

| Description | Debit | Credit |
|---|---|---|
| **TOTAL CONSIDERATION:** | | |
| Sale Price of Property | 389,900.00 | |
| Deposit | | 5,000.00 |
| Seller Credit | | 3,899.00 |
| Lender credit | | 500.00 |
| Addl lender credit | | 72.00 |
| **NEW AND EXISTING ENCUMBRANCES:** | | |
| New Loan from Quicken Loans, Inc. | | 311,920.00 |
| **LENDER'S AND LOAN RELATED CHARGES: - Quicken Loans, Inc.** | | |
| 1% of Loan Amount (Points) to Quicken Loans, Inc. | 3,119.20 | |
| Administration Fee to Quicken Loans, Inc. | | |
| Processing Fee to Quicken Loans, Inc. | | |
| $850.00 Paid by Quicken Loans, Inc. | | |
| Underwriting Fee to Quicken Loans, Inc. | 150.00 | |
| $150.00 Paid by Quicken Loans, Inc. | | |
| Appraisal Fee to TSI Appraisal Services | 690.00 | |
| Credit Monitoring Service to Equifax Information Services | 6.50 | |
| Credit Report Fee to Credco | 11.93 | |
| Flood Determination Fee to CoreLogic Flood Services | 10.50 | |
| Flood Life of Loan Coverage to CoreLogic Flood Services | 5.00 | |
| Life of Loan Tax Service to CoreLogic Tax Services | 54.00 | |
| Homeowner's Insurance Premium to American Modern Select 12 mos. | 1,619.00 | |
| Prepaid Interest to Quicken Loans, Inc. @ $43.24 per day from 10/31/2017 to 11/1/2017 | 43.24 | |
| Homeowner's Insurance to Quicken Loans, Inc. 3 mos. @ $134.9200/month | 404.76 | |
| Property Taxes to Quicken Loans, Inc. 6 mos. @ $174.0400/month | 1,044.24 | |
| Aggregate Adjustment to Quicken Loans, Inc. | (522.24) | |
| **PRORATIONS AND ADJUSTMENTS:** | | |
| County Taxes from 10/31/2017 to 1/1/2018 based on the Annual amount of $2,086.62 | 347.77 | |
| Sewer from 10/31/2017 to 7/1/2018 based on the Annual amount of $247.20 | 164.80 | |
| Trash from 10/31/2017 to 1/1/2018 based on the Annual amount of $43.62 | 7.27 | |
| Sewer Balance Credit | 12.00 | |
| **TITLE AND ESCROW CHARGES:** | | |
| ALTA Extended Loan Policy (6-17-06) w/ NV Mods for $311,920.00 to Lawyers Title of Nevada, Inc. Premium: $839.80 | 839.80 | |
| Title - Closing Protection Letter Fee to Lawyers Title of Nevada, Inc. | 25.00 | |
| Title - Inspection Fee to Lawyers Title of Nevada, Inc. | 100.00 | |
| Title - Recording Service Fee to Simplifile | 13.50 | |
| Title - Settlement Agent Fee to Lawyers Title of Nevada, Inc. | 465.00 | |
| **RECORDING FEES:** | | |

# LAWYERS TITLE OF NEVADA, INC.

1401 N. Green Valley Parkway, Suite 100, Henderson, NV 89074

Phone: (702) 385-4141

**Buyers/Borrowers Settlement Statement**

**Final**

**Escrow No:** 03319299 - 330 AU5 **Close Date:** 10/31/2017 **Proration Date:** 10/31/2017 **Disbursement Date:** 10/31/2017

| Description | Debit | Credit |
|---|---|---|
| Recording Fee For Mortgage to Lawyers Title of Nevada, Inc. | 40.00 | |
| Recording Fee For Deed to Lawyers Title of Nevada, Inc. | 80.00 | |
| **ADDITIONAL CHARGES:** | | |
| Home warranty waived | | |
| Transaction Fee- Selling Agent- WAIVED to Blue Diamond Realty | | |
| Closing funds | | 25,764.97 |
| Closing funds | | 52,000.00 |
| Sub Totals | 398,631.27 | 399,155.97 |
| Refund Due Buyer /Borrower | 524.70 | |
| Totals | 399,155.97 | 399,155.97 |

## Urbanski, Amanda

**From:** NoReply_MFSTeam@fnf.com
**Sent:** Monday, October 30, 2017 2:43 PM
**To:** Urbanski, Amanda
**Subject:** Match for File Number:03319299 Amount:$25,764.97 (9083434) {Encrypt}

Good afternoon,
An inbound wire has been received and matched on 'Account, Amount, File Number, Borrower'. We have provided details below for your convenience. If you find that this has been made in error, please contact your OAC or WMA Support for assistance.
Thank you,
*The Wires Team*

| Inbound Wire Notification | |
|---|---|
| **Escrow Information** | |
| File Number | 03319299 |
| Wire Claim Account | USB5792 -****5792 |
| Amount | $25,764.97 |
| Property Address | 3740 Grandview Place |
| Source System | Impact.WMA03A |
| Claim Author | Amanda Urbanski |
| **Wire Information** | |
| Received Date and Time | 10/30/2017 2:10:55 PM MT |
| Wire Bank Account | USB5792 -****5792 |
| TransactionID | 20171030B6B7HU4R013604 |
| Sequence Number | 013604 |
| Wire Amount | $25,764.97 |
| Wire Details | ORG= OBI=PAR NUMBER: 171030036137 FED REF: 013604 DATE TIM E RECEIVED: 10 30 2017 02:32:56 PM ORIGINATOR: D501016823576 DAVID P STUCKE 3485 W MAULE AVE LAS VEGAS NV 8911 8-4509 OR IGINATOR BANK: BOFAUS3N SENDING BANK: BK AMER NYC RECEIVING BANK: 122105155US BANK ARIZONA* BENEFICIARY: 153795155792 L AWYERS TITLE OF NEVADA INC . LAS VEGAS NEVADA U S BENEFICIAR Y REF: RT4DM2HLJ ORIGINATOR TO BENEFICIARY INFO: OTHER ESCRO W NO. 03319299-330-AU5 IMAD: 20171030B6B7HU4R013604 ORB= B NF=153795155792 BBK= RFB= FIToFI= SENDING BANK= RECEIVIN G BANK=042000013 |

[BankWireLinkTag]
[WireClaimLinkTag]

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## Urbanski, Amanda

**From:** NoReply_MFSTeam@fnf.com
**Sent:** Monday, October 30, 2017 2:43 PM
**To:** Urbanski, Amanda
**Subject:** Match for File Number:03319299 Amount:$52,000.00 (9083436) {Encrypt}

Good afternoon,
An inbound wire has been received and matched on 'Account, Amount, File Number'. We have provided details below for your convenience. If you find that this has been made in error, please contact your OAC or WMA Support for assistance.
Thank you,
*The Wires Team*

| Inbound Wire Notification | |
|---|---|
| **Escrow Information** | |
| File Number | 03319299 |
| Wire Claim Account | USB5792 -****5792 |
| Amount | $52,000.00 |
| Property Address | 3740 Grandview Place |
| Source System | Impact.WMA03A |
| Claim Author | Amanda Urbanski |
| **Wire Information** | |
| Received Date and Time | 10/30/2017 1:46:33 PM MT |
| Wire Bank Account | USB5792 -****5792 |
| TransactionID | 20171030I1B7033R015938 |
| Sequence Number | 015938 |
| Wire Amount | $52,000.00 |
| Wire Details | ORG= OBI=PAR NUMBER: 171030034256 FED REF: 015938 DATE TIM E RECEIVED: 10 30 2017 02:17:22 PM ORIGINATOR: D000001942025 766 DAVID STUCKE 3485 W MAULE AVE LAS VEGAS, NV 89 118-4509 SENDING BANK: WELLS SF RECEIVING BANK: 122105155US BANK ARIZ ONA* BENEFICIARY: 153795155792 LAWYERS TITLE OF NEVADA INC BENEFICIARY REF: 0072701303932634 ORIGINATOR TO BENEFICIARY INFO: ESCROW NO. 03319299-330-AU5 IMAD: 20171030I1B7033R0159 38 ORB= BNF=153795155792 BBK= RFB= FIToFI= SENDING BANK = RECEIVING BANK=042000013 |

[BankWireLinkTag]
[WireClaimLinkTag]

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## Gonzalez, Chelsea

**From:** NoReply_MFSTeam@fnf.com
**Sent:** Monday, October 09, 2017 9:42 AM
**To:** Gonzalez, Chelsea
**Subject:** Match for File Number:03319299 Amount:$5,000.00 (8877229) {Encrypt}

**Categories:** .Upload to Smart View

Good morning,
An inbound wire has been received and matched on 'Account, Amount, File Number, Borrower'. We have provided details below for your convenience. If you find that this has been made in error, please contact your OAC or WMA Support for assistance.
Thank you,
*The Wires Team*

| Inbound Wire Notification | |
|---|---|
| **Escrow Information** | |
| File Number | 03319299 |
| Wire Claim Account | USB5792 -****5792 |
| Amount | $5,000.00 |
| Property Address | 3740 Grandview Place |
| Source System | Impact.WMA03A |
| Claim Author | |
| **Wire Information** | |
| Received Date and Time | 10/6/2017 12:40:14 PM MT |
| Wire Bank Account | USB5792 -****5792 |
| TransactionID | 20171006I1B7032R013288 |
| Sequence Number | 013288 |
| Wire Amount | $5,000.00 |
| Wire Details | ORG= OBI=PAR NUMBER: 171006028425 FED REF: 013288 DATE TIM E RECEIVED: 10 06 2017 01:21:00 PM ORIGINATOR: D000001942025 766 DAVID STUCKE 3485 W MAULE AVE LAS VEGAS, NV 89 118-4509 SENDING BANK: WELLS SF RECEIVING BANK: 122105155US BANK ARIZ ONA* BENEFICIARY: 153795155792 LAWYERS TITLE OF NEVADA INC BENEFICIARY REF: 0007406279906842 ORIGINATOR TO BENEFICIARY INFO: OPENING ESCROW ESCROW NO 03319299-330-AU5 IMAD: 201710 06I1B7032R013288 ORB= BNF=153795155792 BBK= RFB= FIToFI = SENDING BANK= RECEIVING BANK=042000013 |

[BankWireLinkTag]

[WireClaimLinkTag]

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THE ORIGINAL
LAWYERS TITLE OF NEVADA
By

MERS MIN: 100039033885229678

# Note

3388522967
Stucke, David

October 31, 2017
*[Date]*

Las Vegas
*[City]*

NV
*[State]*

3740 Grandview Pl
Las Vegas, NV 89120-1205
*[Property Address]*

**1. Borrower's Promise to Pay**

In return for a loan that I have received, I promise to pay U.S. $ 311,920.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Quicken Loans 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 4.990%.

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 December 1, 2017. 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 November 1, 2047, 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 6577, Carol Stream, IL 60197 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. $ 1,672.55.

**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.

## 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 Fifteen 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.

**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.

David Stucke 10/31/2017 *(Seal)* -Borrower

_____ *(Seal)* -Borrower

_____ *(Seal)* -Borrower

_____ *(Seal)* -Borrower

*[Sign Original Only]*

☐ Refer to the attached *Signature Addendum* for additional parties and signatures.

Loan origination organization Quicken Loans Inc.
NMLS ID 3030
Loan originator Brandon Matti
NMLS ID 1077083

Assessor's Parcel Number:
161-30-118-010
Return To:

Document Management
Quicken Loans Inc.
1050 Woodward Ave
Detroit, MI 48226-1906

Prepared By:

Ryan P Hansen
1050 Woodward Ave
Detroit, MI 48226-1906
(313)373-0000

CERTIFIED TO BE A TRUE COPY OF THE ORIGINAL
LAWYERS TITLE OF NEVADA
By

Recording Requested By:

See 'Return To:' name

Mortgage Broker Name:
License Number:

[Space Above This Line For Recording Data]

# DEED OF TRUST

MIN 100039033885229678
3388522967

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

(A) **"Security Instrument"** means this document, which is dated October 31, 2017, together with all Riders to this document.

(B) **"Borrower"** is David Stucke, a married man, as his Sole and Separate Property

Borrower is the trustor under this Security Instrument.
(C) "**Lender**" is Quicken Loans Inc.

Lender is a Corporation
organized and existing under the laws of the State of Michigan
Lender's address is 1050 Woodward Ave, Detroit, MI 48226-1906

(D) "**Trustee**" is Old Republic National Title Insurance Company

(E) "**MERS**" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the beneficiary under this Security Instrument.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.
(F) "**Note**" means the promissory note signed by Borrower and dated October 31, 2017.
The Note states that Borrower owes Lender Three Hundred Eleven Thousand Nine Hundred Twenty and 00/100 Dollars
(U.S. $ 311,920.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than November 1, 2047.
(G) "**Property**" means the property that is described below under the heading "Transfer of Rights in the Property."
(H) "**Loan**" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.
(I) "**Riders**" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

| | | |
|---|---|---|
| [ ] Adjustable Rate Rider | [ ] Condominium Rider | [ ] Second Home Rider |
| [ ] Balloon Rider | [ ] Planned Unit Development Rider | [XX] 1-4 Family Rider |
| [ ] VA Rider | [ ] Biweekly Payment Rider | [XX] Other(s) [specify] Legal Attached |

(J) "**Applicable Law**" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.
(K) "**Community Association Dues, Fees, and Assessments**" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.
(L) "**Electronic Funds Transfer**" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.



David Stucke005432
STUCKE-6137

(M) **"Escrow Items"** means those items that are described in Section 3.
(N) **"Miscellaneous Proceeds"** means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.
(O) **"Mortgage Insurance"** means insurance protecting Lender against the nonpayment of, or default on, the Loan.
(P) **"Periodic Payment"** means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.
(Q) **"RESPA"** means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.
(R) **"Successor in Interest of Borrower"** means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender's successors and assigns) and the successors and assigns of MERS. This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County [Type of Recording Jurisdiction] of Clark [Name of Recording Jurisdiction]:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.
SUBJECT TO COVENANTS OF RECORD.

Parcel ID Number: 161-30-118-010 which currently has the address of
3740 Grandview Pl [Street]
Las Vegas [City], Nevada89120-1205 [Zip Code]
("Property Address"):

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

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

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

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

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

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



David Stucke005434
STUCKE-6139

might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

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

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

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

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

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can

require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

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

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

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

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

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

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

**5. Property Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's

right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination of certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

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

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under

Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

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

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

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

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

**9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument.** If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to,

entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

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

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

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

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

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

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

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

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

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

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

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

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

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the

amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

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

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

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

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

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

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in

writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

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

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

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

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

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

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

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

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

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

**19. Borrower's Right to Reinstate After Acceleration.** If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

**20. Sale of Note; Change of Loan Servicer; Notice of Grievance.** The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA

requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

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

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

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

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

**22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to**

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

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

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

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

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

**25. Assumption Fee.** If there is an assumption of this loan, Lender may charge an assumption fee of U.S. $ 900

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

_____ _____ 10/31/2017 (Seal)
David Stucke -Borrower

_____ _____ (Seal)
-Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

STATE OF NEVADA
COUNTY OF Clark

This instrument was acknowledged before me on October 31, 2017 by David Stucke, a married man, as his Sole and Separate Property

SHARON SEARS
Notary Public-State of Nevada
APPT. NO. 14-14242-1
My Appt. Expires 05-15-2019

Mail Tax Statements To: Quicken Loans Inc.
1050 Woodward Ave
Detroit, MI 48226-1906

Loan origination organization Quicken Loans Inc.
NMLS ID 3030
Loan originator Brandon Matti
NMLS ID 1077083

**Exhibit "A"**

LOT 25 IN BLOCK 2 OF TROPICANA HEIGHTS UNIT NO. 1, AS SHOWN BY MAP THEREOF ON FILE IN BOOK 14 OF PLATS, PAGE 73 IN THE OFFICE OF THE COUNTY RECORDER OF CLARK COUNTY, NEVADA.

# 1-4 Family Rider
**(Assignment of Rents)**

3388522967

THIS 1-4 FAMILY RIDER is made this 31st day of October, 2017, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to Quicken Loans Inc.

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

3740 Grandview Pl
Las Vegas, NV 89120-1205
(Property Address)

**1-4 FAMILY COVENANTS.** In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. **ADDITIONAL PROPERTYSUBJECTTO THE SECURITYINSTRUMENT.** In addition to the Property described in the Security Instrument, the following items now or hereafter attached to the Property to the extent they are fixtures are added to the Property description, and shall also constitute the Property covered by the Security Instrument: building materials, appliances and goods of every nature whatsoever now or hereafter located in, on, or used, or intended to be used in connection with the Property, including, but not limited to, those for the purposes of supplying or distributing heating, cooling, electricity, gas, water, air and light, fire prevention and extinguishing apparatus, security and access control apparatus, plumbing, bath tubs, water heaters, water closets, sinks, ranges, stoves, refrigerators, dishwashers, disposals, washers, dryers, awnings, storm windows, storm doors, screens, blinds, shades, curtains and curtain rods, attached mirrors, cabinets, paneling and attached floor coverings, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property covered by the Security Instrument. All of the foregoing together with the Property described in the Security Instrument (or the leasehold estate if the Security Instrument is on a leasehold) are referred to in this 1-4 Family Rider and the Security Instrument as the "Property."

B. **USE OF PROPERTY;COMPLIANCEWITH LAW.** Borrower shall not seek, agree to or make a change in the use of the Property or its zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.

C. **SUBORDINATE LIENS.** Except as permitted by federal law, Borrower shall not allow any lien inferior to the Security Instrument to be perfected against the Property without Lender's prior written permission.

D. **"BORROWER'S RIGHT TO REINSTATE" DELETED.** Section 19 is deleted.

E. **BORROWER'S OCCUPANCY.** Unless Lender and Borrower otherwise agree in writing, Section 6 concerning Borrower's occupancy of the Property is deleted.

F. **ASSIGNMENT OF LEASES.** Upon Lender's request after default, Borrower shall assign to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon the assignment, Lender shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole discretion. As used in this paragraph F, the word "lease" shall mean "sublease" if the Security Instrument is on a leasehold.

G. **ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER; LENDER IN POSSESSION.** Borrower absolutely and unconditionally assigns and transfers to Lender all the rents and revenues ("Rents") of the Property, regardless of to whom the Rents of the Property are payable. Borrower authorizes Lender or Lender's agents to collect the Rents, and agrees that each tenant of the Property shall pay the Rents to Lender or Lender's agents. However, Borrower shall receive the Rents until: (i) Lender has given Borrower notice of default pursuant to Section 22 of the Security Instrument, and (ii) Lender has given notice to the tenant(s) that the Rents are to be paid to Lender or Lender's agent. This assignment of Rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of default to Borrower: (i) all Rents received by Borrower shall be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender shall be entitled to collect and receive all of the Rents of the Property; (iii) Borrower agrees that each tenant of the Property shall pay all Rents due and unpaid to Lender or Lender's agents upon Lender's written demand to the tenant; (iv) unless applicable law provides otherwise, all Rents collected by Lender or Lender's agents shall be applied first to the costs of taking control of and managing the Property and collecting the Rents, including, but not limited to, attorney's fees, receiver's fees, premiums on receiver's bonds, repair and maintenance costs, insurance premiums, taxes, assessments and other charges on the Property, and then to the sums secured by the Security Instrument; (v) Lender, Lender's agents or any judicially appointed receiver shall be liable to account for only those Rents actually received; and (vi) Lender shall be entitled to have a receiver appointed to take possession of and manage the Property and collect the Rents and



David Stucke005450
STUCKE-6155

profits derived from the Property without any showing as to the inadequacy of the Property as security.

If the Rents of the Property are not sufficient to cover the costs of taking control of and managing the Property and of collecting the Rents any funds expended by Lender for such purposes shall become indebtedness of Borrower to Lender secured by the Security Instrument pursuant to Section 9.

Borrower represents and warrants that Borrower has not executed any prior assignment of the Rents and has not performed, and will not perform, any act that would prevent Lender from exercising its rights under this paragraph.

Lender, or Lender's agents or a judicially appointed receiver, shall not be required to enter upon, take control of or maintain the Property before or after giving notice of default to Borrower. However, Lender, or Lender's agents or a judicially appointed receiver, may do so at any time when a default occurs. Any application of Rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of Rents of the Property shall terminate when all the sums secured by the Security Instrument are paid in full.

H. **CROSS-DEFAULTPROVISION.** Borrower's default or breach under any note or agreement in which Lender has an interest shall be a breach under the Security Instrument and Lender may invoke any of the remedies permitted by the Security Instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this 1-4 Family Rider.

10/31/2017 *(Seal)*
David Stucke **-Borrower**

*(Seal)*
**-Borrower**

_____ *(Seal)*
**-Borrower**

_____ *(Seal)*
**-Borrower**

☐ Refer to the attached *Signature Addendum* for additional parties and signatures.



David Stucke005452

STUCKE-6157