

EXHIBIT B

STEVEN SCOW UNLAWFULLY RETAINED THE PROCEEDS OF SUN CITY ANTHEM HOA SALES AFTER RED ROCK INSTRUCTED HIM TO REMIT CHECKS TO COURT FOR INTERPLEADER IN 2014.

Implicated NRPC provisions

NRPC 3.1 (meritorious claims and contentions) (interpleader seven years late)

NRPC 3.3 Candor to the tribunal (a) (3) (offer false evidence) (b) (cover up client's crimes);

NRCP 4.1 (truthfulness in statements to others); (a) (false statement of fact); (b) (fail to disclose a material fact);

Implicated ABA Standard for Imposing Lawyer Sanctions

6.1 False statements, Fraud, and Misrepresentations

6.11 Disbarment is generally appropriate when a lawyer, with the intent to deceive the court, makes a false statement, submits a false document, or improperly withholds material information, and causes serious or potentially serious injury to a party, or causes a significant or potentially significant adverse effect on the legal proceeding.

LINKED TABLE OF CONTENTS OF EXHIBIT B

[RRFS 047-048](#) shows the check for 2763 White Sage (#8) and Red rock's instruction to Scow to remit the checks.

Sun City Anthem Properties secretly sold by Red Rock are identified in [authenticated Ombudsman HOA Notice of Sale Compliance Records](#).

1. 190-06-214-036 1382 Couperin Dr
2. 190-18-613-021 2416 Idaho Falls (A-15-711883-C)
3. 190-06-410-083 2532 Grandville Ave (A-16-735894-C)
4. 190-18-713-093 2115 Sandstone Cliffs (A-15-724233-C)
5. 191-12-210-030 2842 Forest Grove
6. 191 -14-511-001 2167 Maple Heights (2:17-cv-02161-APG-PAL, ADR 17-91)
7. 191-18-113-004 2584 Pine Prairie (A-14-707237-C)
8. 191-13-811-052 2763 White Sage Dr. (\$57,282.32) (A-15-720032-C, A-16-730078, A-19-799890-C, A-21-828840-C, appeals 79295, 82094, 82234, 82294)
9. 191-12-512-023 2721 Evening Sky
10. 190-18-812-053 2260 Island City
11. 190-18-312-003 2175 Clearwater Lake Dr.
12. 191-13-213-005 2921 Hayden Creek Terrace (2:17-cv-1800-JAD-GWF)
13. 190-17-310-002 2227 Shadow Canyon Dr. (Nationstar Mortg. v. Saticoy Bay LLC Series 2227 Shadow Canyon, 133 Nev., Adv. Op. 91 at 12-17, ___ P.3d ___ (2017))

EXHIBIT B



Memorandum

To: Koch & Scow – Steve Scow

From: Christie Marling

Date: August 28, 2014

Subject: Foreclosure Excess Funds

Enclosed you will find the below listed checks made out to Clark County District Court as well as the Title Report. Please have these excess funds interpleaded in regards to the below properties:

677 Principle Point Ave, Henderson, N V89102
Foreclosure Date: 08/14/2014
Check 49916, \$14,296.10

623 Port Talbot Ave, Las Vegas, NV 89178
Foreclosure Date: 08/14/2014
Check 49915, \$1,032.26

10085 Mystic Dance St, Las Vegas, NV 89183
Foreclosure Date: 08/14/2014
Check 49913, \$14,422.90

2763 White Sage Dr, Henderson, NV 89052
Foreclosure Date: 08/15/2014
Check 49909, \$57,282.32

654 Loughton St, Las Vegas, NV 89178
Foreclosure Date: 08/14/2014
Check 49894, \$18,614.21

6982 Mirkwood Ave, Las Vegas, NV 89178
Foreclosure Date: 8/20/2014
Check 49926, \$54,697.13

Should you have any questions please contact Christie Marling at 702.483.2996 or via email at cmarling@rrfs.com.

Thank you,

Christie Marling
Red Rock Financial Services

RRFS 000047

4775 West Teco Avenue, Suite 140, Las Vegas, Nevada 89118 ♦ 702-932-6887 ♦ 702-341-7733 Fax

TOBIN. 4357

Red Rock Financial Services
Trust Account
 4775 W. Tecco Avenue, Suite 140
 Las Vegas, NV 89118
 (702) 932-6887

usbank
 Five Star Service Guaranteed
 www.usbank.com
 94-0169/1212

49909

8/21/2014

PAY TO THE ORDER OF **Clark County District Court**

*57,282.32

Fifty-Seven Thousand Two Hundred Eighty-Two and 32/100

DOLLARS

Clark County District Court



MEMO

2763 White Sage Drive Excess Funds

⑈049909⑈ ⑆121201694⑆ 153751166148⑈

Red Rock Financial Services/Trust Account

49909

Date	Type	Reference	Original Amt.	Balance Due	8/21/2014 Discount	Payment
8/22/2014	Bill	R808634	57,282.32	57,282.32		57,282.32
					Check Amount	57,282.32

Trust Account - NV 2763 White Sage Drive Excess Funds

57,282.32

Red Rock Financial Services/Trust Account

49909

Date	Type	Reference	Original Amt.	Balance Due	8/21/2014 Discount	Payment
8/22/2014	Bill	R808634	57,282.32	57,282.32		57,282.32
					Check Amount	57,282.32

Trust Account - NV 2763 White Sage Drive Excess Funds

57,282.32

RRFS 000048

EXHIBIT B

3/8/21 AACC EXHIBIT 10

Exhibit 10 the proceeds of the sale were not distributed pursuant to NRS

116.31164(3) (2013)

239. The proceeds of the sale were not distributed in 2014 and RRFS's complaint for interpleader in 2021 was filed in bad faith. See **Exhibit 10**.

240. Koch & Scow unlawfully retained the proceeds of this HOA foreclosure in the Red Rock Financial Services Trust account when the Sun City Anthem bylaws 3.20 and 3.18 explicitly prohibit any funds that are collected for the benefit of Sun City Anthem to be under the proprietary control of anyone other than the HOA Board of Directors. Steven Scow deceptively disclosed a \$57,282.32 check for this property

241. Koch & Scow refused to interplead the proceeds of the disputed 8/15/14 HOA foreclosure sale when I attempted to make a claim in September 2014 and then acted in bad faith in multiple ways to cover up the actual criminality involved in this.

242. Au contraire. On 8/27/14, RRFS paid the HOA, allegedly IN FULL, a whopping \$2,701.04, identified as "collection payment PIF" which brought the HOA's Resident Transaction Report account for Gordon Hansen to a zero balance.

243. RRFS kept \$60,399.96, \$57,282.32 of which was identified by RRFS as "excess proceeds", but all of which remains in the RRFS Trust fund account under the total, exclusive, unsupervised, unaudited and unauthorized proprietary control of Steven Scow.

**THE LEGAL REQUIREMENT TO DISTRIBUTE THE PROCEEDS
AFTER THE SALE IS CLEAR
NRS 116.31164(3)(c)(2013)**

3. After the sale, the person conducting the sale shall:

(a) Make, execute and, after payment is made, deliver to the purchaser, or his or her successor or assign, a deed without warranty which conveys to the grantee all title of the unit's owner to the unit;

(b) Deliver a copy of the deed to the Ombudsman within 30 days after the deed is delivered to the purchaser, or his or her successor or assign; and

(c) Apply the proceeds of the sale for the following purposes in the following order:

(1) The reasonable expenses of sale;

(2) The reasonable expenses of securing possession before sale, holding, maintaining, and preparing the unit for sale, including payment of taxes and other governmental charges, premiums on hazard and liability insurance, and, to the extent provided for by the declaration, reasonable attorney's fees and other legal expenses incurred by the association;

(3) Satisfaction of the association's lien;

(4) Satisfaction in the order of priority of any subordinate claim of record; and

(5) Remittance of any excess to the unit's owner.

**THERE IS NO EVIDENCE THAT STEVEN SCOW HAS REMITTED ANY OF
THE EXCESS PROCEEDS OF SUN CITY ANTHEM FORECLOSURES TO
THE COURT FOR INTERPLEADER AS INSTRUCTED IN 2014.**

**THE EVIDENCE SUGGESTS STEVEN SCOW JUST KEPT THE MONEY IN
AN UNAUDITED, UNAUTHORIZED ACCOUNT ACCESSIBLE ONLY TO
SCOW AND HIS UNIDENTIFIED PARTNERS.**

This bylaws provision is mandated by [NRS 116.3106 \(d\)](#) .
SCA Board violated its fiduciary duty to the membership by allowing FSR to refer accounts to FSR dba RRFS and to impose fines (misnamed as collection costs) without providing the owner the due process mandated in [CC&Rs 7.4](#) and [NRS 116.31031](#).

SCA Bylaws Excerpt Regarding Restrictions on Board's Delegation of Duties

3.20. Management.

The Board may employ a professional management agent or agents at such compensation as the Board may establish, to perform such duties and services as the Board shall authorize. The Board may delegate such powers as are necessary to perform the manager's assigned duties but **shall not delegate policy making authority or those duties** set forth in Sections 3.18(a), 3.18(b), 3.18(e), 3.18(f), 3.18(g) and 3.18(i).

3.18. Duties.

The Board's duties shall include, without limitation:

- (a) preparing and adopting, in accordance with the Declaration, an annual **budget**
- (b) **levying and collecting such assessments** from the Owners;

SCA claims it "outsourced" the collection function implying that SCA did not have to comply with this provision. SCA claimed it didn't have to provide the notices required by NRS 116.31162(4) because the account had been referred to collections. See [3/26/19 transcript](#) (pg. 23, line 21-). SCA Board is prohibited from giving control of the collection process to anyone else in the exact same way it is prohibited from allowing anyone but the Board to set the amount of assessments owners will be required to pay.

(e) **depositing all funds** received on Association's behalf in a bank depository which it shall approve, and **using such funds to operate the Association**...SCA Board gave RRFS proprietary control over funds "received on the Association's behalf" and allowing the agent to retain control over them such that there is no independent SCA record of the money and no SCA Board knowledge or control over its disposition. FSR did not account for the \$63,100 proceeds from the sale in the resident transaction report. FSR dba RRFS did not distribute the proceeds pursuant to [NRS 116.31164\(c\)\(2013\)](#)

- (f) making and amending **Use Restrictions and Rules** ... **not at issue in the quiet title case**

(g) opening of **bank accounts** on the Association's behalf and **designating the signatories required**; The proceeds of the sale have been held for the past five years in the Red Rock trust fund at Koch & Scow with the SCA Board having no control over the signatories on that account and no access to any information about the "**funds** received on Association's behalf". I allege that RRFS has unlawfully retained the proceeds of other SCA foreclosures. See [OMB-NOS records for 17 foreclosures authenticated 4/15/19 Ex 7 5/23/19](#). See 2/25/19 email [learn from Spanish Trail](#) and [SCA 223 224](#)

(i) **enforcing the Governing Documents** and bringing any legal proceedings which may be instituted on behalf of or against the Owners concerning the Association; provided, the Association's **obligation in this regard shall be conditioned as provided in Section 7.4** of the Declaration; SCA Board did not comply with [CC&Rs 7.4](#) when enforcing the governing documents by imposing a sanction on an owner for the alleged violation of delinquent assessments. SCA Board allowed FSR/FSR dba RRFS to impose the ultimate sanction of permanent revocation of membership rights, loss of property rights, and loss of a \$350,000+ home without providing a notice of violation and proposed sanction, opportunity to correct, notice of a hearing, opportunity to appeal as spelled out in [11/11/17 policy and procedures for enforcing the governing documents](#)

SCA provided these due process steps ironically and insultingly when it came to an alleged violation of dead plant and a \$25 sanction. See [8/13/14 notice of sanction for \\$25 fine](#) for dead plants. There was no notice of violation (which is also mandated by [SCA bylaws 3.21\(f\)\(v\)](#)). No hearing (which is also provided for in [NRS 116.31085](#)). No notice of sanction for the 8/15/14 surprise sale of a deceased owner's home.

SCA Board secretly sold a dozen houses in 2014



Nevada's Homeowners' Association Super Priority Lien

In Nevada, an HOA has the power to foreclose on a property and wipe out the interest of the bank and the homeowner. This report is an in-depth analysis into the effects of HOA foreclosures on the real estate market.

A 2017 study conducted by the UNLV Lied School of Real Estate, commissioned by the Nevada Association of Realtors, studied 611 HOA foreclosures between 2011-2015.

SCA's 2014 Foreclosures **WERE NOT IDENTIFIED** in the [UNLV Study](#)

Somehow the professionals conducting the study missed ALL of SCA's 13 foreclosures between 2011 and 2015.

Ten HOAs had 1/6 of the 611 foreclosures UNLV studied.

Why didn't UNLV know about 13 sales Red Rock conducted in Sun City Anthem?

SCA had 13 foreclosures in 2014, but SCA is not in the UNLV HOA foreclosure study's list of HOAs that had more than five foreclosures from 2011-2015.

Notice a pattern?

ALL SCA foreclosure buyers were knowledgeable speculators.

Some would call them “vulture investors”.

This pattern – selling for a dime on a dollar to a few wise guys – would never have happened if bidding had not been suppressed by a few unsavory practices:

1. Convince the HOA Board that they must keep everything about foreclosure secret,
2. have no agendas or minutes of HOA Board actions to foreclose
3. give no notice to the owner whose house is being sold
4. Allow the manager to be the debt collector and control EVERYTHING about the money that's collected for the benefit of the HOA members
5. Allow the debt collector full, unilateral, unsupervised proprietary control all the records and processes, so the HOA has no independent records;
6. give away signatory control over bank accounts of HOA money collected,
7. allow the debt collector to use the HOA attorneys against a homeowner who complains

8. allow the debt collector to lie about notices that were given.

At Sun City Anthem, not a single homeowner knew when or where RRFS was selling these houses.

NOTICE A PATTERN? FOLLOW THE MONEY

In the case of 2763 White Sage, RRFS intentionally WITHHELD notice to ALL parties with a known interest – and then lied about it in order to cover up how this scam works to enrich the chosen few..

Look at who bought the houses. Look at how much they paid, and look at what Sun City Anthem Board and owners were told. It's quite a lucrative scam for a lucky few.

One way the debt collector runs the con

See [Irma Mendez' 11/12/18 sworn affidavit regarding Joel Just](#), former RRFS President, and his selling foreclosures direct without the inconvenience of a public auction.

Affidavit of Irma Mendez (cont.)

8. That I contacted Red Rock financial Services, as I recall sometime in 2015. I spoke with someone named Joel Just ("Mr. Just"), and told him I had about \$250,000 to invest in rentals. I asked him how the HOA foreclosures worked.

9. That Mr. Just said "I've got" this property or that property. He described them as if he had them available on hand, and I could just buy them from him directly without bidding at an auction. I would just get a quit claim deed from him.

10. That Mr. Just was very clear with me that the HOA-foreclosed properties would have clouded titles so I might not be able to sell them, but "you can rent them forever".

11. That Mr. Just said the bank couldn't foreclose on a mortgage if it didn't hold the title to the property, and the title was held by a party that was not the debtor.

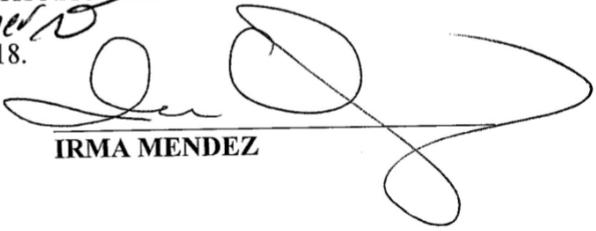
12. That Mr. Just told me I wouldn't have to pay a mortgage and could just keep all the rents.

13. That I don't understand how Mr. Just could offer properties to particular investors without the investor being the winning bidder at an auction.

14. That I can only assume that if debt collectors do that, they are being enriched, at the expense of the HOAs they work for, because they are able to retain virtually all of the proceeds from a sale.

FURTHER, YOUR AFFIANT SAYETH NAUGHT.

DATED this 5th day of ~~October~~ November, 2018.


IRMA MENDEZ

Subscribed and Sworn to before me
this ___ day of October 2018.

SEE ATTACHED SURETY
NOTARY PUBLIC

CALIFORNIA JURAT WITH AFFIANT STATEMENT

GOVERNMENT CODE § 8202

- See Attached Document (Notary to cross out lines 1-6 below)
- See Statement Below (Lines 1-6 to be completed only by document signer[s], not Notary)

1 _____

2 _____

3 _____

4 _____

5 _____

6 _____

Signature of Document Signer No. 1 _____ Signature of Document Signer No. 2 (if any) _____

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California
 County of San Diego

Subscribed and sworn to (or affirmed) before me
 on this 5th day of November, 2018
 by _____
 Date Month Year
 (1) Ismael Mendez



(and (2) _____),
 Name(s) of Signer(s)

proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me
 Signature _____
 Signature of Notary Public

Place Notary Seal and/or Stamp Above

OPTIONAL

Completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.

Description of Attached Document

Title or Type of Document: _____

Document Date: _____ Number of Pages: _____

Signer(s) Other Than Named Above: _____

FSR and FSR dba RRFS told the HOA Board falsely that everything about HOA sales had to be kept secret.

How the vulture investors unjustly profited

TRP Fund IV LLC bought four SCA properties at unnoticed sales @ an average price of \$52,125, 80% below fair market value. I, and many other Sun City Anthem homeowners, were prevented from attending these sales and bidding because RRFS explicitly withheld notice.

Two sham LLCs, using the property address as the corporate name, bought houses for \$6,500 & \$7,600.

ALL 13 HOUSES COMBINED WERE SOLD FOR \$734,900 TO A FEW PEOPLE "IN THE KNOW", AND NOT A SINGLE ONE TO AN SCA OWNER.

SCA properties RRFS secretly sold in 2014

1/2/14 RRFS sold 2532 Grandville Ave for \$25,500 to TRP Fund IV LLC .

SCA did not enforce the [4/27/12 contract indemnification clause](#) that would have shifted this expense to RRFS. *TRP FUND IV v. HSBC Bank A-16-735894-C*

There is no SCA record that the SCA Board approved the sale of this property.

1/2/14 RRFS sold 2227 Shadow Canyon to TRP Fund IV LLC for \$40,000.

[*Nationstar Mortg., LLC vs. Saticoy Bay LLC Series 2227 Shadow Canyon*](#) 133 Nev. Advance Opinion 91, 405 P.3d 641 (Nev. 2017).

There is no SCA record that the SCA Board approved the sale of this property. SCA was not identified AT ALL in the litigation as the HOA under whose statutory authority this sale occurred.

Neither SCA nor RRFS were named parties to the litigation.

There is no SCA record that the SCA Board approved the sale of this property. There is no court record that Red Rock interpleaded the proceeds. Upon information and belief, RRFS did not distribute the proceeds after the sale as mandated by NRS 116.31164(3)(2013).

2/18/14 RRFS sold 2721 Evening Sky for \$40,000 to TRP Fund IV LLC

There is no SCA record that the SCA Board approved the sale of this property. There are no SCA records to ascertain what happened to the proceeds of the sale. Upon information and belief, RRFS did not distribute the proceeds after the sale as mandated by NRS 116.31164(3)(2013).

2/18/14 RRFS sold 2115 Sandstone Cliffs for \$54,000 to TRP Fund IV LLC

TRP Fund IV LLC v. Bank of Mellon et al, A-15-724233-C
SCA did not enforce the [4/27/12 contract indemnification clause](#) that would have shifted this expense to RRFS. There is no court record that RRFS interpleaded the proceeds.

There is no SCA record that the SCA Board approved the sale of this property. There are no SCA records to ascertain what happened to the proceeds of the sale. Upon information and belief, RRFS did not distribute the proceed of the sale as mandated by NRS 116.31164(3)(2013).

2/18/14 RRFS sold 2842 Forest Grove for \$89,000 to TRP Fund IV LLC

There is no SCA record that the SCA Board approved the sale of this property. There are no SCA records to ascertain what happened to the proceeds of the sale. Upon information and belief, RRFS did not distribute the proceed of the sale as mandated by NRS 116.31164(3)(2013).

3/7/14 RRFS sold 2260 Island City for \$30,000 to SFR Investment Pool

There is no SCA record that the SCA Board approved the sale of this property. There are no SCA records to ascertain what happened to the proceeds of the sale. Upon information and belief, RRFS did not distribute the proceed of the sale as mandated by NRS 116.31164(3)(2013).

3/7/14 RRFS sold 1382 Couperin Dr for \$100,100 to LN Management LLC series 1382 Couperin

There is no SCA record that the SCA Board approved the sale of this property. There are no SCA records to ascertain what happened to the proceeds of the sale. Upon information and belief, RRFS did not distribute the proceed of the sale as mandated by NRS 116.31164(3)(2013).

3/14/14 RRFS sold 2167 Maple Heights for \$6,500 to 2167 Maple Heights Trust

Bank of NY Mellon v. SCA 2:17-cv-02161-APG-PAL, ADR 17-91. SCA did not enforce the [4/27/12 contract indemnification clause](#) that would have shifted this expense to RRFS.

There is no SCA record that the SCA Board approved the sale of this property. There are no SCA records to ascertain what happened to the proceeds of the sale. Upon information and belief, RRFS did not distribute the proceed of the sale as mandated by NRS 116.31164(3)(2013).

3/28/14 RRFS sold 2584 Pine Prairie for \$7,600 to LN Mgt Series LLC 2584 Pine Prairie.

LN Mgt LLC series 2584 Pine Prairie v. Deutsche Bank A-14-707237-C. SCA did not enforce the [4/27/12 contract indemnification clause](#) that would have shifted this expense to RRFS.

There is no SCA record that the SCA Board approved the sale of this property. There are no SCA records to ascertain what happened to the proceeds of the sale. Upon information and belief, RRFS did not distribute the proceed of the sale as mandated by NRS 116.31164(3)(2013).

4/29/14 RRFS sold 2175 Clearwater Lake Dr. for \$45,100 to Saticoy Bay LLC

There is no SCA record that the SCA Board approved the sale of this property. there are no SCA records to ascertain what happened to the proceeds of the sale.

Upon information and belief, RRFS did not distribute the proceed of the sale as mandated by NRS 116.31164(3)(2013).

6/10/14 RRFS scheduled the sale of 2986 Olivia Heights Ave,

The sale was cancelled by a Citi Mortgage temporary restraining order. *Citimortgage Inc v. SCA A-14-702071 NV Supreme court case # 71942*. On 12/7/17, the SCA Board authorized paying \$55,000 to Citi to settle the case. SCA did not enforce the [4/27/12 RRFS contract indemnification clause](#) that would have shifted this expense to RRFS.

The Board President's report of the settlement does not match the court records.

8/15/14 RRFS sold 2763 White Sage Dr. for \$63,100 to Thomas Lucas took title as Opportunity Home, LLC.

Jimijack vs BANA & SCA (A-15-720032-C); Nationstar vs Opportunity Homes (A-16-730078-C), Nona Tobin vs Joel Stokes et al A-19-799890-C, Supreme Court appeals #79295, 82094, 832234 and 82294. SCA did not enforce the [4/27/12 contract indemnification clause](#) that would have shifted this expense to RRFS.

The sale was conducted without notice. The buyer was a realtor in the BHHS listing office that was under contract with Nona Tobin.

There is no SCA record that the SCA Board approved the sale of this property. There are no SCA records to ascertain what happened to the proceeds of the sale. RRFS did not distribute the proceed of the sale as mandated by NRS 116.31164(3)(2013).

Instead, more than six years later, after refusing to distribute the proceeds to Nona Tobin, RRFS sued five defendants for interpleader on 2/3/21, knowing that no one had a recorded claim, and no one had ever filed a claim, except Nona Tobin.

On 3/8/21, Tobin filed a counter-claim for the interpleaded proceeds and four other counter-claims vs. Red Rock (Fraud, Conversion and/or Unjust Enrichment, Alter Ego/List the Corporate Veil, and Racketeering) and a petition for sanctions pursuant to NRCP 11(b)(1)(2)(3) and/or (4), NRS 18.010(2), NRS 207.407(1), NRS 42.005.

When Steven Scow did not file an answer to her counter-claims, Tobin filed a motion to distribute the proceeds to her as the sole claimant on 4/12/21 and filed a

motion for summary judgment on 4/15/21. Steven Scow filed a motion to dismiss Tobin's 3/8/21 counter-claims and petition for sanctions on that grounds of res judicata. Scow also filed a joinder on 4/27/21 to Akerman's (for Nationstar and allegedly for Wells Fargo) opposition to the interpleaded proceeds being granted to the sole claimant Tobin on the grounds that it was "premature" to distribute the proceeds as long as Tobin was attempting to void the HOA sale (appeal 82294).

At the 8/19/21 hearing, the court decided not to hold the scheduled-evidentiary hearing and did not hear Tobin's motion to distribute the proceeds at all, denied her motion for summary judgment, and dismissed all her 3/8/21 counter-claims and petition for sanctions with prejudice (order entered 9/10/21). By order entered on 11/30/21, Tobin's motion for reconsideration was denied.

Steven Scow still holds the proceeds, and all opposing parties still maintain the position that Tobin shouldn't get them unless she drops her attempts to void the sale or to sanction the opposing parties or their lawyers. The court has granted Tobin leave to re-file her motion to distribute the interpleaded proceeds as long as she doesn't assert any other claims.

9/11/14 RRFS sold 2921 Hayden Creek Terrace for \$100,000 to Jayem Family LP

FNMA v SCA 2:17-cv-1800-JAD-GWF. SCA did not enforce the [4/27/12 contract indemnification clause](#) that would have shifted this expense to RRFS.

There is no SCA record that the SCA Board approved the sale of this property. There are no SCA records to ascertain what happened to the proceeds of the sale. Upon

information and belief, RRFS did not distribute the proceed of the sale as mandated by NRS 116.31164(3)(2013).

11/12/14 RRFS sold 2416 Idaho Falls for \$174,000 to Global Village LLC.

My Global Village LLC v BAC Home Servicing A-15-711883-C . SCA did not enforce the [4/27/12 contract indemnification clause](#) that would have shifted this expense to RRFS.

There is no SCA record that the SCA Board approved the sale of this property. There are no SCA records to ascertain what happened to the proceeds of the sale. Upon information and belief, RRFS did not distribute the proceed of the sale as mandated by NRS 116.31164(3)(2013).

STEVE SISOLAK
Governor

STATE OF NEVADA



MICHAEL BROWN
Director

SHARATH CHANDRA
Administrator

DEPARTMENT OF BUSINESS AND INDUSTRY
REAL ESTATE DIVISION

www.red.nv.gov

PUBLIC RECORDS REQUEST FEE

Date: April 12, 2019

Requestor: Nona Tobin

Re: Certified copies of Ombudsman compliance screens for the following NOS': (1) 2763 White Sage Drive APN 191-13-811-052 (2) APN 190-06-214-036 1382 Couperin Dr (3) APN 190-18-613-021 2416 Idaho Falls (4) APN 190-06-410-083 2532 Grandville Ave (5) APN 190-18-713-093 2115 Sandstone Cliffs (6) APN 191-12-210-030 2842 Forest Grove (7) APN 191-14-511-001 2167 Maple Heights (8) APN 191-18-113-004 2584 Pine Prairie (9) APN 191-12-512-023 2721 Evening Sky (10) APN 190-18-812-053 2260 Island City (11) APN 190-18-312-003 2175 Clearwater Lake Dr. (12) APN 191-13-213-005 2921 Hayden Creek Terrace (13) APN 191-13-313-003 2986 Olivia Heights Ave (14) APN 191-13-411-023 2273 Garden City Ave. (15) APN 191-13-113-050 2078 Wildwood Lake St. (16) APN 124-29-314-081 3416 Casa Alto Ave. No Las Vegas 89031 (17) APN 190-17-310-002 2227 Shadow Canyon Dr

Quantity	Description	Rate	Amount
17 documents	Certified copies of notices of sales listed above	\$5.00 per document	\$85.00
Total			\$85.00

Please submit payment by cash (exact change), check or money order made payable to the Nevada Real Estate Division. Provide this document for proper remittance. Please contact me if you have questions regarding this matter.

Teralyn Lewis
Telephone: (702) 486-4036
Email: Teralyn.Lewis@red.nv.gov

CERTIFICATE OF CUSTODIAN OF RECORDS

NOW COMES, TERALYN LEWIS, who declares under penalty of perjury:

1. That the undersigned is an employee of the State of Nevada Department of Business & Industry, Real Estate Division and a custodian of the records attached hereto.

2. That on the 9th day of April 2019, the undersigned or designee received a public records request requesting certified copies of the Real Estate Division database screens for notices of sales for following assessor parcel numbers and addresses:

- a) 190-06-214-036 1382 Couperin Dr
- b) 190-18-613-021 2416 Idaho Falls
- c) 190-06-410-083 2532 Grandville Ave
- d) 190-18-713-093 2115 Sandstone Cliffs
- e) 191-12-210-030 2842 Forest Grove
- f) 191-14-511-001 2167 Maple Heights
- g) 191-18-113-004 2584 Pine Prairie
- h) 191-13-811-052 2763 White Sage Dr.
- i) 191-12-512-023 2721 Evening Sky
- j) 190-18-812-053 2260 Island City
- k) 190-18-312-003 2175 Clearwater Lake Dr.
- l) 191-13-213-005 2921 Hayden Creek Terrace
- m) 191-13-313-003 2986 Olivia Heights Ave
- n) 191-13-411-023 2273 Garden City Ave.
- o) 191-13-113-050 2078 Wildwood Lake St.
- p) 124-29-314-081 3416 Casa Alto Ave. No Las Vegas 89031
- q) 190-17-310-002 2227 Shadow Canyon Dr

3. That the undersigned provided records on or about April 15, 2019.

4. That the undersigned has examined the original or authentic copy of records produced and has made or caused to be made a true and exact copy of them and that the reproduction of them attached hereto is true and complete.

CERTIFICATE OF CUSTODIAN OF RECORDS

5. That to the best of my knowledge, the original of those records produced was made at or near the time of the act or event recited therein by or from information transmitted by a person with knowledge, in the course of a regularly conducted activity.

DATED this 15 day of April, 2019.



TERALYN LEWIS
Custodian of Records
State of Nevada Real Estate Division

State of Nevada }
County of Clark }

SIGNED AND SWORN to before me on 15th day of APRIL, 2019,

By FELIPE RODRIGUEZ



NOTARY PUBLIC

My Commission Expires: 10/6/2020



**Nevada Department of Business and Industry
Real Estate Division**

Payment Receipt

Transaction Date : 04/15/2019

Cashier : Evelyn Pattee

Receipt # : 513923

Receipt Identification : NRED CUSTOMER

Money Tendered

Type	Amount	Reference	Payer Name	Payment Comment
Check	\$85.00	513	NONA TOBIN	PUBLIC RECORDS REQUEST
Total :	\$85.00			

Distribution

License	Use	Amount	Fee Desc	Business Name	Paid From	Paid To	BY
\$\$\$0000001	----	85.00	OMB COPIES	NRED CUSTOMER			Evelyn Pattee

The following licenses have fees due or credit amounts available.

\$\$\$0000001 \$36.44 Fees Due

Close

Compliance View Screen [update]

Case	2014-659	Date Created	02/18/2014	 Audit Entry Items Documents Notes Disciplines Participants Add Discipline
Legacy	191-13-811-052	Date Received	02/13/2014	
Compliance Status	NOS CLOSED	How Received	LETTER	
Respondent ID	271957	Receiving Board	RED	
Respondent Address	ESTATE OF GORDON B HANSEN, THE <input checked="" type="radio"/> Public <input type="radio"/> Mail ESTATE OF GORDON B HANSEN, THE 2763 WHITE SAGE DR HENDERSON, NV 89052	Receiving Profession		
Complainant ID	123186	Receiving Department	OMB - NOTICE OF SALE (NOS) PROCESS	
Complainant	SUN CITY ANTHEM COMMUNITY ASSOCIATION INC	Received By	Bonnie Schmidt	
Comments:	R808634	Priority	SOUTH	
		Alleged Issues	OMB ADR - NRS 38 310(1)(a), DELINQUENT ASSESSMENTS	
		Case Nature	Chapter 38	

- Resolution
- Action Items
- Participants

Resolution [update]

Field	Value	Field	Value
Department:	OMB - NOTICE OF SALE (NOS) PROCESS	Found Issues:	
Worker:	Bonnie Schmidt	Resolution:	• OMB NOS - CANCELLED (OWNER RETAINED)

Starting Effective Date: 04/08/2013
 Ending Effective Date: 05/15/2014
 Date Closed: 05/15/2014

Resolution Notes:

Action Items [add]

Type	Assigned To	Activity	Due	Effective	Completed	Order Signed	Created	User
 NOS - 4 TRUSTEE SALE CANCELLED	OMB - NOTICE OF SALE (NOS) PROCESS, Anne Moore		05/15/2014	05/15/2014	05/15/2014		06/02/2014	Anne Moore
	Target: ESTATE OF GORDON B HANSEN, THE Case Status: Status Changed To: NOS CLOSED Comments: 89052							
 NOS - 1 SEND NOTIFICATION LETTER (NOTICE REC'D)	OMB - NOTICE OF SALE (NOS) PROCESS, BONNIE SCHMIDT		03/07/2014	03/07/2014	02/18/2014		02/18/2014	BONNIE SCHMIDT
	Target: ESTATE OF GORDON B HANSEN, THE Case Status: Status Changed To: PENDING NOS DATE OF SALE Action Info: EFFECTIVE DATE OF NOS 02/11/2014 DEFAULT LIEN DATE ON NOS 04/08/2013 FORECLOSURE DATE ON NOS 03/07/2014 AMOUNT OF NOS 5,081.45 APN ON NOS 191-13-811-052 Comments: 89052							

CERTIFIED
 This is a true and correct copy of the original which is on file at the Nevada Division of Real Estate.

(Signature)
 CUSTODIAN OF RECORDS
 Date Certified 4/2/15

Compliance View Screen [update]

Case	2014-653	Date Created	02/18/2014	 Audit Entry Items Documents Notes Disciplines Participants Add Discipline
Legacy Compliance	190-18-113-004	Date Received	02/13/2014	
Status	NOS - CLOSED SOLD TO THIRD PARTY	How Received	LETTER	
Respondent ID	271951	Receiving Board	RED	
Respondent	NADIA AKHTARZADEH	Receiving Profession		
Address	<input checked="" type="radio"/> Public <input type="radio"/> Mail NADIA AKHTARZADEH 2584 PINE PRAIRIE AVE HENDERSON, NV 89052	Receiving Department	OMB - NOTICE OF SALE (NOS) PROCESS	
Complainant ID	123186	Received By	Bonnie Schmidt	
Complainant	SUN CITY ANTHEM COMMUNITY ASSOCIATION INC	Priority	SOUTH	
Comments:	R808632			
		Alleged Issues	OMB ADR - NRS 38.310(1)(a), DELINQUENT ASSESSMENTS	
		Case Nature	Chapter 38	

- Resolution
- Action Items
- Participants

Action Items [add]

Type	Assigned To	Activity	Due	Effective	Completed	Order Signed	Created	User
 NOS - 5 SOLD TO 3RD PARTY	OMB - NOTICE OF SALE (NOS) PROCESS, Anne Moore		03/21/2014	03/21/2014	03/21/2014	03/21/2014	04/02/2014	Anne Moore
	Target: NADIA AKHTARZADEH							
	Case Status: Status Changed To:	NOS - CLOSED SOLD TO THIRD PARTY						
	Comments: 89052							
 NOS - 1 SEND NOTIFICATION LETTER (NOTICE REC'D)	OMB - NOTICE OF SALE (NOS) PROCESS, BONNIE SCHMIDT		03/07/2014	03/07/2014	02/18/2014	02/18/2014	02/18/2014	Anne Moore
	Target: NADIA AKHTARZADEH							
	Case Status: Status Changed To:	PENDING NOS DATE OF SALE						
	Action Info: EFFECTIVE DATE OF NOS	02/11/2014						
	DEFAULT LIEN DATE ON NOS	12/31/2012						
	FORECLOSURE DATE ON NOS	03/07/2014						
	AMOUNT OF NOS	4,989.58						
	APN ON NOS	190-18-113-004						
	SALE AMOUNT	7,600.00						
	Comments: 89052							

CERTIFIED

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[Signature]
TERALYN LEWIS
 CLERK OF RECORDS
 Date Certified 4/2/14

Compliance View Screen [update]

Case	2014-2860	Date Created	07/29/2014	 Audit Entry Items Documents Notes Disciplines Participants Add Discipline
Legacy	190-18-613-021	Date Received	07/21/2014	
Compliance Status	PENDING NOS DATE OF SALE	How Received	LETTER	
Respondent ID	277873	Receiving Board	RED	
Respondent	JAMES KAUFMAN	Receiving Profession		
Address	<input checked="" type="radio"/> Public <input type="radio"/> Mail JAMES KAUFMAN 2146 IDAHO FALLS DR HENDERSON, NV 89044	Receiving Department	OMB - NOTICE OF SALE (NOS) PROCESS	
Complainant ID	123186	Received By	Bonnie Schmidt	
Complainant	SUN CITY ANTHEM COMMUNITY ASSOCIATION INC	Priority	SOUTH	
Comments:	R26055			
		Alleged Issues	OMB ADR - NRS 38.310(1)(a), DELINQUENT ASSESSMENTS	
		Case Nature	Chapter 38	

- Action Items
- Resolution
- Participants

Action Items [add]

Type	Assigned To	Activity	Due	Effective	Completed	Order Signed	Created	User
 NOS - 1 SEND NOTIFICATION LETTER (NOTICE REC'D)	OMB - NOTICE OF SALE (NOS) PROCESS, BONNIE SCHMIDT	08/11/2014	08/11/2014	07/29/2014	07/29/2014		07/29/2014	BONNIE SCHMIDT
	Target: JAMES KAUFMAN							
	Case Status: Status Changed To:	PENDING NOS DATE OF SALE						
	Action Info: EFFECTIVE DATE OF NOS	07/16/2014						
	DEFAULT LIEN DATE ON NOS	05/07/2009						
	FORECLOSURE DATE ON NOS	08/11/2014						
	AMOUNT OF NOS	4,150.56						
	APN ON NOS	190-18-613-021						
	Comments:	89044						

Resolution [update]

Field	Value	Field	Value
Department:	OMB - NOTICE OF SALE (NOS) PROCESS	Found Issues:	
Worker:	Bonnie Schmidt	Resolution:	

Starting Effective Date: 05/07/2009
 Ending Effective Date:
 Date Closed:

Resolution Notes:

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TERRALYN LEWIS
 CUSTODIAN OF RECORDS
 Date Certified 4/21/15

Compliance View Screen [update]

Case	2014-303	Date Created	01/28/2014	<ul style="list-style-type: none"> Audit Entry Items Documents Notes Disciplines Participants Add Discipline
Legacy Compliance	190-18-713-093	Date Received	01/27/2014	
Status	NOS - CLOSED SOLD TO THIRD PARTY	How Received	LETTER	
Respondent ID	271187	Receiving Board	RED	
Respondent	ROBERT P FARRELL	Receiving Profession		
Address	<input checked="" type="radio"/> Public <input type="radio"/> Mail ROBERT P FARRELL 2115 SANDSTONE CLIFFS DR HENDERSON, NV 89044	Receiving Department	OMB - NOTICE OF SALE (NOS) PROCESS	
Complainant ID	123186	Received By	Bonnie Schmidt	
Complainant	SUN CITY ANTHEM COMMUNITY ASSOCIATION INC	Priority	SOUTH	
Comments:	R89972			
		Alleged Issues	OMB ADR - NRS 38.310(1)(a), DELINQUENT ASSESSMENTS	
		Case Nature	Chapter 38	

- Resolution
- Action Items
- Participants

Resolution [update]

Field	Value	Field	Value
Department:	OMB - NOTICE OF SALE (NOS) PROCESS	Found Issues:	
Worker:	Bonnie Schmidt	Resolution:	• OMB NOS - TRUSTEE DEED (PROPERTY FORECLOSED)

Starting Effective Date: 08/19/2011
 Ending Effective Date: 02/18/2014
 Date Closed: 02/18/2014

Resolution Notes:

Action Items [add]

Type	Assigned To	Activity	Due	Effective	Completed	Order Signed	Created	User
NOS - 5 SOLD TO 3RD PARTY	OMB - NOTICE OF SALE (NOS) PROCESS, Anne Moore	Target: ROBERT P FARRELL Case Status: Status Changed To: NOS - CLOSED SOLD TO THIRD PARTY Comments: 89044	02/18/2014	02/18/2014	02/18/2014	02/18/2014	02/24/2014	Anne Moore
NOS - 1 SEND NOTIFICATION LETTER (NOTICE REC'D)	OMB - NOTICE OF SALE (NOS) PROCESS, BONNIE SCHMIDT	Target: ROBERT P FARRELL Correspondence: Letter: OMB NOS - FORECLOSURE NOTIFICATION LETTER.rtf (Preview Letter) Envelope: envelope.rtf Case Status: Status Changed To: PENDING NOS DATE OF SALE Action Info: EFFECTIVE DATE OF NOS: 01/23/2014 DEFAULT LIEN DATE ON NOS: 08/19/2011 FORECLOSURE DATE ON NOS: 02/18/2014 AMOUNT OF NOS: 6,709.88 APN ON NOS: 190-18-713-093 SALE AMOUNT: 54,000.00 Comments: 89044	02/18/2014	02/18/2014	01/28/2014	01/28/2014	01/28/2014	Anne Moore

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 TERAHYN LEWIS
 CLERK OF RECORDS
 Date Certified 4/12/15

Compliance View Screen [update]

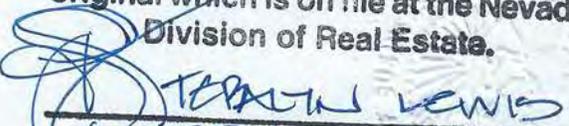
Case	2014-1204	Date Created	03/28/2014	 Audit Entry Items Documents Notes Disciplines Participants Add Discipline
Legacy Compliance Status	191-13-313-003 PENDING NOS DATE OF SALE	Date Received	03/27/2014	
Respondent ID	273399	How Received	LETTER	
Respondent	CATHY BELL	Receiving Board	RED	
Address	<input checked="" type="radio"/> Public <input type="radio"/> Mail CATHY BELL 2986 OLIVIA HEIGHTS AVE HENDERSON, NV 89052	Receiving Profession		
		Receiving Department	OMB - NOTICE OF SALE (NOS) PROCESS	
Complainant ID	123186	Received By	Bonnie Schmidt	
Complainant	SUN CITY ANTHEM COMMUNITY ASSOCIATION INC	Priority	SOUTH	
Comments:	R67471	Alleged Issues	OMB ADR - NRS 38.310(1)(a), DELINQUENT ASSESSMENTS	
		Case Nature	Chapter 38	

- Action Items
- Resolution
- Participants

Action Items [add]

Type	Assigned To	Activity	Due	Effective	Completed	Order Signed	Created	User
 NOS - 1 SEND NOTIFICATION LETTER (NOTICE REC'D)	OMB - NOTICE OF SALE (NOS) PROCESS, BONNIE SCHMIDT	12/09/2014	12/09/2014	12/01/2014	12/01/2014		12/01/2014	BONNIE SCHMIDT
	Target: CATHY BELL							
	Case Status: Status Changed To:	PENDING NOS DATE OF SALE						
	Action Info: EFFECTIVE DATE OF NOS	11/06/2014						
	DEFAULT LIEN DATE ON NOS	09/20/2010						
	FORECLOSURE DATE ON NOS	12/09/2014						
	AMOUNT OF NOS	5,566.64						
	APN ON NOS	191-13-313-003						
	Comments: 89052							
 NOS - 3 TRUSTEE SALE POSTPONED	OMB - NOTICE OF SALE (NOS) PROCESS, Anne Moore	10/10/2014	10/10/2014	06/10/2014	06/10/2014		06/16/2014	Anne Moore
	Target: CATHY BELL							
	Case Status: Status Changed To:	PENDING NOS DISPOSITION						
	Comments: 89052							
 NOS - 1 SEND NOTIFICATION LETTER (NOTICE REC'D)	OMB - NOTICE OF SALE (NOS) PROCESS, BONNIE SCHMIDT	04/17/2014	04/17/2014	03/28/2014	03/28/2014		03/28/2014	BONNIE SCHMIDT
	Target: CATHY BELL							
	Case Status: Status Changed To:	PENDING NOS DATE OF SALE						
	Action Info: EFFECTIVE DATE OF NOS	03/25/2014						
	DEFAULT LIEN DATE ON NOS	09/20/2010						
	FORECLOSURE DATE ON NOS	04/17/2014						
	AMOUNT OF NOS	8,149.18						
	APN ON NOS	191-13-313-003						
	Comments: 89052							

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 TERRELL LEWIS
 CUSTODIAN OF RECORDS
 Date Certified 4/24/14

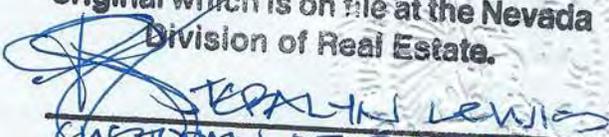
Compliance View Screen [update]

Case	2014-3372	Date Created	09/11/2014	 Audit Entry Items Documents Notes Disciplines Participants Add Discipline
Legacy	191-13-213-005	Date Received	09/20/2014	
Compliance Status	PENDING NOS DATE OF SALE	How Received	LETTER	
Respondent ID	279209	Receiving Board	RED	
Respondent Address	ESTATE OF RICHARD F JACOBS THE <input checked="" type="radio"/> Public <input type="radio"/> Mail <div style="border: 1px solid black; padding: 2px; width: fit-content;">ESTATE OF RICHARD F JACOBS THE 2921 HAYDEN CREEK TERR HENDERSON, NV 89052</div>	Receiving Profession		
Complainant ID	123186	Receiving Department	OMB - NOTICE OF SALE (NOS)	
Complainant	SUN CITY ANTHEM COMMUNITY ASSOCIATION INC	Received By	PROCESS Bonnie Schmidt	
Comments:	R820281	Priority	SOUTH	
		Alleged Issues	OMB ADR - NRS 38 310(1)(a), DELINQUENT ASSESSMENTS	
		Case Nature	Chapter 38	

- Action Items
- Resolution
- Participants

Action Items [add]

Type	Assigned To	Activity	Due	Effective	Completed	Order Signed	Created	User
 NOS - 1 SEND NOTIFICATION LETTER (NOTICE REC'D)	OMB - NOTICE OF SALE (NOS) PROCESS, BONNIE SCHMIDT	ESTATE OF RICHARD F JACOBS THE	09/11/2014	09/11/2014	09/11/2014	09/11/2014	09/11/2014	BONNIE SCHMIDT
	Case Status:	Status Changed To:	PENDING NOS DATE OF SALE					
	Action Info:	EFFECTIVE DATE OF NOS	08/19/2014					
		DEFAULT LIEN DATE ON NOS	01/13/2014					
		FORECLOSURE DATE ON NOS	09/11/2014					
		AMOUNT OF NOS	4,130.10					
		APN ON NOS	191-13-213-005					
	Comments:	89052						

CERTIFIED
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 STEPHANIE LEWIS
 CLERK OF RECORDS
 Date Certified 4/12/15

Compliance View Screen [update]

Case	2014-671	Date Created	02/19/2014	Audit Entry Items Documents Notes Disciplines Participants Add Discipline
Legacy Compliance Status	191-14-511-001 NOS - CLOSED SOLD TO THIRD PARTY	Date Received	02/13/2014	
		How Received	LETTER	
		Receiving Board	RED	
		Receiving Profession		
Respondent ID	271983	Receiving Department	OMB - NOTICE OF SALE (NOS) PROCESS	
Respondent	PAUL D JELLEY	Received By	Bonnie Schmidt	
Address	<input checked="" type="radio"/> Public <input type="radio"/> Mail PAUL D JELLEY 2167 MAPLE HTS CT HENDERSON, NV 89052	Priority	SOUTH	
		Alleged Issues	OMB ADR - NRS 38 310(1)(a), DELINQUENT ASSESSMENTS	
		Case Nature	Chapter 38	
Complainant ID	123186			
Complainant	SUN CITY ANTHEM COMMUNITY ASSOCIATION INC			

Comments: R804657

- Resolution
- Action Items
- Participants

Resolution [update]

Field	Value	Field	Value
Department:	OMB - NOTICE OF SALE (NOS) PROCESS	Found Issues:	
Worker:	Bonnie Schmidt	Resolution:	• OMB NOS - TRUSTEE DEED (PROPERTY FORECLOSED)

Starting Effective Date: 09/21/2012
 Ending Effective Date: 03/07/2014
 Date Closed: 03/07/2014

Resolution Notes:

Action Items [add]

Type	Assigned To	Activity	Due	Effective	Completed	Order Signed	Created	User
NOS - 5 SOLD TO 3RD PARTY	OMB - NOTICE OF SALE (NOS) PROCESS, Anne Moore	03/07/2014	03/07/2014	03/07/2014	03/07/2014		03/13/2014	Anne Moore
	Target: PAUL D JELLEY							
	Case Status: Status Changed To: 89052	NOS - CLOSED SOLD TO THIRD PARTY						
NOS - 1 SEND NOTIFICATION LETTER (NOTICE REC'D)	OMB - NOTICE OF SALE (NOS) PROCESS, BONNIE SCHMIDT	03/07/2014	03/07/2014	02/19/2014	02/19/2014		02/19/2014	Anne Moore
	Target: PAUL D JELLEY							
	Case Status: Status Changed To: 89052	PENDING NOS DATE OF SALE						
	Action Info: EFFECTIVE DATE OF NOS	02/11/2014						
	DEFAULT LIEN DATE ON NOS	09/21/2012						
	FORECLOSURE DATE ON NOS	03/07/2014						
	AMOUNT OF NOS	5,413.26						
	APN ON NOS	191-14-511-001						
	SALE AMOUNT	6,500.00						
	Comments: 89052							

CERTIFIED
 This is a true and correct copy of the original which is on file at the Nevada Division of Real Estate.

 JOPALYN LEWIS
 CLERK OF RECORDS
 Date Certified 4/12/18

Compliance View Screen [update]

Case	2014-672	Date Created	02/19/2014	 Audit Entry Items Documents Notes Disciplines Participants Add Discipline
Legacy Compliance	190-06-214-036	Date Received	02/13/2014	
Status	NOS - CLOSED SOLD TO THIRD PARTY	How Received	LETTER	
Respondent ID	271984	Receiving Board	RED	
Respondent	ESTATE OF MARGARET J PIASECKI THE	Receiving Profession	OMB - NOTICE OF SALE (NOS) PROCESS	
Address	<input checked="" type="radio"/> Public <input type="radio"/> Mail ESTATE OF MARGARET J PIASECKI THE 1382 COUPERIN DR HENDERSON, NV 89052	Department	Bonnie Schmidt	
Complainant ID	123186	Received By	SOUTH	
Complainant	SUN CITY ANTHEM COMMUNITY ASSOCIATION INC	Priority	SOUTH	
Comments:	R808648			
		Alleged Issues	OMB ADR - NRS 38.310(1)(a), DELINQUENT ASSESSMENTS	
		Case Nature	Chapter 38	

- Resolution
- Action Items
- Participants

Resolution [update]

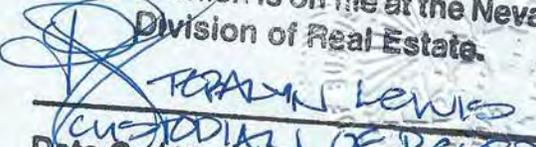
Field	Value	Field	Value
Department:	OMB - NOTICE OF SALE (NOS) PROCESS	Found issues:	
Worker:	Bonnie Schmidt	Resolution:	• OMB NOS - TRUSTEE DEED (PROPERTY FORECLOSED)

Starting Effective Date: 12/19/2012
 Ending Effective Date: 03/07/2014
 Date Closed: 03/07/2014

Resolution Notes:

Action Items [add]

Type	Assigned To	Activity	Due	Effective	Completed	Order Signed	Created	User
 NOS - 5 SOLD TO 3RD PARTY	OMB - NOTICE OF SALE (NOS) PROCESS, Anne Moore	03/07/2014	03/07/2014	03/07/2014	03/07/2014		03/13/2014	Anne Moore
Target: ESTATE OF MARGARET J PIASECKI THE Case Status: Status Changed To: NOS - CLOSED SOLD TO THIRD PARTY Comments: 89052								
 NOS - 1 SEND NOTIFICATION LETTER (NOTICE REC'D)	OMB - NOTICE OF SALE (NOS) PROCESS, BONNIE SCHMIDT	03/07/2014	03/07/2014	02/19/2014	02/19/2014		02/19/2014	Anne Moore
Target: ESTATE OF MARGARET J PIASECKI THE Case Status: Status Changed To: PENDING NOS DATE OF SALE Action Info: EFFECTIVE DATE OF NOS DEFAULT LIEN DATE ON NOS: 12/19/2012 FORECLOSURE DATE ON NOS: 03/07/2014 AMOUNT OF NOS: 4,723.62 APN ON NOS: 190-06-214-036 SALE AMOUNT: 100,100.00 Comments: 89052								

CERTIFIED
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 Date Certified: 4/12/14

Compliance View Screen [update]

Case	2012-1997	Date Created	07/10/2012	Audit Entry Items Documents Notes Disciplines Participants Add Discipline
Legacy Compliance	190-06-410-083	Date Received	07/09/2012	
Status	NOS - CLOSED SOLD TO THIRD PARTY	Date Reopened	12/04/2013	
Respondent ID	247073	How Received	LETTER	
Respondent	EUGENE SEEBACHER	Receiving Board	RED	
Address	<input checked="" type="radio"/> Public <input type="radio"/> Mail EUGENE SEEBACHER 2532 GRANDVILLE AVE HENDERSON, NV 89052	Receiving Profession		
Complainant ID	123186	Receiving Department	OMB - NOTICE OF SALE (NOS) PROCESS	
Complainant	SUN CITY ANTHEM COMMUNITY ASSOCIATION INC	Received By	Anne Moore	
Comments:	R62935	Priority	SOUTH	
		Alleged Issues	OMB NOS - NRS 116.31162, DELINQUENT ASSESSMENTS	
		Case Nature	Chapter 38	

- Resolution
- Action Items
- Participants

Resolution [update]

Field	Value	Field	Value
Department:	OMB - NOTICE OF SALE (NOS) PROCESS	Found Issues:	• OMB NOS - NRS 116.31162, DELINQUENT ASSESSMENTS
Worker:	Anne Moore	Resolution:	• OMB NOS - TRUSTEE DEED (PROPERTY FORECLOSED)

Starting Effective Date: 06/04/2010
 Ending Effective Date: 01/02/2014
 Date Closed: 01/02/2014

Resolution Notes:

Action Items [add]

Type	Assigned To	Activity	Due	Effective	Completed	Order Signed	Created	User
NOS - 5 SOLD TO 3RD PARTY	OMB - NOTICE OF SALE (NOS) PROCESS, Anne Moore		01/02/2014	01/02/2014	01/02/2014	01/02/2014	01/09/2014	Anne Moore
Target: EUGENE SEEBACHER Case Status: Status Changed To: NOS - CLOSED SOLD TO THIRD PARTY Comments: 89052								
NOS - 1 SEND NOTIFICATION LETTER (NOTICE REC'D)	OMB - NOTICE OF SALE (NOS) PROCESS, BONNIE SCHMIDT		01/02/2014	01/02/2014	12/04/2013	12/04/2013	12/04/2013	Anne Moore
Target: EUGENE SEEBACHER Correspondence: Letter: OMB NOS - FORECLOSURE NOTIFICATION LETTER.rtf (Preview Letter) Envelope: envelope.rtf Case Status: Status Changed To: PENDING NOS DATE OF SALE Action Info: EFFECTIVE DATE OF NOS 11/26/2013 DEFAULT LIEN DATE ON NOS 06/04/2010 FORECLOSURE DATE ON NOS 01/02/2014 AMOUNT OF NOS 8,680.50 APN ON NOS 190-06-410-083 SALE AMOUNT 25,500.00 Comments: 89052								
NOS - 4 TRUSTEE SALE CANCELLED	OMB - NOTICE OF SALE (NOS) PROCESS, Anne Moore		08/03/2012	08/03/2012	08/03/2012	08/03/2012	08/20/2012	Anne Moore
Target: EUGENE SEEBACHER Case Status: Status Changed To: NOS CLOSED								

CERTIFIED
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 Date Certified 4/12/13



Comments: 89052
 NOS - 1 SEND OMB - NOTICE OF SALE (NOS) 08/03/2012 08/03/2012 07/10/2012 07/10/2012
 NOTIFICATION LETTER PROCESS, Anne Moore

07/10/2012 Anne Moore

Target: EUGENE SEEBACHER
 Correspondence: Letter: OMB NOS - FORECLOSURE NOTIFICATION LETTER.rtf (Preview Letter)
 Envelope: envelope.rtf
 Case Status: Status Changed To: PENDING NOS DATE OF SALE
 Action Info: EFFECTIVE DATE OF NOS 07/06/2012
 DEFAULT LIEN DATE ON NOS 06/04/2010
 FORECLOSURE DATE ON NOS 08/03/2012
 AMOUNT OF NOS 5,801.31
 APN ON NOS 190-06-410-083
 Comments: 89052

CERTIFIED
 This is a true and correct copy of the original which is on file at the Nevada Division of Real Estate.
 [Signature]
 CUSTODIAN OF RECORDS
 Date Certified 4/12/12

Compliance View Screen [update]

Case	2014-659	Date Created	02/18/2014	 Audit Entry Items Documents Notes Disciplines Participants Add Discipline
Legacy	191-13-811-052	Date Received	02/13/2014	
Compliance Status	NOS CLOSED	How Received	LETTER	
Respondent ID	271957	Receiving Board	RED	
Respondent Address	ESTATE OF GORDON B HANSEN, THE <input checked="" type="radio"/> Public <input type="radio"/> Mail ESTATE OF GORDON B HANSEN, THE 2763 WHITE SAGE DR HENDERSON, NV 89052	Receiving Profession		
Complainant ID	123186	Receiving Department	OMB - NOTICE OF SALE (NOS) PROCESS	
Complainant	SUN CITY ANTHEM COMMUNITY ASSOCIATION INC	Received By	Bonnie Schmidt	
Comments:	R808634	Priority	SOUTH	
		Alleged Issues	OMB ADR - NRS 38 310(1)(a), DELINQUENT ASSESSMENTS	
		Case Nature	Chapter 38	

- Resolution
- Action Items
- Participants

Resolution [update]

Field	Value	Field	Value
Department:	OMB - NOTICE OF SALE (NOS) PROCESS	Found Issues:	
Worker:	Bonnie Schmidt	Resolution:	• OMB NOS - CANCELLED (OWNER RETAINED)

Starting Effective Date: 04/08/2013
 Ending Effective Date: 05/15/2014
 Date Closed: 05/15/2014

Resolution Notes:

Action Items [add]

Type	Assigned To	Activity	Due	Effective	Completed	Order Signed	Created	User
 NOS - 4 TRUSTEE SALE CANCELLED	OMB - NOTICE OF SALE (NOS) PROCESS, Anne Moore	05/15/2014	05/15/2014	05/15/2014	05/15/2014		06/02/2014	Anne Moore
Target: ESTATE OF GORDON B HANSEN, THE Case Status: Status Changed To: NOS CLOSED Comments: 89052								
 NOS - 1 SEND NOTIFICATION LETTER (NOTICE REC'D)	OMB - NOTICE OF SALE (NOS) PROCESS, BONNIE SCHMIDT	03/07/2014	03/07/2014	02/18/2014	02/18/2014		02/18/2014	BONNIE SCHMIDT
Target: ESTATE OF GORDON B HANSEN, THE Case Status: Status Changed To: PENDING NOS DATE OF SALE Action Info: EFFECTIVE DATE OF NOS 02/11/2014 DEFAULT LIEN DATE ON NOS 04/08/2013 FORECLOSURE DATE ON NOS 03/07/2014 AMOUNT OF NOS 5,081.45 APN ON NOS 191-13-811-052 Comments: 89052								

CERTIFIED
 This is a true and correct copy of the original which is on file at the Nevada Division of Real Estate.

Tobini Lewis
 CUSTODIAN OF RECORDS
 Date Certified 4/2/15

Compliance View Screen [update]

Case	2014-1357	Date Created	04/09/2014	Audit Entry Items Documents Notes Disciplines Participants Add Discipline	
Legacy Compliance	190-18-312-003	Date Received	04/08/2014		
Status	NOS - CLOSED SOLD TO THIRD PARTY	How Received	LETTER		
Respondent ID	273958	Receiving Board	RED		
Respondent	DEWEY D BROWN	Receiving Profession			
Address	<input checked="" type="radio"/> Public <input type="radio"/> Mail DEWEY D BROWN 2175 CLEARWATER LAKE DR HENDERSON, NV 89044	Receiving Department	OMB - NOTICE OF SALE (NOS) PROCESS		
Complainant ID	123186	Received By	Bonnie Schmidt		
Complainant	SUN CITY ANTHEM COMMUNITY ASSOCIATION INC	Priority	SOUTH		
Comments:	R79098		Alleged Issues		OMB ADR - NRS 38.310(1)(a), DELINQUENT ASSESSMENTS
		Case Nature	Chapter 38		

- Resolution
- Action Items
- Participants

Resolution [update]

Field	Value	Field	Value
Department:	OMB - NOTICE OF SALE (NOS) PROCESS	Found Issues:	
Worker:	Bonnie Schmidt	Resolution:	* OMB NOS - TRUSTEE DEED (PROPERTY FORECLOSED)

Starting Effective Date: 10/21/2013
 Ending Effective Date: 04/29/2014
 Date Closed: 04/29/2014

Resolution Notes:

Action Items [add]

Type	Assigned To	Activity	Due	Effective	Completed	Order Signed	Created	User
NOS - 5 SOLD TO 3RD PARTY	OMB - NOTICE OF SALE (NOS) PROCESS, Anne Moore		04/29/2014	04/29/2014	04/29/2014	04/29/2014	05/02/2014	Anne Moore
Target: DEWEY D BROWN								
Case Status: Status Changed To:		NOS - CLOSED SOLD TO THIRD PARTY						
Comments: 89044								
NOS - 1 SEND NOTIFICATION LETTER (NOTICE REC'D)	OMB - NOTICE OF SALE (NOS) PROCESS, BONNIE SCHMIDT		04/29/2014	04/29/2014	04/09/2014	04/09/2014	04/09/2014	Anne Moore
Target: DEWEY D BROWN								
Case Status: Status Changed To:		PENDING NOS DATE OF SALE						
Action Info: EFFECTIVE DATE OF NOS		04/03/2014						
DEFAULT LIEN DATE ON NOS		10/21/2013						
FORECLOSURE DATE ON NOS		04/29/2014						
AMOUNT OF NOS		7,560.48						
APN ON NOS		190-18-312-003						
SALE AMOUNT		45,100.00						
Comments: 89044								

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TERAH LEWIS
 CUSTODIAN OF RECORDS
 Date Certified 4/21/15

Compliance View Screen [update]

Case	2014-660	Date Created	02/18/2014	 Audit Entry Items Documents Notes Disciplines Participants Add Discipline
Legacy Compliance	190-18-812-053	Date Received	02/13/2014	
Status	NOS - CLOSED SOLD TO THIRD PARTY	How Received	LETTER	
Respondent ID	271959	Receiving Board	RED	
Respondent	MARYANN CAMILLERY	Receiving Profession		
Address	<input checked="" type="radio"/> Public <input type="radio"/> Mail MARYANN CAMILLERY 2260 ISLAND CITY DR HENDERSON, NV 89044	Receiving Department	OMB - NOTICE OF SALE (NOS) PROCESS	
Complainant ID	123186	Received By	Bonnie Schmidt	
Complainant	SUN CITY ANTHEM COMMUNITY ASSOCIATION INC	Priority	SOUTH	
Comments:	R804636		Alleged Issues OMB ADR - NRS 38.310(1)(a), DELINQUENT ASSESSMENTS Case Nature Chapter 38	

- Resolution
- Action Items
- Participants

Resolution [update]

Field	Value	Field	Value
Department:	OMB - NOTICE OF SALE (NOS) PROCESS	Found Issues:	
Worker:	Bonnie Schmidt	Resolution:	• OMB NOS - TRUSTEE DEED (PROPERTY FORECLOSED)

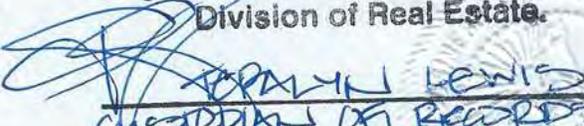
Starting Effective Date: 08/26/2013
 Ending Effective Date: 03/07/2014
 Date: 03/07/2014
 Date Closed: 03/07/2014

Resolution Notes:

Action Items [add]

Type	Assigned To	Activity	Due	Effective	Completed	Order Signed	Created	User
 NOS - 5 SOLD TO 3RD PARTY	OMB - NOTICE OF SALE (NOS) PROCESS, Anne Moore	03/07/2014	03/07/2014	03/07/2014	03/07/2014		03/13/2014	Anne Moore
Target: MARYANN CAMILLERY Case Status: Status Changed To: NOS - CLOSED SOLD TO THIRD PARTY Comments: 89044								
 NOS - 1 SEND NOTIFICATION LETTER (NOTICE REC'D)	OMB - NOTICE OF SALE (NOS) PROCESS, BONNIE SCHMIDT	03/07/2014	03/07/2014	02/18/2014	02/18/2014		02/18/2014	Anne Moore
Target: MARYANN CAMILLERY Case Status: Status Changed To: PENDING NOS DATE OF SALE Action Info: EFFECTIVE DATE OF NOS: 02/11/2014 DEFAULT LIEN DATE ON NOS: 08/26/2013 FORECLOSURE DATE ON NOS: 03/07/2014 AMOUNT OF NOS: 5,477.18 APN ON NOS: 190-18-812-053 SALE AMOUNT: 30,000.00 Comments: 89044								

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 Terahyn Lewis
 Clerk of Records
 Date Certified 4/2/14



Compliance View Screen [update]

Case	2014-304	Date Created	01/28/2014	Audit Entry Items Documents Notes Disciplines Participants Add Discipline
Legacy Compliance	191-12-210-030	Date Received	01/27/2014	
Status	NOS - CLOSED SOLD TO THIRD PARTY	How Received	LETTER	
Respondent ID	271188	Receiving Board	RED	
Respondent	ALEXA V BOURNE	Receiving Profession	OMB - NOTICE OF SALE	
Address	<input checked="" type="radio"/> Public <input type="radio"/> Mail ALEXA V BOURNE 2842 FOREST GROVE DR HENDERSON, NV 89052	Department	(NOS) PROCESS	
Complainant ID	123186	Received By	Bonnie Schmidt	
Complainant	SUN CITY ANTHEM COMMUNITY ASSOCIATION INC	Priority	SOUTH	
Comments:	R94671	Alleged Issues	OMB ADR - NRS 38.310(1)(a), DELINQUENT ASSESSMENTS	
		Case Nature	Chapter 38	

- Resolution
- Action Items
- Participants

Resolution [update]

Field	Value	Field	Value
Department:	OMB - NOTICE OF SALE (NOS) PROCESS	Found Issues:	
Worker:	Bonnie Schmidt	Resolution:	• OMB NOS - TRUSTEE DEED (PROPERTY FORECLOSED)

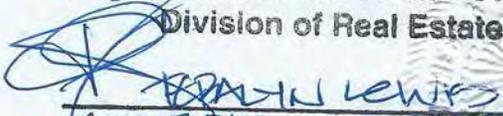
Starting Effective Date: 12/06/2011
 Ending Effective Date: 02/18/2014
 Date: 02/18/2014
 Date Closed: 02/18/2014

Resolution Notes:

Action Items [add]

Type	Assigned To	Activity	Due	Effective	Completed	Order Signed	Created	User
<input checked="" type="checkbox"/> NOS - 5 SOLD TO 3RD PARTY Target: ALEXA V BOURNE Case Status: Status Changed To: NOS - CLOSED SOLD TO THIRD PARTY Comments: 89052	OMB - NOTICE OF SALE (NOS) PROCESS, Anne Moore	02/18/2014	02/18/2014	02/18/2014	02/18/2014		02/24/2014	Anne Moore
<input checked="" type="checkbox"/> NOS - 1 SEND NOTIFICATION LETTER (NOTICE REC'D) Target: ALEXA V BOURNE Correspondence: Letter: OMB NOS - FORECLOSURE NOTIFICATION LETTER.rtf (Preview Letter) Envelope: envelope.rtf Case Status: Status Changed To: PENDING NOS DATE OF SALE Action Info: EFFECTIVE DATE OF NOS: 01/23/2014 DEFAULT LIEN DATE ON NOS: 12/06/2011 FORECLOSURE DATE ON NOS: 02/18/2014 AMOUNT OF NOS: 6,199.45 APN ON NOS: 191-12-210-030 SALE AMOUNT: 89,000.00 Comments: 89052	OMB - NOTICE OF SALE (NOS) PROCESS, BONNIE SCHMIDT	02/18/2014	02/18/2014	01/28/2014	01/28/2014		01/28/2014	Anne Moore

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 Brian Lewis
 Custodian of Records
 Date Certified: 4/2/15

Compliance View Screen [update]

Case	2014-307	Date Created	01/28/2014	 Audit Entry Items Documents Notes Disciplines Participants Add Discipline
Legacy Compliance	191-12-512-023	Date Received	01/27/2014	
Status	NOS - CLOSED SOLD TO THIRD PARTY	How Received	LETTER	
Respondent ID	271198	Receiving Board	RED	
Respondent	DANIEL D RAMAGE JR	Receiving Profession	OMB - NOTICE OF SALE	
Address	<input checked="" type="radio"/> Public <input type="radio"/> Mail DANIEL D RAMAGE JR 2721 EVENING SKY DR HENDERSON, NV 89052	Receiving Department	(NOS) PROCESS	
Complainant ID	123186	Received By	Bonnie Schmidt	
Complainant	SUN CITY ANTHEM COMMUNITY ASSOCIATION INC	Priority	SOUTH	
Comments:	R804647	Alleged Issues	OMB ADR - NRS 38.310(1)(a), DELINQUENT ASSESSMENTS	
		Case Nature	Chapter 38	

- Resolution
- Action Items
- Participants

Resolution Field	Value	Field	Value
Department:	OMB - NOTICE OF SALE (NOS) PROCESS	Found Issues:	
Worker:	Bonnie Schmidt	Resolution:	• OMB NOS - TRUSTEE DEED (PROPERTY FORECLOSED)

Starting Effective Date: 04/23/2013
 Ending Effective Date: 02/18/2014
 Date Closed: 02/18/2014

Resolution Notes:

Action Items [add]

Type	Assigned To	Activity	Due	Effective	Completed	Order Signed	Created	User
 NOS - 5 SOLD TO 3RD PARTY	OMB - NOTICE OF SALE (NOS) PROCESS, Anne Moore	02/18/2014	02/18/2014	02/18/2014	02/18/2014		02/24/2014	Anne Moore
Target: DANIEL D RAMAGE JR Case Status: Status Changed To: NOS - CLOSED SOLD TO THIRD PARTY Comments: 89052								
 NOS - 1 SEND NOTIFICATION LETTER (NOTICE REC'D)	OMB - NOTICE OF SALE (NOS) PROCESS, BONNIE SCHMIDT	02/18/2014	02/18/2014	01/28/2014	01/28/2014		01/28/2014	Anne Moore
Target: DANIEL D RAMAGE JR Correspondence: Letter: OMB NOS - FORECLOSURE NOTIFICATION LETTER.rtf (Preview Letter) Envelope: envelope.rtf Case Status: Status Changed To: PENDING NOS DATE OF SALE Action Info: EFFECTIVE DATE OF NOS: 01/23/2014 DEFAULT LIEN DATE ON NOS: 04/23/2013 FORECLOSURE DATE ON NOS: 02/18/2014 AMOUNT OF NOS: 5,320.65 APN ON NOS: 191-12-512-023 SALE AMOUNT: 40,000.00 Comments: 89052								

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[Signature]
DATE CERTIFIED 4/2/15

Compliance View Screen [update]

Case	2016-2849	Date Created	07/01/2016	Audit Entry Items Documents Notes Disciplines Participants Add Discipline	
Legacy Compliance	191-13-113-050	Date Received	06/16/2016		
Status	PENDING NOS DATE OF SALE	How Received	LETTER		
Respondent ID	301212	Receiving Board	RED		
Respondent	JANICE C GEORGE (*)	Receiving Profession	OMB - NOTICE OF SALE		
Address	<input checked="" type="radio"/> Public <input type="radio"/> Mail JANICE C GEORGE (*) 2078 WILDWOOD LAKE ST HENDERSON, NV 89052	Department	(NOS) PROCESS		
Complainant ID	123186	Received By	Marina Benn		
Complainant	SUN CITY ANTHEM COMMUNITY ASSOCIATION INC	Priority	SOUTH		
Comments:	TSN#40810		Alleged Issues		OMB NOS - NRS 116.31162, DELINQUENT ASSESSMENTS
		Case Nature	Chapter 38		

- Action Items
- Resolution
- Participants

Action Items [add]

Type	Assigned To	Activity	Due	Effective	Completed	Order Signed	Created	User
NOS - 1 SEND NOTIFICATION LETTER (NOTICE REC'D)	OMB - NOTICE OF SALE (NOS) PROCESS, Marina Benn		07/20/2016	07/20/2016	07/01/2016	07/01/2016	07/01/2016	Marina Benn
	Target: JANICE C GEORGE (*)							
	Case Status: Status Changed To:	PENDING NOS DATE OF SALE						
	Action Info: EFFECTIVE DATE OF NOS	06/16/2016						
	DEFAULT LIEN DATE ON NOS	08/20/2015						
	FORECLOSURE DATE ON NOS	07/20/2016						
	AMOUNT OF NOS	3,417.71						
	APN ON NOS	191-13-113-050						
	Comments: 89052							

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TORALYN LEWIS
 CUSTODIAN OF RECORDS
 Date Certified 4/24/18

Compliance View Screen [update]

Case	2015-3148	Date Created	10/27/2015	Audit Entry Items Documents Notes Disciplines Participants Add Discipline
Legacy Compliance	191-13-411-023	Date Received	09/30/2015	
Status	NOS - CLOSED SOLD TO THIRD PARTY	How Received	LETTER	
Respondent ID	292367	Receiving Board	RED	
Respondent	KENT H STACEY	Receiving Profession	OMB - NOTICE OF SALE (NOS) PROCESS	
Address	<input checked="" type="radio"/> Public <input type="radio"/> Mail KENT H STACEY 2273 GARDEN CITY AVE HENDERSON, NV 89052	Received By	Bonnie Schmidt	
Complainant ID	123186	Priority	SOUTH	
Complainant	SUN CITY ANTHEM COMMUNITY ASSOCIATION INC	Alleged Issues	OMB ADR - NRS 38.310(1)(a), DELINQUENT ASSESSMENTS	
Comments: DEED SALE PREV RECORDED 1-25-16		Case Nature	Chapter 38	
TSN 40487				

- Resolution
- Action Items
- Participants

Resolution [update]

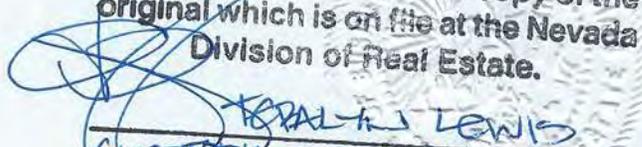
Field	Value	Field	Value
Department:	OMB - NOTICE OF SALE (NOS) PROCESS	Found Issues:	
Worker:	Bonnie Schmidt	Resolution:	

Starting Effective Date:
 Ending Effective Date:
 Date:
 Date Closed: 01/06/2016

Resolution Notes:

Action Items [add]

Type	Assigned To	Activity	Due	Effective	Completed	Order Signed	Created	User
NOS - 5 SOLD TO 3RD PARTY	OMB - NOTICE OF SALE (NOS) PROCESS, Reneece Jackson	Target: KENT H STACEY Case Status: Status Changed To: NOS - CLOSED SOLD TO THIRD PARTY Comments: 89052 - sold to Vegas Deals LLC on 01-06-16 for \$6500.00	01/06/2016	01/06/2016	01/08/2016	01/08/2016	01/25/2016	Reneece Jackson
NOS - 1 SEND NOTIFICATION LETTER (NOTICE REC'D)	OMB - NOTICE OF SALE (NOS) PROCESS, BONNIE SCHMIDT	Target: KENT H STACEY Case Status: Status Changed To: PENDING NOS DATE OF SALE Action Info: EFFECTIVE DATE OF NOS 09/30/2015 DEFAULT LIEN DATE ON NOS 01/09/2015 FORECLOSURE DATE ON NOS 10/28/2015 AMOUNT OF NOS 5,106.56 APN ON NOS 191-13-411-023 SALE AMOUNT 6,500.00 Comments: 89052	10/28/2015	10/28/2015	10/27/2015	10/27/2015	10/27/2015	Reneece Jackson

CERTIFIED
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 Date Certified 11/21/18

Compliance View Screen [update]

Case	2013-4157	Date Created	12/23/2013	 Audit Entry Items Documents Notes Disciplines Participants Add Discipline
Legacy	124-29-314-081	Date Received	12/20/2013	
Compliance		Date Reopened	06/10/2014	
Status	NOS - CLOSED SOLD TO THIRD PARTY	How Received	LETTER	
Respondent ID	270074	Receiving Board	RED	
Respondent	IRMA MENDEZ	Receiving Profession		
Address	<input checked="" type="radio"/> Public <input type="radio"/> Mail IRMA MENDEZ 3416 CASA ALTO AVE N LAS VEGAS, NV 89031	Receiving Department	OMB - NOTICE OF SALE (NOS) PROCESS	
Complainant ID	41955	Received By	Bonnie Schmidt	
Complainant	FIESTA DEL NORTE HOMEOWNERS ASSOCIATION	Priority	SOUTH	
Comments:	TSN 34539			

- Resolution
- Action Items
- Participants

Resolution [update]

Field	Value	Field	Value
Department:	OMB - NOTICE OF SALE (NOS) PROCESS	Found Issues:	
Worker:	Bonnie Schmidt	Resolution:	• OMB NOS - TRUSTEE DEED (PROPERTY FORECLOSED)

Starting Effective Date: 03/13/2013
 Ending Effective Date: 02/27/2014
 Date Closed: 02/27/2014

Resolution Notes:

Action Items [add]

Type	Assigned To	Activity	Due	Effective	Completed	Order Signed	Created	User
 NOS - 5 SOLD TO 3RD PARTY	OMB - NOTICE OF SALE (NOS) PROCESS, Anne Moore	02/27/2014	02/27/2014	02/27/2014	02/27/2014		06/10/2014	Anne Moore
Target: IRMA MENDEZ Case Status: Status Changed To: NOS - CLOSED SOLD TO THIRD PARTY Comments: 89031								
 NOS - 1 SEND NOTIFICATION LETTER (NOTICE REC'D)	OMB - NOTICE OF SALE (NOS) PROCESS, BONNIE SCHMIDT	01/22/2014	01/22/2014	12/23/2013	12/23/2013		12/23/2013	Anne Moore
Target: IRMA MENDEZ Correspondence: Letter: OMB NOS - FORECLOSURE NOTIFICATION LETTER.rtf (Preview Letter) Envelope: envelope.rtf Case Status: Status Changed To: PENDING NOS DATE OF SALE Action Info: EFFECTIVE DATE OF NOS 12/08/2013 DEFAULT LIEN DATE ON NOS 03/13/2013 FORECLOSURE DATE ON NOS 01/22/2014 AMOUNT OF NOS 3,529.97 APN ON NOS 124-29-314-081 SALE AMOUNT 20,600.00 Comments: 89031								

CERTIFIED
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[Signature]
CRISTINA LEWIS
 CUSTODIAN OF RECORDS
 Date Certified 4/12/13

Compliance View Screen [update]

Case	2013-3869	Date Created	12/02/2013	Audit Entry Items Documents Notes Disciplines Participants Add Discipline
Legacy	190-17-310-002	Date Received	11/27/2013	
Compliance Status	NOS - CLOSED SOLD TO THIRD PARTY	How Received	LETTER	
Respondent ID	269450	Receiving Board	RED	
Respondent	PATRICIA E EVANS	Receiving Profession		
Address	<input checked="" type="radio"/> Public <input type="radio"/> Mail PATRICIA E EVANS 2227 SHADOW CANYON DRIVE HENDERSON, NV 89052	Receiving Department	OMB - NOTICE OF SALE (NOS) PROCESS	
Complainant ID	123186	Received By	Bonnie Schmidt	
Complainant	SUN CITY ANTHEM COMMUNITY ASSOCIATION INC	Priority	SOUTH	
Comments:	R62960	Alleged Issues	OMB ADR - NRS 38.310(1)(a), DELINQUENT ASSESSMENTS	
		Case Nature	Chapter 38	

- Resolution
- Action Items
- Participants

Resolution [update]

Field	Value	Field	Value
Department:	OMB - NOTICE OF SALE (NOS) PROCESS	Found Issues:	• OMB NOS - NRS 116.31162, DELINQUENT ASSESSMENTS
Worker:	Bonnie Schmidt	Resolution:	• OMB NOS - TRUSTEE DEED (PROPERTY FORECLOSED)

Starting Effective Date: 06/24/2010
 Ending Effective Date: 01/02/2014
 Date Closed: 01/02/2014

Resolution Notes:

Action Items [add]

Type	Assigned To	Activity	Due	Effective	Completed	Order Signed	Created	User
NOS - 5 SOLD TO 3RD PARTY	OMB - NOTICE OF SALE (NOS) PROCESS, Anne Moore	01/02/2014	01/02/2014	01/02/2014	01/02/2014		01/10/2014	Anne Moore
	Target: PATRICIA E EVANS							
	Case Status: Status Changed To:	NOS - CLOSED SOLD TO THIRD PARTY						
	Comments: 89052							
NOS - 1 SEND NOTIFICATION LETTER (NOTICE REC'D)	OMB - NOTICE OF SALE (NOS) PROCESS, BONNIE SCHMIDT	01/02/2014	01/02/2014	12/02/2013	12/02/2013		12/02/2013	Anne Moore
	Target: PATRICIA E EVANS							
	Correspondence: Letter: OMB NOS - FORECLOSURE NOTIFICATION LETTER.rtf (Preview Letter)							
	Envelope: envelope.rtf							
	Case Status: Status Changed To:	PENDING NOS DATE OF SALE						
	Action Info: EFFECTIVE DATE OF NOS	11/26/2013						
	DEFAULT LIEN DATE ON NOS	06/24/2010						
	FORECLOSURE DATE ON NOS	01/02/2014						
	AMOUNT OF NOS	8,005.16						
	APN ON NOS	190-17-310-002						
	SALE AMOUNT	35,000.00						
	Comments: 89044							

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[Signature]
 TERRY L. LEWIS
 CLERK OF RECORDS
 Date Certified: 4/2/13



Nona Tobin <nonatobin@gmail.com>

Request to review records

1 message

Nona Tobin <nonatobin@gmail.com>

Tue, May 17, 2016 at 6:26 PM

To: TERALYN THOMPSON <TLTHOMPSON@red.nv.gov>

I would like to set up an appointment to come and see all documents that are in your office's possession regarding the property at:

2763 White Sage Drive
Henderson NV 89052

This property was sold on August 15, 2014 at a foreclosure sale for delinquent HOA dues by Red Rock Financial Services.

Thanks.

Nona Tobin
(702) 465-2199

TOBIN. 4399



Nona Tobin <nonatobin@gmail.com>

RE: Request to review records

1 message

Nona Tobin <nonatobin@gmail.com>
To: TERALYN THOMPSON <TLTHOMPSON@red.nv.gov>

Mon, May 23, 2016 at 12:40 PM

APN 191-13-811-052
2763 White Sage Dr. Henderson 89052

Gordon B. Hansen transferred title to the Gordon B. Hansen Trust on 8/27/2008

On May 23, 2016 3:26 PM, "TERALYN THOMPSON" <TLTHOMPSON@red.nv.gov> wrote:

Good afternoon,

In order for the Real Estate Division to search for this specific property I would need you to provide me with the assessor parcel number for the property and the name of the owner of the property at the time of foreclosure. Thank you.

Teralyn Thompson
Administration Section Manager
State of Nevada Department of Business and Industry
Real Estate Division
2501 E. Sahara Avenue, Suite 303
Las Vegas, Nevada 89104
[702-486-4036](tel:702-486-4036)
Fax: [702-486-4067](tel:702-486-4067)
tlthompson@red.nv.gov

From: Nona Tobin [mailto:nonatobin@gmail.com]
Sent: Tuesday, May 17, 2016 9:27 PM
To: TERALYN THOMPSON
Subject: Request to review records

I would like to set up an appointment to come and see all documents that are in your office's possession regarding the property at:

2763 White Sage Drive
Henderson NV 89052

TOBIN. 4400

This property was sold on August 15, 2014 at a foreclosure sale for delinquent HOA dues by Red Rock Financial Services.

Thanks.

Nona Tobin

[\(702\) 465-2199](tel:(702)465-2199)

RE: Request to review records

1 message

TERALYN THOMPSON <TLTHOMPSON@red.nv.gov> Thu, May 26, 2016 at 1:44 PM
To: Nona Tobin <nonatobin@gmail.com>

Good afternoon,

I've attached the only public records that the Division has in its possession regarding the foreclosure sales of APN 191-16-811-052. The attached document is a print screen from the Division's database and is not available for your to review in person. Please contact me if you have questions regarding your request. Thank you.

Have a great day,

Teralyn Thompson

Administration Section Manager

State of Nevada Department of Business and Industry

Real Estate Division

2501 E. Sahara Avenue, Suite 303

Las Vegas, Nevada 89104

702-486-4036

Fax: 702-486-4067

tlthompson@red.nv.gov

From: Nona Tobin [mailto:nonatobin@gmail.com]

Sent: Monday, May 23, 2016 3:41 PM

To: TERALYN THOMPSON

Subject: RE: Request to review records

TOBIN. 4402

APN 191-13-811-052
2763 White Sage Dr. Henderson 89052

Gordon B. Hansen transferred title to the Gordon B. Hansen Trust on 8/27/2008

On May 23, 2016 3:26 PM, "TERALYN THOMPSON"
<TLTHOMPSON@red.nv.gov> wrote:

Good afternoon,

In order for the Real Estate Division to search for this specific property I would need you to provide me with the assessor parcel number for the property and the name of the owner of the property at the time of foreclosure. Thank you.

Teralyn Thompson

Administration Section Manager

State of Nevada Department of Business and Industry

Real Estate Division

2501 E. Sahara Avenue, Suite 303

Las Vegas, Nevada 89104

[702-486-4036](tel:702-486-4036)

Fax: [702-486-4067](tel:702-486-4067)

tlthompson@red.nv.gov

From: Nona Tobin [<mailto:nonatobin@gmail.com>]

Sent: Tuesday, May 17, 2016 9:27 PM

To: TERALYN THOMPSON

Subject: Request to review records

I would like to set up an appointment to come and see all documents that are in your office's possession regarding the property at:

TOBIN. 4403

2763 White Sage Drive

Henderson NV 89052

This property was sold on August 15, 2014 at a foreclosure sale for delinquent HOA dues by Red Rock Financial Services.

Thanks.

Nona Tobin

(702) 465-2199

 **APN 191-13-811-052.pdf**
28K

Compliance View Screen [update]

Case	2014-659	Date Created	02/18/2014	 Audit Entry Items Documents Notes Disciplines Participants Add Discipline
Legacy Compliance Status	191-13-811-052 NOS CLOSED	Date Received	02/13/2014	
		How Received	LETTER	
		Receiving Board	RED	
Respondent ID	271957	Receiving Profession		
Respondent Address	ESTATE OF GORDON B HANSEN, THE <input checked="" type="radio"/> Public <input type="radio"/> Mail ESTATE OF GORDON B HANSEN, THE 2763 WHITE SAGE DR HENDERSON, NV 89052	Receiving Department	OMB - NOTICE OF SALE (NOS) PROCESS	
		Received By	Bonnie Schmidt	
		Priority	SOUTH	
		Alleged Issues	OMB ADR - NRS 38.310(1)(a), DELINQUENT ASSESSMENTS	
		Case Nature	Chapter 38	
Complainant ID	123186			
Complainant	SUN CITY ANTHEM COMMUNITY ASSOCIATION INC			

Comments: R808634

- Resolution
- Action Items
- Participants

Resolution [update]

Field	Value	Field	Value
Department:	OMB - NOTICE OF SALE (NOS) PROCESS	Found Issues:	
Worker:	Bonnie Schmidt	Resolution:	• OMB NOS - CANCELLED (OWNER RETAINED)

Starting Effective Date: 04/08/2013
 Ending Effective Date: 05/15/2014
 Date Closed: 05/15/2014

Resolution Notes:

Action Items [add]

Type	Assigned To	Activity	Due	Effective	Completed	Order Signed	Created	User
 NOS - 4 TRUSTEE SALE CANCELLED	OMB - NOTICE OF SALE (NOS) PROCESS, Anne Moore		05/15/2014	05/15/2014	05/15/2014		06/02/2014	Anne Moore
	Target: ESTATE OF GORDON B HANSEN, THE							
	Case Status: Status Changed To: NOS CLOSED							
	Comments: 89052							
 NOS - 1 SEND NOTIFICATION LETTER (NOTICE REC'D)	OMB - NOTICE OF SALE (NOS) PROCESS, BONNIE SCHMIDT		03/07/2014	03/07/2014	02/18/2014		02/18/2014	BONNIE SCHMIDT
	Target: ESTATE OF GORDON B HANSEN, THE							
	Case Status: Status Changed To: PENDING NOS DATE OF SALE							
	Action Info: EFFECTIVE DATE OF NOS		02/11/2014					
	DEFAULT LIEN DATE ON NOS		04/08/2013					
	FORECLOSURE DATE ON NOS		03/07/2014					
	AMOUNT OF NOS		5,081.45					
	APN ON NOS		191-13-811-052					
	Comments: 89052							

EXHIBIT C

STEVEN SCOW UNLAWFULLY RETAINED THE PROCEEDS OF OTHER HOAS' SALES AFTER RED ROCK INSTRUCTED HIM TO REMIT CHECKS TO COURT FOR INTERPLEADER IN 2014.

Implicated NRPC provisions

NRPC 3.1 (meritorious claims and contentions) (interpleader seven years late)

NRPC 3.2 (expediting litigation) (82294 and 80111 as examples)

NRPC 3.3 Candor to the tribunal (a) (3) (offer false evidence) (b) (cover up client's crimes);

NRCP 4.1 (truthfulness in statements to others); (a) (false statement of fact); (b) (fail to disclose a material fact);

Implicated ABA Standard for Imposing Lawyer Sanctions

6.1 False statements, Fraud, and Misrepresentations

6.11 Disbarment is generally appropriate when a lawyer, with the intent to deceive the court, makes a false statement, submits a false document, or improperly withholds material information, and causes serious or potentially serious injury to a party, or causes a significant or potentially significant adverse effect on the legal proceeding.

EXHIBIT C

EXHIBIT C

LINKED TABLE OF CONTENTS OF EXHIBIT C

[RRFS 047](#) is Red Rock's 8/28/14 instruction to Steven Scow to remit the checks for #2 - #6 to the court for interpleader.

1. 34 Innisbrook Ave. (Spanish Trail) (\$1,168,855.05) (appeal 80111) ([RRFS 001 from A-14-71061-C](#))
2. 677 Principle Point Ave, Henderson, N V 89102 (\$14,296)
3. 623 Port Talbot Ave, Las Vegas, NV 89178 (\$1,032.26)
4. 10085 Mystic Dance St, Las Vegas, NV 89183 (\$14,422.90)
5. 654 Loughton St, Las Vegas, NV 89178 (\$18,614.21)
6. 6982 Mirkwood Ave, Las Vegas, NV 89178 (\$54,697.13)

NOTE THE SAME ACCOUNT IS USED FOR ALL CHECKS RED ROCK MADE OUT TO THE COURT. STEVEN SCOW NEVER DISCLOSED THE "ATTORNEY TRUST FUND" WHERE HE IS ALLEGEDLY HOLDING THESE UNREMITTED FUNDS.



34 Innisbrook Avenue Excess Funds

⑈050438⑈ ⑆121201694⑆ 153751166148⑈



2763 White Sage Drive Excess Funds

⑈049909⑈ ⑆121201694⑆ 153751166148⑈



Memorandum

To: Koch & Scow – Steve Scow
From: Christie Marling
Date: August 28, 2014
Subject: Foreclosure Excess Funds

Enclosed you will find the below listed checks made out to Clark County District Court as well as the Title Report. Please have these excess funds interpleaded in regards to the below properties:

677 Principle Point Ave, Henderson, N V89102
Foreclosure Date: 08/14/2014
Check 49916, \$14,296.10

623 Port Talbot Ave, Las Vegas, NV 89178
Foreclosure Date: 08/14/2014
Check 49915, \$1,032.26

10085 Mystic Dance St, Las Vegas, NV 89183
Foreclosure Date: 08/14/2014
Check 49913, \$14,422.90

2763 White Sage Dr, Henderson, NV 89052
Foreclosure Date: 08/15/2014
Check 49909, \$57,282.32

654 Loughton St, Las Vegas, NV 89178
Foreclosure Date: 08/14/2014
Check 49894, \$18,614.21

6982 Mirkwood Ave, Las Vegas, NV 89178
Foreclosure Date: 8/20/2014
Check 49926, \$54,697.13

Should you have any questions please contact Christie Marling at 702.483.2996 or via email at cmarling@rrfs.com.

Thank you,

Christie Marling
Red Rock Financial Services

Red Rock Financial Services
Trust Account
 4775 W. Teco Avenue, Suite 140
 Las Vegas, NV 89118
 (702) 932-6887

usbank
 Five Star Service Guaranteed
 www.usbank.com
 94-0169/1212

50438

11/10/2014

PAY TO THE
 ORDER OF Clark County District Court

\$**1,168,865.05

One Million One Hundred Sixty-Eight Thousand Eight Hundred Sixty-Five and 05/100***** DOLLARS

Clark County District Court



MEMO

34 Innisbrook Avenue Excess Funds

⑈050438⑈ ⑆121201694⑆ 153751166148⑈

Red Rock Financial Services/Trust Account

50438

Clark County District Court

11/10/2014

Date	Type	Reference	Original Amt.	Balance Due	Discount	Payment
11/10/2014	Bill	R74507	1,168,865.05	1,168,865.05		1,168,865.05
					Check Amount	1,168,865.05

Trust Account - NV 34 Innisbrook Avenue Excess Funds 1,168,865.05

Red Rock Financial Services/Trust Account

50438

Clark County District Court

11/10/2014

Date	Type	Reference	Original Amt.	Balance Due	Discount	Payment
11/10/2014	Bill	R74507	1,168,865.05	1,168,865.05		1,168,865.05
					Check Amount	1,168,865.05

Trust Account - NV 34 Innisbrook Avenue Excess Funds 1,168,865.05

RRFS000001

TOBIN. 4409

EXHIBIT D

Steven Scow failed to produce requested documents in discovery that contained inculpatory evidence

Implicated NRPC provisions

NRPC 3.4. Fairness to Opposing Party and Counsel.(a) (conceal a document or other material having potential evidentiary value.)

NRCP 4.1 (truthfulness in statements to others); (a) (false statement of fact); (b) (fail to disclose a material fact);

Implicated ABA Standard for Imposing Lawyer Sanctions

6.1 False statements, Fraud, and Misrepresentations

6.11 Disbarment is generally appropriate when a lawyer, with the intent to deceive the court, makes a false statement, submits a false document, or improperly withholds material information, and causes serious or potentially serious injury to a party, or causes a significant or potentially significant adverse effect on the legal proceeding.

EXHIBIT D

1
2 **ITEMS TO BE PRODUCED**

3 You are required to bring with you at the time of your deposition the items set forth
4 below:

5 1. Your entire file related to the real property located at 2763 White Sage Drive,
6 Henderson, Nevada, your account number 808634.

7 2. All communications regarding any aspect of collection activity concerning 2763
8 White Sage Drive (RRFS collection account 808634), including, but not limited to,

9 a. legally-required notices

10 b. "courtesy" notices

11 c. the schedule of collection fees that conforms to NRS 116.310313(1)
12 collection rate maximum set by the CIC Commission

13 d. Notice of the owner's right to a hearing and an appeal to the Board and the
14 procedures for requesting an appeal

15 e. offers of a payment plan

16 f. rejection of a payment plan

17 g. quarterly statements defining the amount of assessments due, the amount
18 paid, and the amount in arrears, late fees, and interest due

19 h. any statement of default specifying the amount applicable to assessments
20 versus other amounts.

21 3. All proofs of service with return receipt requested, and any signatures collected,
22 indicating receipt, for any communications regarding any aspect of collections, that RRFS,
23 and/or either of its parent companies, RMI or FSR, claim were sent to the owner's address of
24 record, 2664 Olivia Heights Ave. regarding 2763 White Sage Drive, (RRFS collection account
25 808634).

26 4. The NRS 649 debt collection licenses of RMI Management, LLC dba Red Rock
27 Financial Services from the period of 2006 – 2014 when RMI was under contract as the SCA
28 managing agent and Red Rock was the debt collector.

1 5. The NRS 649 debt collection licenses of FirstService Residential, LLC dba Red
2 Rock Financial Services.

3 6. All Fictitious Name Certificates involving any of these parties – FirstService
4 Residential, Red Rock Financial Services, and/or RMI Management, LLC.

5 7. Any and all, debt collection agreements, including any, and all, amendments,
6 between SCA and

7 a. Red Rock Financial Services, a Partnership, EIN 88-0358132 or

8 b. “Red Rock Financial Services, LLC” or

9 c. “Red Rock Financial Services, a FirstService Residential Company”

10 d. “Red Rock Financial Services, a division of RMI Management, LLC”

11 e. “Red Rock Financial Services”, no specified entity or affiliation.

12 **1. The Red Rock file produced was incomplete, e.g. 3/28/14 payoff**
13 **demand and ledger, 4/27/12 debt collection contract, 5/15/14 letter to**
14 **Ombudsman, the quarterly delinquency report mandated by SCA**
15 **bylaws 3.21(f)(v); and what was provided was inaccurate and**
16 **sometimes blatantly falsified.**

17 **2. All were not provided, communications with Nationstar re 5/28/14**
18 **\$1100 offer; emails to FSR CAM regarding the sale; how the account**
19 **was sent from FSR to RRFs on 9/17/12; communications regarding**
20 **cancelling the 10/8/12 hearing; communications with RRFs’s California**
21 **office or with ForeclosureRadar.com or directly with Thomas Lucas;**
22 **communications who showed who authorized the multiple**
23 **postponements; communications with the Board; alleged**
24 **communications with the listing agent Leidy where he allegedly**
25 **requested “thousands of dollars in waivers”.**

26 **3. Proofs of service were deliberately duplicated and misrepresented to**
27 **create the deception that notices were sent that weren’t. There were no**
28 **proofs of service for any notices Tobin disputed.**

4. RMI dba RRFs’s NRS 649 debt collection license wasn’t provided.

5. FSRI dba RRFs’s NRS 649 debt collection license wasn’t provided.

6. No Fictitious Name Certificates were provided.

7. No debt collection contracts with SCA were provided.



March 28, 2014

Concealed by RRFS, SCA and NSM in discovery

Chicago Title

Attn: Rheanna Vasselle

Via Email: rheanna.flores@ctt.com

Allows the false impression that there was no sale pending when the surprise HOA sale was held.

Help cover up that RRFS rejected NSM's SCA 302 \$1100 offer

Re: 2763 White Sage Dr, Henderson, NV 89052

Sun City Anthem Community Association / R808634

Escrow Number: 14025123-AR

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

In response to your request for payoff figures for the above referenced account, the following accounting ledger is a breakdown for the payoff request.

The current balance is \$4,962.64. This demand and its balance due will expire on 4/22/14. You MUST request an update as this balance will only be valid through the date above. Payment received after the expiration date may not be accepted if the balance has changed. Failure to remit the balance by the expiration date may result in the continuation of the collection process at an additional cost. Check(s) should be made payable to Red Rock Financial Services and mailed to the address below.

Sun City Anthem Community Association and/or the management company's set up fees, as well as other fees and costs that are due at closing, if any, such as future assessments, are not included. You must contact FirstService Residential, LLC Nevada directly at www.fsresidential.com to request their resale package for those additional amounts prior to closing.

If you have any questions, please contact our office at 702-932-6887.

Regards,

Red Rock Financial Services

Request for Taxpayer Identification Number and Certification

**Give Form to the
requester. Do not
send to the IRS.**

Print or type See Specific Instructions on page 2.	Name (as shown on your income tax return) FirstService Residential, Nevada, LLC	
	Business name/disregarded entity name, if different from above DBA Red Rock Financial Services	
	Check appropriate box for federal tax classification: <input type="checkbox"/> Individual/sole proprietor <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶ _____ <input type="checkbox"/> Other (see instructions) ▶ _____	Exemptions (see instructions): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____
	Address (number, street, and apt. or suite no.) 4775 W. Teco Avenue, Suite #140	Requester's name and address (optional)
City, state, and ZIP code Las Vegas, Nevada 89118		
List account number(s) here (optional)		

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on the "Name" line to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Note. If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

Social security number								
				-			-	

Employer identification number									
8	8	-	0	3	5	8	1	3	2

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. citizen or other U.S. person (defined below), and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions on page 3.

Sign Here	Signature of U.S. person ▶ <i>Kimberlee Hubley</i>	Date ▶
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General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. The IRS has created a page on IRS.gov for information about Form W-9, at www.irs.gov/w9. Information about any future developments affecting Form W-9 (such as legislation enacted after we release it) will be posted on that page.

Purpose of Form

A person who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, payments made to you in settlement of payment card and third party network transactions, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the

withholding tax on foreign partners' share of effectively connected income, and

4. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct.

Note. If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- An estate (other than a foreign estate), or
- A domestic trust (as defined in Regulations section 301.7701-7).

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax under section 1446 on any foreign partners' share of effectively connected taxable income from such business. Further, in certain cases where a Form W-9 has not been received, the rules under section 1446 require a partnership to presume that a partner is a foreign person, and pay the section 1446 withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid section 1446 withholding on your share of partnership income.



Red Rock Financial Services
Accounting Ledger
 Information as of: March 28, 2014

Account Number: 808634
Association: Sun City Anthem Community Association
Property Address: 2763 White Sage Dr, Henderson, NV 89052
Ledger Balance: \$4,962.64
Homeowner(s): The Gordon B. Hansen Trust, dated August 22, 2008;The Gordon B. Hansen Trust, dated August 22, 2008;SUN CITY ANTHEM COMMUNITY ASSOCIATION, INC. ;WESTERN THRIFT & LOAN;MERS ;BANK OF AMERICA, N.A. ;WELLS FARGO BANK, N.A. ;State of Nevada Ombudsman for Common-Interest Communities;REPUBLIC SERVICES

Posting	Description	Amount	Balance	Pmt Ref	Memo
1/1/2006	Quarterly Assessment	\$235.00	\$235.00		Conversion
2/1/2006	Association Mgmt Payment	(\$235.00)	\$0.00		Conversion
4/1/2006	Quarterly Assessment	\$235.00	\$235.00		Billing
4/18/2006	Association Mgmt Payment	(\$235.00)	\$0.00		Batch Adjustment
7/1/2006	Quarterly Assessment	\$235.00	\$235.00		Billing
7/12/2006	Association Mgmt Payment	(\$235.00)	\$0.00		Batch Adjustment
10/1/2006	Quarterly Assessment	\$235.00	\$235.00		Billing
10/26/2006	Association Mgmt Payment	(\$235.00)	\$0.00		Batch Adjustment
1/1/2007	Quarterly Assessment	\$235.00	\$235.00		Billing
1/11/2007	Association Mgmt Payment	(\$235.00)	\$0.00		Batch Adjustment
3/8/2007	Association Mgmt Payment	(\$235.00)	(\$235.00)		Batch Adjustment
4/1/2007	Quarterly Assessment	\$235.00	\$0.00		Billing
6/8/2007	Association Mgmt Payment	(\$235.00)	(\$235.00)		Batch Adjustment
7/1/2007	Quarterly Assessment	\$235.00	\$0.00		Billing
10/1/2007	Sun City Anthem QT Assmt	\$235.00	\$235.00		Sun City Anthem
10/11/2007	Association Mgmt Payment	(\$235.00)	\$0.00	1873	Quarterly Assessment Receipt Processing
1/1/2008	Sun City Anthem QT Assmt	\$275.00	\$275.00		Sun City Anthem
1/11/2008	Association Mgmt Payment	(\$275.00)	\$0.00	6761	Quarterly Assessment Receipt Processing
3/1/2008	Special Assessment	(\$81.32)	(\$81.32)		Reverse Fence Painting
3/1/2008	Special Assessment	\$81.32	\$0.00		Fence Painting
4/1/2008	Sun City Anthem QT Assmt	\$275.00	\$275.00		Sun City Anthem QT
4/8/2008	Association Mgmt Payment	(\$275.00)	\$0.00	3313	Assmt Receipt Processing
6/1/2008	Unit Repair	\$81.32	\$81.32		Fence Painting
6/25/2008	Association Mgmt Payment	(\$81.32)	\$0.00	2044	Receipt Processing
7/1/2008	Sun City Anthem QT Assmt	\$275.00	\$275.00		Sun City Anthem QT
7/11/2008	Association Mgmt Payment	(\$275.00)	\$0.00	6578	Assmt Receipt Processing
9/25/2008	Association Mgmt Payment	(\$175.00)	(\$175.00)	02057	Lockbox Payment



Red Rock Financial Services
Accounting Ledger
 Information as of: March 28, 2014

Account Number: 808634
Association: Sun City Anthem Community Association
Property Address: 2763 White Sage Dr, Henderson, NV 89052
Ledger Balance: \$4,962.64
Homeowner(s): The Gordon B. Hansen Trust, dated August 22, 2008;The Gordon B. Hansen Trust, dated August 22, 2008;SUN CITY ANTHEM COMMUNITY ASSOCIATION, INC. ;WESTERN THRIFT & LOAN;MERS ;BANK OF AMERICA, N.A. ;WELLS FARGO BANK, N.A. ;State of Nevada Ombudsman for Common-Interest Communities;REPUBLIC SERVICES

Posting	Description	Amount	Balance	Pmt Ref	Memo
10/1/2008	Sun City Anthem QT Assmt	\$175.00	\$0.00		Sun City Anthem QT Assmt
12/31/2008	Association Mgmt Payment	(\$240.00)	(\$240.00)	02074	Lockbox Payment
1/1/2009	Sun City Anthem QT Assmt	\$240.00	\$0.00		Sun City Anthem QT Assmt
4/1/2009	Sun City Anthem QT Assmt	\$240.00	\$240.00		Sun City Anthem QT Assmt
4/7/2009	Association Mgmt Payment	(\$240.00)	\$0.00	02090	Lockbox Payment
7/1/2009	Sun City Anthem QT Assmt	\$240.00	\$240.00		Sun City Anthem QT Assmt
7/13/2009	Association Mgmt Payment	(\$240.00)	\$0.00	23791	Lockbox Payment
10/9/2009	Association Mgmt Payment	(\$240.00)	(\$240.00)	97004	Lockbox Payment
1/1/2010	Sun City Anthem QT Assmt	\$240.00	\$0.00		Sun City Anthem QT Assmt
1/25/2010	Association Mgmt Payment	(\$240.00)	(\$240.00)	10803	Lockbox Payment
4/1/2010	Sun City Anthem QT Assmt	\$240.00	\$0.00		Sun City Anthem QT Assmt
7/1/2010	Sun City Anthem QT Assmt	\$240.00	\$240.00		Sun City Anthem QT Assmt
7/30/2010	Late Fees	\$25.00	\$265.00		Late Fees
8/16/2010	Association Mgmt Payment	(\$265.00)	\$0.00	63164	Lockbox Payment
10/7/2010	Association Mgmt Payment	(\$240.00)	(\$240.00)	98965	Lockbox Payment
1/1/2011	Sun City Anthem QT Assmt	\$250.00	\$10.00		Sun City Anthem QT Assmt
2/18/2011	Association Mgmt Payment	(\$10.00)	\$0.00	84899	Lockbox Payment
4/1/2011	Sun City Anthem QT Assmt	\$250.00	\$250.00		Sun City Anthem QT Assmt
4/30/2011	Late Fees	\$25.00	\$275.00		Late Fees
5/20/2011	Association Mgmt Payment	(\$275.00)	\$0.00	02215	Lockbox Payment
7/1/2011	Sun City Anthem QT Assmt	\$250.00	\$250.00		Sun City Anthem QT Assmt
7/30/2011	Late Fees	\$25.00	\$275.00		Late Fees
8/18/2011	Association Mgmt Payment	(\$275.00)	\$0.00	02227	Lockbox Payment
10/1/2011	Sun City Anthem QT Assmt	\$250.00	\$250.00		Sun City Anthem QT Assmt
10/11/2011	Association Mgmt Payment	(\$240.00)	\$10.00	52791	Lockbox Payment
11/22/2011	Association Mgmt Payment	(\$10.00)	\$0.00	61105	Lockbox Payment
1/1/2012	Sun City Anthem QT Assmt	\$275.00	\$275.00		Sun City Anthem QT Assmt



Red Rock Financial Services
Accounting Ledger
 Information as of: March 28, 2014

Account Number: 808634
Association: Sun City Anthem Community Association
Property Address: 2763 White Sage Dr, Henderson, NV 89052
Ledger Balance: \$4,962.64
Homeowner(s): The Gordon B. Hansen Trust, dated August 22, 2008;The Gordon B. Hansen Trust, dated August 22, 2008;SUN CITY ANTHEM COMMUNITY ASSOCIATION, INC. ;WESTERN THRIFT & LOAN;MERS ;BANK OF AMERICA, N.A. ;WELLS FARGO BANK, N.A. ;State of Nevada Ombudsman for Common-Interest Communities;REPUBLIC SERVICES

Posting	Description	Amount	Balance	Pmt Ref	Memo
1/30/2012	Late Fees	\$25.00	\$300.00		Late Fees
2/21/2012	Association Mgmt Payment	(\$300.00)	\$0.00	00112	Lockbox Payment
4/1/2012	Sun City Anthem QT Assmt	\$275.00	\$275.00		Sun City Anthem QT Assmt
4/26/2012	Association Mgmt Payment	(\$275.00)	\$0.00	127	Receipt Processing
7/1/2012	Sun City Anthem QT Assmt	\$275.00	\$275.00		Sun City Anthem QT Assmt
7/31/2012	Late Fees	\$25.00	\$300.00		Late Fees
8/31/2012	Late Fees	\$25.00	\$325.00		Late Fees
9/13/2012	Management Company Collection Cost	\$150.00	\$475.00		Management Company Collection Fee
9/17/2012	Intent to Lien Letter	\$125.00	\$600.00		
9/17/2012	Mailing Costs	\$8.97	\$608.97		
9/17/2012	Mailing Costs	\$8.97	\$617.94		
9/24/2012	Vendor Adjustment	(\$150.00)	\$467.94		
9/30/2012	Late Fees	\$25.00	\$492.94		Late Fees
9/30/2012	Interest	\$1.21	\$494.15		Interest
10/1/2012	Sun City Anthem QT Assmt	\$275.00	\$769.15		Sun City Anthem QT Assmt
10/18/2012	Red Rock Partial Payment	(\$300.00)	\$469.15	PC 143	Partial Payment
10/31/2012	Late Fees	\$25.00	\$494.15		Late Fees
11/30/2012	Late Fees	\$25.00	\$519.15		Late Fees
12/5/2012	Lien Recording Costs	\$34.00	\$553.15		
12/5/2012	Lien Release	\$30.00	\$583.15		
12/5/2012	Lien for Delinquent Assessment	\$325.00	\$908.15		
12/5/2012	Mailing Costs	\$8.20	\$916.35		
12/5/2012	Mailing Costs	\$8.20	\$924.55		
12/20/2012	Payoff Demand	\$150.00	\$1,074.55		Ticor Title
12/31/2012	Late Fees	\$25.00	\$1,099.55		Late Fees
12/31/2012	Interest	\$1.10	\$1,100.65		Interest
1/1/2013	Sun City Anthem QT Assmt	\$275.00	\$1,375.65		Sun City Anthem QT Assmt



Red Rock Financial Services
Accounting Ledger
 Information as of: March 28, 2014

Account Number: 808634
Association: Sun City Anthem Community Association
Property Address: 2763 White Sage Dr, Henderson, NV 89052
Ledger Balance: \$4,962.64
Homeowner(s): The Gordon B. Hansen Trust, dated August 22, 2008;The Gordon B. Hansen Trust, dated August 22, 2008;SUN CITY ANTHEM COMMUNITY ASSOCIATION, INC. ;WESTERN THRIFT & LOAN;MERS ;BANK OF AMERICA, N.A. ;WELLS FARGO BANK, N.A. ;State of Nevada Ombudsman for Common-Interest Communities;REPUBLIC SERVICES

Posting	Description	Amount	Balance	Pmt Ref	Memo
1/16/2013	Payoff Demand	\$50.00	\$1,425.65		Ticor Title
1/31/2013	Late Fees	\$25.00	\$1,450.65		Late Fees
2/5/2013	Intent to NOD	\$90.00	\$1,540.65		
3/2/2013	Late Fees	\$25.00	\$1,565.65		Late Fees
3/2/2013	Late Fees	(\$25.00)	\$1,540.65		Sun City Anthem QT Assmt
3/7/2013	NOD Mailing Costs	\$85.70	\$1,626.35		
3/7/2013	Notice of Default	\$400.00	\$2,026.35		
3/7/2013	NOD Recording Costs	\$22.00	\$2,048.35		
3/7/2013	NOD Release	\$30.00	\$2,078.35		
3/7/2013	NOD Release Recording Costs	\$22.00	\$2,100.35		
3/7/2013	Trustee Sale Guarantee	\$350.00	\$2,450.35		
3/27/2013	Vendor Adjustment	(\$350.00)	\$2,100.35		
3/27/2013	Red Rock Fee Adjustment	(\$559.70)	\$1,540.65		
3/31/2013	Late Fees	\$25.00	\$1,565.65		Late Fees
3/31/2013	Interest	\$2.31	\$1,567.96		Interest
4/1/2013	Sun City Anthem QT Assmt	\$275.00	\$1,842.96		Sun City Anthem QT Assmt
4/2/2013	Late Fees	\$25.00	\$1,867.96		Late Fees
4/2/2013	Late Fees	(\$25.00)	\$1,842.96		Rev 04/02/13 LF
4/4/2013	NOD Mailing Costs	\$85.70	\$1,928.66		
4/4/2013	Notice of Default	\$400.00	\$2,328.66		
4/4/2013	NOD Recording Costs	\$22.00	\$2,350.66		
4/4/2013	NOD Release	\$30.00	\$2,380.66		
4/4/2013	NOD Release Recording Costs	\$22.00	\$2,402.66		
4/4/2013	Trustee Sale Guarantee	\$350.00	\$2,752.66		
4/4/2013	NOD Mailing Charges Adjustment	(\$25.71)	\$2,726.95		
4/30/2013	Payoff Demand	\$150.00	\$2,876.95		Miles Bauer
5/1/2013	Late Fees	\$25.00	\$2,901.95		Late Fees
5/29/2013	Payoff Demand	\$150.00	\$3,051.95		Proudfit Realty



Red Rock Financial Services
Accounting Ledger
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Posting	Description	Amount	Balance	Pmt Ref	Memo
5/31/2013	Late Fees	\$25.00	\$3,076.95		Late Fees
6/25/2013	Intent to NOS	\$90.00	\$3,166.95		
6/30/2013	Late Fees	\$25.00	\$3,191.95		Late Fees
6/30/2013	Interest	\$3.52	\$3,195.47		Interest
7/1/2013	Sun City Anthem QT Assmt	\$275.00	\$3,470.47		Sun City Anthem QT Assmt
7/31/2013	Late Fees	\$25.00	\$3,495.47		Late Fees
8/15/2013	Intent to Conduct Foreclosure	\$25.00	\$3,520.47		
8/31/2013	Late Fees	\$25.00	\$3,545.47		Late Fees
9/30/2013	Late Fees	\$25.00	\$3,570.47		Late Fees
9/30/2013	Interest	\$4.73	\$3,575.20		Interest
10/1/2013	Sun City Anthem QT Assmt	\$275.00	\$3,850.20		Sun City Anthem QT Assmt
10/31/2013	Late Fees	\$25.00	\$3,875.20		Late Fees
11/30/2013	Late Fees	\$25.00	\$3,900.20		Late Fees
12/31/2013	Late Fees	\$25.00	\$3,925.20		Late Fees
12/31/2013	Interest	\$5.94	\$3,931.14		Interest
12/31/2013	Late Fees	(\$25.00)	\$3,906.14		Reverse LF
1/1/2014	Sun City Anthem QT Assmt	\$275.00	\$4,181.14		Sun City Anthem QT Assmt
1/29/2014	Intent to Conduct Foreclosure	\$25.00	\$4,206.14		
1/30/2014	Late Fees	\$25.00	\$4,231.14		Late Fees
2/11/2014	NOS Mailing Costs	\$8.96	\$4,240.10		
2/11/2014	NOS Mailing Costs	\$8.96	\$4,249.06		
2/11/2014	NOS Mailing Costs	\$8.96	\$4,258.02		
2/11/2014	NOS Mailing Costs	\$8.96	\$4,266.98		
2/11/2014	NOS Mailing Costs	\$8.96	\$4,275.94		
2/11/2014	NOS Mailing Costs	\$8.96	\$4,284.90		
2/11/2014	NOS Mailing Costs	\$8.96	\$4,293.86		
2/11/2014	NOS Mailing Costs	\$8.96	\$4,302.82		
2/11/2014	NOS Mailing Costs	\$8.96	\$4,311.78		



Red Rock Financial Services
Accounting Ledger
 Information as of: March 28, 2014

Account Number: 808634
Association: Sun City Anthem Community Association
Property Address: 2763 White Sage Dr, Henderson, NV 89052
Ledger Balance: \$4,962.64
Homeowner(s): The Gordon B. Hansen Trust, dated August 22, 2008;The Gordon B. Hansen Trust, dated August 22, 2008;SUN CITY ANTHEM COMMUNITY ASSOCIATION, INC. ;WESTERN THRIFT & LOAN;MERS ;BANK OF AMERICA, N.A. ;WELLS FARGO BANK, N.A. ;State of Nevada Ombudsman for Common-Interest Communities;REPUBLIC SERVICES

Posting	Description	Amount	Balance	Pmt Ref	Memo
2/11/2014	Notice of Sale	\$275.00	\$4,586.78		
2/11/2014	Publishing and Posting Costs	\$496.67	\$5,083.45		
2/11/2014	NOS Recording Costs	\$23.00	\$5,106.45		
3/28/2014	Late Fee Adjustment/Reduction	(\$400.00)	\$4,706.45		Per Board
3/28/2014	Interest Adjustment	(\$18.81)	\$4,687.64		Per Board
4/1/2014	Sun City Anthem QT Assmt	\$275.00	\$4,962.64		

3/28/14 Board apparently authorized a \$400 late fee adjustment in response to Leidy's 3/4/14 request disclosed in SCA 324.

There is no disclosure that informs Leidy of this \$400 reduction. The email on the top half of SCA 277 has been altered to look like notice to Leidy, but Leidy's 5/13/19 DECL claims this is false, that he received no ledgers from RRFS other than this 3/28/14 ledger that RRFS and SCA concealed in discovery.



DELINQUENT ASSESSMENT COLLECTION AGREEMENT

Sun City Anthem Community Association, Inc. ("Association") and Red Rock Financial Services, a FirstService Residential Management company ("Red Rock") agree to the following:

1. PURPOSE OF AGREEMENT.

The Association hereby hires and appoints Red Rock to represent the Association in collecting delinquent homeowner association assessments and/or fines.

2. APPOINTMENTS.

The Association hereby appoints Red Rock as its authorized agent for the purpose of preparing, executing, and signing all documents related to the collection process.

The Association further appoints Red Rock as its trustee for foreclosure proceedings on properties with delinquent assessments and/or fees owed to the Association. This appointment gives Red Rock the authorization to sign notices, required documentation, and record documents on behalf of the Association through the foreclosure process.

The Association further authorizes Red Rock to prepare, execute, and sign any documents, correspondence, or other effects necessary to effectively collect the delinquent assessments, as deemed appropriate by Red Rock. The Association authorizes Red Rock to communicate verbally and in writing with the delinquent homeowners in an effort to collect the debt. Red Rock shall not compromise or settle any delinquent account with an owner for a reduced sum without the written consent of the Association.

3. RED ROCK'S FEES AND COSTS.

The Association authorizes Red Rock to charge and collect all fees and costs associated with the collection process. Red Rock shall charge interest on outstanding collection fees and costs at the maximum rate allowed by law.

All fees and costs shall be billed to the delinquent homeowner, except for the following, in which case the fees and costs shall be billed to the Association:

- a) the Association takes title to the property following a foreclosure sale;
- b) the Association arbitrarily cancels a file.

Attached as Exhibit "A" is a copy of Red Rock's current schedule of fees. Fee schedule meets the CIC regulated fee cap per the most recent legislation.

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4. PAYMENT PROCESSING.

Red Rock shall deposit all payments received for the payment of delinquent assessments into a trust account maintained by Red Rock at an FDIC insured banking institution. These funds shall be paid to the Association within the maximum amount of time allowed by law upon clearance of the funds. All payments will be allocated at the discretion of Red Rock.

The Association agrees to forward all payments received on accounts that have been assigned to Red Rock to Red Rock's office.

5. RED ROCK REPORTING.

Red Rock shall provide the Association with monthly progress reports for each delinquent account as well as access to Red Rock's website where Association reports may also be obtained. The Association agrees to restrict access to these reports to Board members only. At any time during the collection of the delinquent account, the Association may request in writing an updated progress report at no charge to the Association.

As agreed upon, Red Rock will send a representative to attend monthly Covenant's Committee meetings to discuss homeowner accounts.

6. AGREEMENTS.

The Association agrees to use Red Rock exclusively for all delinquent assessment collections while the Agreement is in effect with the exception of accounts currently at another collections company and/or attorney's office.

The Association authorizes Red Rock to accept and execute all payment agreements in relation to delinquent accounts. The Association authorizes Red Rock to offer delinquent homeowners payment plans or extensions of up to twenty-four (24) months duration without the Board of Director's authorization unless otherwise instructed in writing by the Association.

The Association shall provide Red Rock with copies of its Articles of Incorporation, Bylaws and recorded Declaration of Covenants, Conditions and Restrictions (CC&R's), any amendments to the CC&R's, and the Association's Collection Policy.

The Association shall provide Red Rock with a current account ledger for each delinquent account the Association wishes Red Rock to start delinquent assessment collection efforts. After Red Rock receives the account ledger, the Association authorizes Red Rock immediately to start delinquent assessment collection efforts.

Red Rock shall adhere to any and all applicable state and federal laws, rules, and regulations, including but not limited to the Covenants, Conditions and Restrictions (CC&R's), other Association governing documents, and the Fair Debt Collection Practices Act.

Red Rock may, at its sole discretion, decline any new delinquent collection account.

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7. LEGAL ACTION AND INDEMNIFICATION.

The Association agrees that if any claims or any proceedings are brought against Red Rock, whether by a governmental agency, private person, or otherwise, due to allegations that the Association has acted negligently or acted willfully or violated any law, regulation, order, or ruling, the Association shall defend, indemnify, and hold harmless Red Rock, its members, managers, agents, officers, and employees against any liabilities, loss, damage, or expense, including but not limited to payment of all settlements, judgments, damages, liquidated damages, penalties, forfeitures, court costs, litigation expenses, and attorney's fees. The Association shall be responsible for all costs, including payment of all settlements, judgments, damages, liquidated damages, penalties, forfeitures, court costs, litigation expenses, and attorney's fees which are the result of actual or alleged conduct of the Association.

Red Rock agrees that if any claims or any proceedings are brought against the Association, whether by a governmental agency, private person, or otherwise, due to allegations that Red Rock has acted negligently or acted willfully or violated any law, regulation, order, or ruling, Red Rock shall defend, indemnify, and hold harmless the Association, its members, managers, agents, officers, and employees against any liabilities, loss, damage, or expense, including but not limited to payment of all settlements, judgments, damages, liquidated damages, penalties, forfeitures, court costs, litigation expenses, and attorney's fees. Red Rock shall be responsible for all costs, including payment of all settlements, judgments, damages, liquidated damages, penalties, forfeitures, court costs, litigation expenses, and attorney's fees which are the result of actual or alleged conduct of Red Rock.

8. TERMINATION OF SERVICES.

This Agreement may be terminated by either party, with or without cause, upon not less than thirty (30) days prior written notice to the other party. Upon termination, Red Rock shall continue with the collection of the open accounts referred to Red Rock unless the Association gives written notice to withdraw the open accounts from Red Rock. If the Association terminates Red Rock and chooses to withdraw all open accounts, the Association shall be liable for and make payment to Red Rock for all outstanding collection fees and costs on the open accounts. Within five (5) business days of written notice to withdraw the open accounts, Red Rock shall provide to the Association an invoice for payment of any and all outstanding collection fees and costs for all open accounts. No later than thirty (30) days from the date of Red Rock's invoice, the Association shall remit to Red Rock the amount of any and all outstanding collection fees and costs payable to Red Rock. Once Red Rock receives payment, in full, for any and all outstanding collection fees and costs for the open accounts, Red Rock shall then provide the Association with the open accounts by providing a copy of all the open collection accounts within thirty (30) days at no additional charge to the Association. Failure to remit payment for the open accounts as discussed above, in full within thirty (30) days from the date of the invoice, will result in Red Rock continuing its collections efforts on all open accounts.

Red Rock may at its sole discretion terminate a collection account with no charge to the Association.

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9. REPRESENTATIONS.

The Association acknowledges and agrees that Red Rock has made no promises, representations, or guarantees regarding the outcome/success of Red Rock's collection efforts, and that Red Rock has told the Association that it is not possible for Red Rock to guarantee the outcome of any collection effort. Red Rock's comments about the outcome of any of the Association's matters are expressions of opinion only.

10. DISPUTE RESOLUTION AND ATTORNEY FEES.

Any dispute arising out of this Agreement shall first be submitted to mediation as a condition precedent to proceeding with arbitration. If the dispute cannot be resolved in mediation, any dispute arising out of this Agreement shall be resolved by binding arbitration pursuant to the rules of the Judicial Arbitration and Mediation Services under its Streamlined Rules. The prevailing party shall be entitled to recover its costs and/or fees in enforcing this Agreement.

11. ENTIRE AGREEMENT.

This Agreement constitutes the entire understanding between the parties hereto with respect to the subject matter hereof, and no provision can be changed, terminated, or waived without the written consent of both parties.

Sun City Anthem Community Association, Inc.

Red Rock Financial Services

JAMES LONG
Printed Name of Authorized Representative

Joel Just
Printed Name of Authorized Representative

James Long
Signature of Authorized Representative

Joel Just
Signature of Authorized Representative

BOARD PRESIDENT
Title Date

President 4/27/12
Title Date



Exhibit A
Red Rock Schedule of Fees - Nevada
(January 2011)

Intent to Lien Letter	\$125.00
Assessment Lien	\$275.00
Intent to Notice of Default	\$90.00
Notice of Default Preparation	\$375.00
Trustee Sale Guarantee	\$350.00 estimated
Intent to Notice of Sale	\$90.00
Notice of Sale Preparation	\$275.00
Final Notice of Sale	\$25.00
Posting & Publishing	\$400.00 estimated
Conduct Foreclosure Sale	\$125.00
Prepare & Record Trustees Deed	\$125.00
Payment Agreement	\$30.00
Payment Plan Breach Letter	\$25.00
Escrow/Payoff Demand	\$150.00
Foreclosure Fee	\$150.00
Bankruptcy Package	\$100.00

Other Charges:

- Recording Cost
- Release of Lien
- Rescission of Notice of Default
- Skip Trace
- Certified Mailing Fee

Fees and cost may change without notice. Schedule of Fees may not be all-inclusive.

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Revised 1/4/2011

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4B

EXHIBIT E

Steven Scow failed to identify the partners who are unfairly profiting by these statutorily-non-compliant sales and the failure to distribute the excess proceeds

Implicated NRPC provisions

NRPC 3.4. Fairness to Opposing Party and Counsel.(a) (conceal a document or other material having potential evidentiary value.)

NRCP 4.1 (truthfulness in statements to others); (a) (false statement of fact); (b) (fail to disclose a material fact);

Implicated ABA Standard for Imposing Lawyer Sanctions

6.1 False statements, Fraud, and Misrepresentations

6.11 Disbarment is generally appropriate when a lawyer, with the intent to deceive the court, makes a false statement, submits a false document, or improperly withholds material information, and causes serious or potentially serious injury to a party, or causes a significant or potentially significant adverse effect on the legal proceeding.

EXHIBIT E

EXHIBIT E

1. [IRS Form W-9](#) for Red Rock Financial Services, (EIN 88-0358132), a partnership. Whoever these RRFS partners are control the RRFS Trust fund account on which all the unremitted checks to Clark County District Court are written (US Bank 121201694 153751166148)
2. [4/27/12 SCA-RRFS debt collection contract](#) (concealed) requires the RRFS partners to indemnify the HOA. Since Steven Scow and the HOA attorneys have conspired to conceal that this provision has been unenforced, the RRFS partners have profited by more than \$100,000 at the expense of the Sun City Anthem homeowners.
3. [HOA collection practices cost us all more than you think](#) (published 3/28/18)
4. Affidavit of Irma Mendez regarding Joel Just selling direct to investors

EXHIBIT E

Exhibit E-2

Failure to enforce this indemnification provision has allowed the unidentified partners in Red Rock Financial Services EIN 88-0358132 to be unjustly enriched by litigation costs in at least these other cases:



Nationstar Mortg., LLC vs. Saticoy Bay LLC Series 2227 Shadow Canyon 133 Nev. Advance Opinion 91, 405 P.3d 641 (Nev. 2017);
Bank of NY Mellon v. SCA 2:17-cv-02161-APG-PAL, ADR 17-91.
LN Mgt LLC series 2584 Pine Prairie v. Deutsche Bank A-14-707237-C.
Citimortgage Inc v. SCA A-14-702071 NV Supreme court case # 71942. (\$55,000 settlement);
FNMA v SCA 2:17-cv-1800-JAD-GWF
My Global Village LLC v BAC Home Servicing A-15-711883-C

7. LEGAL ACTION AND INDEMNIFICATION.

The Association agrees that if any claims or any proceedings are brought against Red Rock, whether by a governmental agency, private person, or otherwise, due to allegations that the Association has acted negligently or acted willfully or violated any law, regulation, order, or ruling, the Association shall defend, indemnify, and hold harmless Red Rock, its members, managers, agents, officers, and employees against any liabilities, loss, damage, or expense, including but not limited to payment of all settlements, judgments, damages, liquidated damages, penalties, forfeitures, court costs, litigation expenses, and attorney's fees. The Association shall be responsible for all costs, including payment of all settlements, judgments, damages, liquidated damages, penalties, forfeitures, court costs, litigation expenses, and attorney's fees which are the result of actual or alleged conduct of the Association.

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Red Rock may at its sole discretion terminate a collection account with no charge to the Association.

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Exhibit E-3

HOA collection practices cost us all more than you think

Published first on 3/28/18 on SCAstrong.com

What makes our property values go down?

There has been a lot of concern expressed about how having – or not having – a restaurant lowers property values.

There have also been concerns expressed that owners calling for a removal election or complaining about how they were being treated would make this community unattractive to purchasers.

I think those issues, as serious as they are, pale in comparison to the impact HOA collection practices, including SCA's, have had in suppressing the property values in HOAs statewide.

The Reno Gazette-Journal reported last July that an academic study provides evidence for this claim.

[Click here for the 7/7/17 Reno Gazette-Journal news article that ran under the headline:](#)

HOA foreclosures tied to more than \$1B in lost Reno, Vegas home values

In my blog "[The house that took over a life](#)", I wrote about how my late fiance Bruce's house was snatched by SCA's former agents and sold for pennies on the dollar.

You might have felt bad for me, but you probably didn't think that foreclosure, and the other foreclosures that have occurred, lowered your property value as well.

[The recent study by UNLV LIED Institute for Real Estate](#) and Nevada Association of Realtors claims it did.

In fact, the study supports the claim that the entire system is flawed, and **ALL** homeowners pay a price every time their HOA's debt collector kicks an owner out of their home and then (on the owners' dime) tries to beat the bank out of their security interest in court.

Survey says: *Homeowners are not happy with HOAs*

Part of the research included surveys of Clark and Washoe County residents that I'll report in another blog, but generally, those surveyed were not pleased with HOAs.

In particular, those academics' research ([Click here for executive summary of report](#)) showed that many Nevada residents (81%) are unhappy with HOAs' having "super-priority" status to foreclose for delinquent assessments because it hurts them (all the other owners in the HOAs).

One of the study's conclusions:

"The LIED Institute found that every HOA foreclosure reduces the sale price of every property in the HOA by 1.7%. Thus, LIED inferred that every property, even the ones that have not sold, has suffered this same value reduction. "

–Analysis of HOA foreclosures in Clark and Washoe counties from 1/1/13–6/30/16

In just two counties, HOA foreclosures have over a **BILLION DOLLARS** worth of impact on property values.*

The disparity between "ordinary" foreclosure sales and HOA foreclosures is just as shocking. An "ordinary" foreclosure sale decreases sale price by roughly 5.26% in Nevada. That is minuscule compared to the 42% discount of HOA foreclosure transactions in Clark County and 90% discount in Washoe County. In Clark County alone, every HOA foreclosure reduces the sale price of every property in the HOA by 1.7%. An SGS survey conducted in March 2017, showed that 81% of respondents opposed HOAs having the power to foreclose on homes over unpaid association dues knowing the large discounts those homes are sold for.

At least \$1 Billion Loss in Clark & Washoe Counties alone

What happened to my late fiance's house as well as my analysis of public records of multiple foreclosed properties has led me to conclude that this finding,

“...every HOA foreclosure reduces the sale price of every property in the HOA by 1.7% ”

underestimates the impact on ALL homeowners' property values by a large margin.

But, I'll share that analysis with you in another blog.

We ALL pay

Those personally victimized by unfair HOA foreclosures are not the only ones damaged financially by them. My detailed review of the study shows there were even more significant financial impacts on ALL HOA homeowners statewide, and **from more causes**, than those identified in the UNLV/NAR study.

Why do HOA foreclosures lower property values?

The study identifies a few major reasons why HOA foreclosures bring down the values of ALL properties in the HOAs:

1. **Depressed sales price** – Properties are sold at HOA sales for a small fraction of the property's fair market value (FMV). Since the buyer pays pennies on the dollar of what it is worth, ALL community property values go down.
Study says: *Every home in an HOA loses 1.7% when the HOA forecloses.*
2. **Banks charge more for loans in HOAs** to cover the risk of loss if the HOA forecloses. HOAs' super-priority extinguishes the bank's security interest (mortgage) and the study estimated how much banks have lost

after the banks' loans were cancelled.

Study says: *Banks lose 100% of the loan balance on every property sold at an HOA sale, and [Federal and Nevada courts disagree about how to handle this](#).*

3. **Corruption** within HOAs, particularly when management agents have a financial connection with the debt collection agent as was happening at SCA until 2015 when FSR, our managing agent, was financially intertwined with, and was the license-holder for SCA debt collector, Red Rock Financial Services

Study says:

“...80% of respondents would support a law prohibiting HOA management companies from also owning and operating their own HOA collection agencies.”

So what?

This series of blogs is intended to put SCA's collection practices within a much larger context so you can see how we are all affected.

- SCA is just one of over 2,500 HOAs in Nevada in the LIED database.
- Nevada is just one of 22 states that have huge problems with HOA agents, **using the HOA's power to foreclose**, such that

1) both the homeowner and the bank lose 100% of their property, 2) the HOA gets very little they are owed, and
3) the debt collector gets very, very rich, frequently by taking more money under the table than the law allows them to charge.

- My late fiance's house is just one little house, but it is a stark example of what happened many thousands of times in the wake of the 2008 economic collapse.

The foreclosure system is broken and needs to be fixed

Whenever you have economic turmoil and large reversals of fortune, you have a breeding ground for corruption. I want to show you how the limitations in the legal and judicial system have allowed some unscrupulous individuals (and institutions) to wildly profit at your expense and mine.

Did SCA Board members profit at owners' expense?

No. Certainly not me.

I did not, and will not, profit from exposing any of this.

No other SCA Director profited from any of this either.

As you peruse these next few blogs about how SCA collection practices affect **your personal bottom line**, please note:

1. I did not ever place a matter before the SCA Board from which I made, or could have made, any profit. No matter what action the SCA Board takes, or doesn't take, related to collections or foreclosures has any impact on the quiet title decision of Judge Kishner, Nevada 8th district Court.
2. I don't believe any current or former SCA Board member personally profited from the foreclosure of any SCA property.
3. I believe SCA Board members have simply trusted and followed the advice of SCA's agents without suspecting that the agents had set the process up to unjustly enrich themselves.
4. I don't believe anyone on the current SCA Board understands that the SCA Board has legal alternatives for handling collections that could prevent many of the downsides using self-serving debt collectors who unfairly profit from foreclosures and the huge volume of litigation that ensues.
5. However, I believe the current SCA Board is culpable for REFUSING to even examine flaws in SCA's collection system or to consider more humane options which would benefit ALL SCA homeowners financially more than SCA's agents benefit.

HOA Boards and homeowners have frequently been victimized by their agents (managers, debt collectors and attorneys) who can take advantage of their ignorance or inattention.

The **HOA Board** must ensure all assessments are collected. That's a given.

But, in general, volunteer boards do not have the expertise to select the most cost-effective and humane method for doing so.

Our SCA Board has been duped by all three (or four or five) debt collectors SCA has used. They have all unjustly profited by conducting foreclosures without following the statutes, by retaining proceeds from the sales that they were not legally entitled to, and/or by tricking the Board into believing that their costly methods were the only legal option.

Our cost when agents serve themselves

It's tragic how easy it is for HOA agents who play fast and loose with the law to unjustly enrich themselves. Lax enforcement of the laws on the books, such as they are, is ineffective to stop their fingers from reaching into our pockets.

Statewide, a much stronger regulatory system is needed to prevent such institutionalized corruption from getting a stronghold, and to protect HOAs and homeowners from getting ripped off.

Why would a debt-collecting agent derail his gravy train?

Telling the SCA Board that there are more cost-effective options to successfully collect assessments than using the SCA association legal counsel as the debt collector would drastically reduce The Clarkson Law Group's big, fat bottom line.

Agents are supposed to act solely and exclusively for the benefit of association membership, but the temptations for a quick buck are just too great!

It's much more lucrative to keep the Board in the dark about how much **the costs of collection exceed the amounts collected.**

Or better yet, the attorney/debt collector can bully the HOA Board into believing he is the final authority and that the lucrative (for attorneys) litigious process is only legal option available.

Sound familiar, Mr. Clarkson?

8. That I contacted Red Rock financial Services, as I recall sometime in 2015. I spoke with someone named Joel Just ("Mr. Just"), and told him I had about \$250,000 to invest in rentals. I asked him how the HOA foreclosures worked.

9. That Mr. Just said "I've got" this property or that property. He described them as if he had them available on hand, and I could just buy them from him directly without bidding at an auction. I would just get a quit claim deed from him.

10. That Mr. Just was very clear with me that the HOA-foreclosed properties would have clouded titles so I might not be able to sell them, but "you can rent them forever".

11. That Mr. Just said the bank couldn't foreclose on a mortgage if it didn't hold the title to the property, and the title was held by a party that was not the debtor.

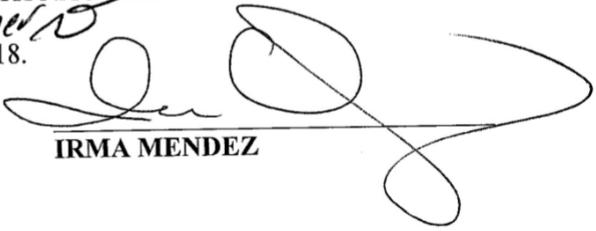
12. That Mr. Just told me I wouldn't have to pay a mortgage and could just keep all the rents.

13. That I don't understand how Mr. Just could offer properties to particular investors without the investor being the winning bidder at an auction.

14. That I can only assume that if debt collectors do that, they are being enriched, at the expense of the HOAs they work for, because they are able to retain virtually all of the proceeds from a sale.

FURTHER, YOUR AFFIANT SAYETH NAUGHT.

DATED this 5th day of ~~October~~ November, 2018.


IRMA MENDEZ

Subscribed and Sworn to before me
this ___ day of October 2018.

SEE ATTACHED SURETY
NOTARY PUBLIC

CALIFORNIA JURAT WITH AFFIANT STATEMENT

GOVERNMENT CODE § 8202

- See Attached Document (Notary to cross out lines 1-6 below)
- See Statement Below (Lines 1-6 to be completed only by document signer[s], not Notary)

1 _____

2 _____

3 _____

4 _____

5 _____

6 _____

Signature of Document Signer No. 1 _____ Signature of Document Signer No. 2 (if any) _____

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California
 County of San Diego

Subscribed and sworn to (or affirmed) before me
 on this 5th day of November, 2018
 by _____
 Date Month Year
 (1) Ismael Mendez



(and (2) _____),
 Name(s) of Signer(s)

proved to me on the basis of satisfactory evidence to
 be the person(s) who appeared before me
 Signature _____
 Signature of Notary Public

Place Notary Seal and/or Stamp Above

OPTIONAL

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