

IN THE SUPREME COURT OF THE STATE OF NEVADA

BANK OF AMERICA, N.A., AND
THE BANK OF NEW YORK
MELLON FKA THE BANK OF NEW
YORK, AS TRUSTEE FOR THE
CERTIFICATEHOLDERS OF
CWALT, INC., ALTERNATIVE
LOAN TRUST 2006 J-8, MORTGAGE
PASS-THROUGH CERTIFICATES,
SERIES 2006-J8,

Appellants,

v.

NV EAGLES, LLC,

Respondent.

Supreme Court Case No. 84552

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Elizabeth A. Brown
Clerk of Supreme Court

APPEAL

from the Eighth Judicial District Court, Department XXIX
The Honorable David M. Jones, District Judge
District Court Case No. A-13-685203-C

APPELLANT'S APPENDIX, VOLUME III

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Bank of New York, as Trustee for the Certificateholders of CWALT, Inc.,
Alternative Loan Trust 2006 J-8, Mortgage Pass-Through Certificates, Series
2006-J8*

Alphabetical Index

Volume	Tab	Document	Bates Number
I	10.	Affidavit of Service - Cogburn Law Offices (9-30-13)	0050
I	13.	Affidavit of Service - Cogburn Law Offices (10-3-13)	0057
I	15.	Affidavit of Service - Madeira Homeowner's Association (10-22-13)	0059
I	14.	Affidavit of Service - Mortgage Electronic Systems, Inc. (10-8-13)	0058
I	4.	Affidavit of Service - Nevada Association Services, Inc. (8-6-13)	0017
I	11.	Affidavit of Service - Norman Teran (9-30-13)	0051
I	16.	Affidavit of Service - Resurgent Capital Services, LP (12-10-20)	0061
I	6.	Answer of Defendant Nevada Association Services, Inc.; Counterclaims of Counterclaimant Nevada Association Services	0019
IV	60.	Bank of America and The Bank of New York Mellon, as Trustee's Case Appeal Statement	0933
IV	59.	Bank of America and The Bank of New York Mellon, as Trustee's Notice of Appeal	0930
I	35.	Bank of America and The Bank of New York Mellon, as Trustee's Opposition to NV Eagles' Rule 50 Motion	0242
II	36.	Bank of America and The Bank of New York Mellon, as Trustee's Trial Brief	0247
VI	74.	Bank of America, N.A. and The Bank of New York Mellon, as Trustee's Case Appeal Statement	1287
VI	73.	Bank of America, N.A. and The Bank of New York Mellon, as Trustee's Notice of Appeal	1284
VI	67.	Bank of America, N.A. and The Bank of New York Mellon, as Trustee's Response to NV Eagles, LLC's Post-Remand Points and Authorities	1235

V	64.	Bank of America, N.A. and The Bank of New York Mellon, as Trustee's Supplemental Brief Regarding <i>Perla Trust</i> (Part 1)	0976
VI	65.	Bank of America, N.A. and The Bank of New York Mellon, as Trustee's Supplemental Brief Regarding <i>Perla Trust</i> (Part 2)	1187
I	30.	Bank of America, N.A.'s Answer to NV Eagles, LLC's Cross-Claims	0158
I	8.	Bank of America, N.A.'s Answer to Plaintiff's First Amended Complaint	0039
I	9.	BNY Mellon's, as Trustee, Answer to Nevada Association Services, Inc.'s Third Party Complaint	0045
I	1.	Complaint	0001
I	17.	Conclusion of Law and Order Granting Third Party Defendants' Motion to Dismiss	0063
I	29.	Cross-Claim Against Bank of America, N.A. and The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the Certificateholders of CWALT, Inc., Alternative Loan Trust 2006-J-8, Mortgage Pass-Through Certificates, Series 2006-J-8	0151
I	28.	Cross-Claim Against NV Eagles, LLC	0142
I	2.	Declaration of Service - Resurgent Capital Services, LP	0008
V	63.	Defendant/Counterclaimant NV Eagles, LLC's Post-Remand Points and Authorities Regarding Futility Defense	0942
VI	68.	Defendant/Counterclaimant NV Eagles, LLC's Response to Bank of America, N.A. and the Bank of New York Mellon, as Trustee's Supplemental Brief Regarding <i>Perla Trust</i>	1248
I	22.	Defendant Underwood Partners, LLC's Motion to Consolidate	0091
IV	57.	Findings of Fact, Conclusions of Law and Judgment	0914
VI	71.	Findings of Fact, Conclusions of Law and Order on Post-Remand Hearing	1258

I	3.	First Amended Complaint for Quiet Title	0010
I	32.	Individual Pre-Trial Memorandum	0172
VI	69.	Minutes from February 10, 2022 Hearing	1256
VI	70.	Minute Order	1257
V	61.	Nevada Supreme Court Remittitur, Clerk's Certificate, and Judgment	0937
IV	58.	Notice of Entry of Findings of Facts, Conclusions of Law and Judgment	0921
I	18.	Notice of Entry of Order (1-9-14)	0068
I	21.	Notice of Entry of Order (2-15-14)	0084
I	25.	Notice of Entry of Order (11-12-15)	0125
VI	72.	Notice of Entry of Order (3-11-2022)	1269
VI	75.	Notice of Entry of Order Granting in Part and Denying in Part Defendant Underwood Partners, LLC's Motion to Dismiss or, in the Alternative, Motion for Summary Judgment	1291
VI	66.	Notice of Entry of Order Regarding Appeal Bond	1227
I	27.	Notice of Voluntary Dismissal of Plaintiff's Claims Against Defendant Resurgent Services, LP, Only, Without Prejudice	0139
I	34.	NV Eagles, LLC's Motion for Judgment as a Matter of Law Pursuant to NRCP Rule 50	0196
II	37.	NV Eagles, LLC's Post Trial Brief	0267
I	26.	Order Denying Defendant NV Eagles, LLC's Motion for Summary Judgment and Order Denying Defendant Bank of America, N.A.'s Countermotion for Summary Judgment	0135
I	23.	Order Granting Defendant Underwood Partners, LLC's Motion to Consolidate	0117
I	19.	Order Granting in Part and Denying in Part Defendant, Underwood Partners, LLC's Motion to Dismiss or, in the Alternative, Motion for Summary Judgment	0076
I	20.	Order Granting the Motion by Defendant Nevada Association Services, Inc. to Dismiss Plaintiff's Complaint	0080

I	24.	Order Granting Third-Party Defendant Lawyers Title of Nevada, Inc.'s Motion to Dismiss	0119
V	62.	Order Scheduling Status Check	0940
I	12.	Plaintiff/Counter-Defendant Melissa Lieberman's Reply to Counterclaimant Nevada Association Services, Inc.'s Counterclaims	0052
IV	54.	Recorders Transcript of Hearing Re: Bench Trial Day 1, January 14, 2020	0795
IV	55.	Recorders Transcript of Hearing Re: Bench Trial Day 2, January 15, 2020	0821
IV	56.	Recorders Transcript of Hearing Re: Bench Trial Day 3 (Decision), February 5, 2020	0898
I	5.	Return of Service - Underwood Partners, LLC (8-15-13)	0018
I	33.	Stipulated Facts for Trial	0189
I	31.	The Bank of New York Mellon, as Trustee's Answer to NV Eagles, LLC's Cross-Claims	0165
I	7.	Third Party Complaint by Nevada Association Services, Inc.	0030
II	38.	Trial Exhibit 1 - Deed of Trust	0346
II	39.	Trial Exhibit 2 - Assignment of Deed of Trust	0365
II	40.	Trial Exhibit 3 - Notice of Delinquent Assessment Lien	0367
II	41.	Trial Exhibit 4 - Notice of Default and Election to Sell Under Homeowners Association Lien	0368
II	42.	Trial Exhibit 5 - Notice of Foreclosure Sale	0370
II	43.	Trial Exhibit 6 - Foreclosure Deed	0372
II	44.	Trial Exhibit 8 - Declaration of Covenants, Conditions, and Restrictions for Madeira Canyon	0379
II	45.	Trial Exhibit 9 - Miles Bauer Affidavit	0451
II	46.	Trial Exhibit 10 - Miles Bauer Borrower Letter Affidavit	0468
III	47.	Trial Exhibit 11 - NRCP 16.1 Initial Disclosures by Nevada Association Services, Inc.	0474
III	48.	Trial Exhibit 12 - Residential Appraisal Summary Report	0662
III	49.	Trial Exhibit 13 - Pleadings and Order from Case No. 2:11-cv-00167 (Part 1)	0692

IV	50.	Trial Exhibit 13 - Pleadings and Order from Case No. 2:11-cv-00167 (Part 2)	0724
IV	51.	Trial Exhibit 14 - Briefing and Arbitration Award from NRED Case No. 12-58	0765
IV	52.	Trial Exhibit 15 - Payoff Statement	0789
IV	53.	Trial Exhibit 16 - Lis Pendens	0792

Chronological Index

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I	1.	Complaint	0001
I	2.	Declaration of Service - Resurgent Capital Services, LP	0008
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I	7.	Third Party Complaint by Nevada Association Services, Inc.	0030
I	8.	Bank of America, N.A.'s Answer to Plaintiff's First Amended Complaint	0039
I	9.	BNY Mellon's, as Trustee, Answer to Nevada Association Services, Inc.'s Third Party Complaint	0045
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I	11.	Affidavit of Service - Norman Teran (9-30-13)	0051
I	12.	Plaintiff/Counter-Defendant Melissa Lieberman's Reply to Counterclaimant Nevada Association Services, Inc.'s Counterclaims	0052
I	13.	Affidavit of Service - Cogburn Law Offices (10-3-13)	0057
I	14.	Affidavit of Service - Mortgage Electronic Systems, Inc. (10-8-13)	0058
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I	18.	Notice of Entry of Order (1-9-14)	0068
I	19.	Order Granting in Part and Denying in Part Defendant, Underwood Partners, LLC's Motion to Dismiss or, in the Alternative, Motion for Summary Judgment	0076
I	20.	Order Granting the Motion by Defendant Nevada Association Services, Inc. to Dismiss Plaintiff's Complaint	0080
I	21.	Notice of Entry of Order (2-15-14)	0084
I	22.	Defendant Underwood Partners, LLC's Motion to Consolidate	0091
I	23.	Order Granting Defendant Underwood Partners, LLC's Motion to Consolidate	0117
I	24.	Order Granting Third-Party Defendant Lawyers Title of Nevada, Inc.'s Motion to Dismiss	0119
I	25.	Notice of Entry of Order (11-12-15)	0125
I	26.	Order Denying Defendant NV Eagles, LLC's Motion for Summary Judgment and Order Denying Defendant Bank of America, N.A.'s Countermotion for Summary Judgment	0135
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I	28.	Cross-Claim Against NV Eagles, LLC	0142
I	29.	Cross-Claim Against Bank of America, N.A. and The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the Certificateholders of CWALT, Inc., Alternative Loan Trust 2006-J-8, Mortgage Pass-Through Certificates, Series 2006-J-8	0151
I	30.	Bank of America, N.A.'s Answer to NV Eagles, LLC's Cross-Claims	0158
I	31.	The Bank of New York Mellon, as Trustee's Answer to NV Eagles, LLC's Cross-Claims	0165
I	32.	Individual Pre-Trial Memorandum	0172
I	33.	Stipulated Facts for Trial	0189

I	34.	NV Eagles, LLC's Motion for Judgment as a Matter of Law Pursuant to NRCP Rule 50	0196
I	35.	Bank of America and The Bank of New York Mellon, as Trustee's Opposition to NV Eagles' Rule 50 Motion	0242
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IV	50.	Trial Exhibit 13 - Pleadings and Order from Case No. 2:11-cv-00167 (Part 2)	0724
IV	51.	Trial Exhibit 14 - Briefing and Arbitration Award from NRED Case No. 12-58	0765
IV	52.	Trial Exhibit 15 - Payoff Statement	0789
IV	53.	Trial Exhibit 16 - Lis Pendens	0792
IV	54.	Recorders Transcript of Hearing Re: Bench Trial Day 1, January 14, 2020	0795
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IV	60.	Bank of America and The Bank of New York Mellon, as Trustee's Case Appeal Statement	0933
V	61.	Nevada Supreme Court Remittitur, Clerk's Certificate, and Judgment	0937
V	62.	Order Scheduling Status Check	0940
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VI	70.	Minute Order	1257
VI	71.	Findings of Fact, Conclusions of Law and Order on Post-Remand Hearing	1258
VI	72.	Notice of Entry of Order (3-11-2022)	1269

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DATED this 14th day of September, 2022.

AKERMAN LLP

/s/ Lilith V. Xara

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CERTIFICATE OF SERVICE

I certify that I electronically filed on September 14, 2022, the foregoing **APPELLANT'S APPENDIX, VOLUME III** with the Clerk of the Court for the Nevada Supreme Court by using the Court's electronic file and serve system. I further certify that all parties of record to this appeal are either registered with the Court's electronic filing system or have consented to electronic service and that electronic service shall be made upon and in accordance with the Court's Master Service List.

I declare that I am employed in the office of a member of the bar of this Court at whose discretion the service was made.

/s/ Patricia Larsen

An employee of AKERMAN LLP

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Nevada Bar No. 8301
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Email: richard@vilkinlaw.com
*Attorneys for Nevada
Association Services, Inc.*

DISTRICT COURT
CLARK COUNTY, NEVADA

MELISSA LIEBERMAN, an individual, on
behalf of itself and all others similarly situated,

Plaintiff,

v.

MEDIERA CANYON COMMUNITY
ASSOCIATION, a Nevada homeowners
association, NEVADA ASSOCIATION
SERVICES, INC., a Nevada corporation,
BANK OF AMERICA, N.A., a federal savings
bank, RESURGENT CAPITAL SERVICES,
L.P., a national corporation, UNDERWOOD
PARTNERS, LLC, an unknown business
entity, and DOES I through X, inclusive; ROE
CORPORATIONS, I through X, inclusive,

Defendants.

NEVADA ASSOCIATION SERVICES, INC.,
a Nevada corporation,

Counterclaimant,

v.

MELISSA LIEBERMAN, an individual,

Counterdefendant.

NEVADA ASSOCIATION SERVICES, INC.,
a Nevada corporation,

Case No. A-13-685203-C

Dept.: XXXII

NRCP 16.1 INITIAL DISCLOSURES BY
NEVADA ASSOCIATION SERVICES, INC.

1 Third Party Complainant,

2 v.

3 COGBURN LAW OFFICES, a Nevada
4 domestic limited liability company; NORMA
5 TERAN, an individual; LAWYERS TITLE
6 OF NEVADA, INC., a Nevada corporation,
7 AS TRUSTEE FOR MORTGAGE
8 ELECTRONIC REGISTRATION SYSTEMS,
9 INC. ("MERS") AS NOMINEE FOR PULTE
10 MORTGAGE, LLC; THE BANK OF NEW
11 YORK MELLON FKA THE BANK OF NEW
12 YORK, a national bank association, AS
13 TRUSTEE FOR THE
14 CERTIFICATEHOLDERS OF CWALT, INC.
15 ALTERNATIVE LOAN TRUST 2006-J8,
16 MORTGAGE PASS THROUGH
17 CERTIFICATES SERIES 2006-J8, and DOES
18 1-25, inclusive,

19 Third party defendants.

20 Nevada Association Services, Inc., ("NAS") hereby provides its Initial Disclosures
21 pursuant to NRCP 16.1(a)(1) as follows:

22 (A) David Stone, former President of Nevada Association Services, Inc. ("NAS"), c/o Law
23 Offices of Richard Vilkin, P.C. Mr. Stone will testify as to the policies and practices of
24 NAS regarding the foreclosure and sale at issue in this case as well as NAS policies and
25 practices as to other similar non-judicial foreclosures.

26 Chris Yergensen, corporate counsel for NAS, c/o Law Offices of Richard Vilkin, P.C.
27 Mr. Yergensen will testify as to the policies and practices of NAS with regard to the
28 foreclosure at issue in this case as well as its policies and practices with regard to other
similar non-judicial foreclosures and sales. He will also testify as to the policies and

1 practices of the HOA collection industry from the mid-2000s to present. He will also
2 testify as to his communications with attorneys for banks and other financial institutions
3 during that same time period, including Bank of America, N.A. during the time period of
4 the foreclosure at issue in this case.

5
6 Susan Moses, paralegal and Custodian of Records for NAS, c/o Law Offices of Richard
7 Vilkin, P.C. Ms. Moses will testify as to the procedures and practices of NAS with
8 regard to the non-judicial foreclosure at issue in this case and other similar non-judicial
9 foreclosures and sales.
10

11
12 All persons identified in NAS' 5 files attached (182 total pages) concerning this non-
13 judicial foreclosure, who will testify as to the acts and circumstances they were involved
14 in as reflected in those documents. Those that are or were employed by NAS can be
15 contacted c/o Law Offices of Richard Vilkin, P.C. The others may be contacted through
16 the companies or entities they worked for as reflected in those documents. If a party to
17 this case cannot locate someone reflected in those documents, they should contact Law
18 Offices of Richard Vilkin, P.C. who will attempt to locate them.
19
20

21
22 All persons who worked for the HOA's management company during the non-judicial
23 foreclosure and sale at issue in this case, Professional Community Management of
24 California (PCM), Inc., 23726 Birtcher Drive, Lake Forrest, CA 92630, (702) 540-9411.
25 They will testify as to the acts and circumstances they were involved in relative to the
26 non-judicial foreclosure in this case and as reflected in the attached NAS files (182
27 pages).
28

1
2 All members of the Board of Directors of Madeira Canyon Homeowners Association
3 during the non-judicial foreclosure and sale at issue in this case. They will testify as to
4 the acts and circumstances they were involved in during the non-judicial foreclosure and
5 sale at issue in this case.
6

7
8 (B) NAS is producing attached herewith through its electronic service of this document its
9 entire file on the non-judicial foreclosure and sale at issue in this case (five files with a
10 total of 182 pages).
11

12
13 (C) NAS is not seeking damages at this time.
14

15 (D) NAS does not believe it had insurance coverage for this matter but discovery is
16 continuing.
17

18 Date: April 28, 2016

LAW OFFICES OF RICHARD VILKIN, P.C.

19
20 By: 

21 Richard Wilkin, Esq.
22 Nevada Bar No. 8301
23 1286 Crimson Sage Ave.
24 Henderson, NV 89012
25 *Attorneys for Nevada Association Services,*
26 *Inc.*

27 Certificate of E-Service
28

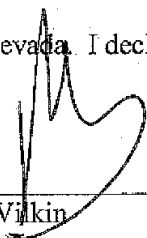
On April 28, 2016 I caused to be E-Served the foregoing NRCP 16.1 INITIAL DISCLOSURES BY NEVADA ASSOCIATION SERVICES, INC. (with attachments of five files consisting of: File 1 (42 pages); File 2 (37 pages); File 3 (20 pages); File 4 (46 pages); and File 5 (37 pages)) (total of 182 pages constituting the complete file of NAS for this property) by submitting the foregoing to the Wiznet system and requesting that it be electronically served on all parties who have registered for E-Service for this case as follows:

Akerman LLP			
Name	Email	Select	
Akerman Las Vegas Office	akermanlas@akerman.com	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Ariel E. Stern, Esq.	ariel.stern@akerman.com	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Brianne Siriwan	brianne.siriwan@akerman.com	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Steven G. Shevorski, Esq.	steven.shevorski@akerman.com	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Cogburn Law Offices			
Name	Email	Select	
Jamie Cogburn	jsc@cogburnlaw.com	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Lisa Catanzaro	lcatazaro@cogburnlaw.com	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Wiznet Filing	wiznet@cogburnlaw.com	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Cogburn Law Offices			
Name	Email	Select	
Lo Mercado	lmercado@cogburnlaw.com	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Gordon & Rees LLP			
Name	Email	Select	
David Gluth	dgluth@gordonrees.com	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Gayle Angulo	gangulo@gordonrees.com	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

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Marie Ogella	mogella@gordonrees.com	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Robert Larsen	rlarsen@gordonrees.com	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
The Wright Law Group, P.C.			
Name	Email	Select	
Dayana	dayana@wrightlawgroupny.com	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Executed this 28th day of April, 2016 at Henderson, Nevada. I declare the foregoing is true and correct.



Richard Vilkin

Del Webb

Consent and Authorization to Collect

Madeira Canyon Homeowners' Association (the "Association") hereby appoints Nevada Association Services, Inc. ("NAS"), as the Association's agent for the purpose of collecting delinquent assessments from Association Members. NAS is given full power and authority to act on behalf of and in the name of the Association to do all things which NAS deems appropriate to effect the collection of the delinquency. All such actions will be in strict accordance with local, state and federal law. The collection process may include, but not be limited to, sending demand letters, recording of a Delinquent Assessment Lien and if necessary proceeding with a non-judicial foreclosure. NAS is hereby granted the authority to speak directly to the delinquent homeowner(s) on behalf of the Association. Other than as permitted by law, NAS will maintain the confidentiality of all member information that it obtains in the course of its employment by the Association. The Association represents that it is in compliance with all laws relating to the collection of delinquent assessments, and that NAS is relying on such compliance. Should the Association or its agent (except for NAS) fail to forward direct payment of delinquent assessments, NAS may, at its option and sole discretion, take such action as NAS deems prudent including, but not limited to, refusal to serve the delinquency of the homeowner whose payment was accepted by the Association or canceling the file with fees and costs carried to that date being the responsibility of the Association.

NAS is being retained on a non-exclusive and as-needed basis and NAS makes no representations or warranties regarding the successful result of its collection efforts. NAS has the option of declining to service the delinquency of any file presented by the Association. NAS may, in its own discretion, terminate the servicing of any Association file at any time. If the Association incurs additional costs or expenses as a result of NAS' termination of servicing of a file prior to completion of collection efforts, the Association may offset any additional costs it incurs to complete collection efforts against any sums awarded to NAS. If no funds are available to offset, NAS shall refund the amount of such additional costs and expenses to the Association.

The Association also permits NAS to charge reasonable collection fees and costs as provided under applicable State and Federal law, and the Association's governing documents.

ASSOCIATION:

Kenneth Mayer	Controller	6-18-08
Print Name	Title	Date


Authorized Signature of Association Agent

Resident Transaction Report
 Madeira Canyon
 01/01/1900 to: 10/01/2010

Building: MC-9108 Madeira Canyon
 2721 Bonaparte Lane
 Henderson, NV 89044

Type	Date	CC Description	Check No	Amount	Balance
0108 01	Melissa Lieberman	App# 23707		Beg Bal	0.00
	2184 Font National Drive	Chg 01/01/2009 AQ Quarterly Assessment		180.00	180.00
	Henderson NV 89044	Chg 01/01/2009 AV Assessment-Videiras		234.00	414.00
		Pay 03/24/2009 Lockbox Pmt 00755825		-828.00	-414.00
		Chg 04/01/2009 AQ Quarterly Assessment		180.00	-234.00
		Chg 04/01/2009 AV Assessment-Videiras		234.00	0.00
		Chg 07/01/2009 AQ Quarterly Assessment		180.00	180.00
		Chg 07/01/2009 AV Assessment-Videiras		234.00	414.00
		Pay 07/01/2009 Lockbox Pmt 00039353		-414.00	0.00
		Pay 09/14/2009 Lockbox Pmt 00258544		-414.00	-414.00
		Chg 10/01/2009 AQ Quarterly Assessment		180.00	-234.00
		Chg 10/01/2009 AV Assessment-Videiras		234.00	0.00
		Chg 01/01/2010 AQ Quarterly Assessment		180.00	180.00
		Chg 01/01/2010 AV Assessment-Videiras		234.00	414.00
		Chg 01/15/2010 LF Late Fee		10.00	424.00
		Chg 01/15/2010 LP Late Fee Processing		5.00	429.00
		Chg 01/31/2010 LI Late Interest		0.79	429.79
		Chg 04/01/2010 AQ Quarterly Assessment		180.00	609.79
		Chg 04/01/2010 AV Assessment-Videiras		234.00	843.79
		Chg 04/15/2010 LF Late Fee		10.00	853.79
		Chg 04/15/2010 LP Late Fee Processing		5.00	858.79
		Chg 05/31/2010 LI Late Interest		1.58	860.37
		Chg 07/01/2010 AQ Quarterly Assessment		180.00	1,040.37
		Chg 07/01/2010 AV Assessment-Videiras		234.00	1,274.37
		Chg 07/15/2010 LF Late Fee		10.00	1,284.37
		Chg 07/15/2010 LP Late Fee Processing		5.00	1,289.37
		Chg 07/31/2010 LI Late Interest		2.36	1,291.73
		Chg 10/01/2010 AQ Quarterly Assessment		180.00	1,471.73
		Chg 10/01/2010 AV Assessment-Videiras		234.00	1,705.73
		Res Balance			1,705.73

NEW ACCOUNT
 SEP 23 2010
 11:17 AM



M.W. Schofield, Assessor

REAL PROPERTY PARCEL RECORD

[Click Here for a Print Friendly Version](#)

[Assessor Map](#)
[Aerial View](#)
[Building Sketch](#)
[Ownership History](#)
[Neighborhood Data](#)
[New Search](#)

GENERAL INFORMATION	
PARCEL NO.	190-20-311-033
OWNER AND MAILING ADDRESS	LIEBERMAN MELISSA N 2184 POINT NATIONAL DR HENDERSON NV 89044-2006
LOCATION ADDRESS CITY/UNINCORPORATED TOWN	2184 POINT NATIONAL DR HENDERSON
ASSESSOR DESCRIPTION	PROVENCE SUB 7 PLAT BOOK 127 PAGE 62 LOT 75 BLOCK 1 SEC 26 TWP 23 RNG 62
RECORDED DOCUMENT NO.	* 20061127-02919
RECORDED DATE	11/27/2006
VESTING	NO STATUS

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

ASSESSMENT INFORMATION AND SUPPLEMENTAL VALUE	
TAX DISTRICT	514
APPRAISAL YEAR	2010
FISCAL YEAR	10-11
SUPPLEMENTAL IMPROVEMENT VALUE	0
SUPPLEMENTAL IMPROVEMENT ACCOUNT NUMBER	N/A

REAL PROPERTY ASSESSED VALUE		
FISCAL YEAR	2009-10	2010-11
LAND	24500	24750
IMPROVEMENTS	143626	103668
PERSONAL PROPERTY	0	0
EXEMPT	0	0

Lieberman, Melissa

2184 Port National Dr

Madeira Canyon

Account No.: **REDACTED**
NAS #N 62616Assessments, Late Fees, Interest,
Attorneys Fees & Collection Costs
Dates of Delinquency: 01/10-10/10

	Amount Present rate	Amount Prior Rate	Amount Prior rate	Amount Prior rate	Amount Prior rate
Balance forward	0.00	0.00	0.00	0.00	0.00
No. of Months Subject to Interest	0	0	0	0	0
Interest due on Balance Forward	0.00	0.00	0.00	0.00	0.00
Quarterly Assessment Amount	180.00	234.00	0.00	0.00	0.00
No. of Months Delinquent	4	4	0	0	0
No. of Months Subject to Interest	0	0	0	0	0
Total Monthly Assessments due	720.00	936.00	0.00	0.00	0.00
Late fee amount	15.00	0.00	0.00	0.00	0.00
No. of Months Late Fees incurred	3	0	0	0	0
Total Late Fees due	45.00	0.00	0.00	0.00	0.00
Interest Rate	0.12	0.12	0.12	0.12	0.12
Interest due	4.73	0.00	0.00	0.00	0.00
Special Assessment Due	0.00	0.00	0.00	0.00	0.00
Special Assessment Late Fee	0.00	0.00	0.00	0.00	0.00
Special Assessment Months Late	0	0	0	0	0
Special Assessment Interest Due	0.00	0.00	0.00	0.00	0.00
Transfer Fee	0.00	0.00	0.00	0.00	0.00
Mgmt Intent to Lien	0.00	0.00	0.00	0.00	0.00
Audit Fee	0.00	0.00	0.00	0.00	0.00
Management Co. Fee	0.00	0.00	0.00	0.00	0.00
Demand Letter	135.00	0.00	0.00	0.00	0.00
Lien Fees	0.00	0.00	0.00	0.00	0.00
Prepare Lien Release	0.00	0.00	0.00	0.00	0.00
Certified Mailing	8.00	0.00	0.00	0.00	0.00
Recording Costs	0.00	0.00	0.00	0.00	0.00
Per NOD Ltr	0.00	0.00	0.00	0.00	0.00
Payment Plan Fee	0.00	0.00	0.00	0.00	0.00
Breach letters	0.00	0.00	0.00	0.00	0.00
Personal check returns	0.00	0.00	0.00	0.00	0.00
Escrow demand fee	0.00	0.00	0.00	0.00	0.00
Collection Costs on Violations	0.00	0.00	0.00	0.00	0.00
Subtotals	\$912.73	\$936.00	\$0.00	\$0.00	\$0.00
Credit	Date				
	(0.00)				
	(0.00)				
	(0.00)				
	(0.00)				
	(0.00)				
	(0.00)				
	(0.00)				
	(0.00)				
	(0.00)				
	(0.00)				
	(0.00)				
	(0.00)				
NAS Fee Payments	(0.00)				

HOA TOTAL**\$1,848.73****GRAND TOTAL: \$1,848.73**

Assessments:	1656.00
Interest:	4.73
Late charges:	45.00
Management Co.	0.00
Collection costs:	143.00



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

October 04, 2010

Melissa Lieberman
2184 Pont National Drive
Henderson NV 89044

VIA REGULAR AND
CERTIFIED MAIL

Re: NAS #N62616
2184 Pont National Drive, Henderson, NV 89044
Madeira Canyon, a planned community

Dear Ms. Lieberman:

Nevada Association Services (NAS) has been retained by Madeira Canyon, a planned community (also called the Association) to collect from you the overdue homeowner's assessments you owe to the Association. As of today's date, records show a balance due on your account of \$1,848.73. Any statements or invoices you receive from your association or its managing agent will not reflect the total amount due.

If you want to resolve this matter before a Notice of Delinquent Assessment Lien is recorded and sent to you pursuant to Nevada Revised Statutes, you must, within 10 days from the date of this letter, pay the balance due. Your payment must be in the form of cashier's check or money order, payable to Nevada Association Services, and mailed to the address indicated above. Should you decide not to pay within the 10 day period, this office will be entitled to proceed with the preparation and recordation of the Notice of Delinquent Assessment Lien. Should the Notice of Delinquent Assessment Lien be prepared and recorded, the additional cost to you will be \$325.00 plus recording and mailing costs. There will also be a \$30.00 charge to your account to release the Notice of Delinquent Assessment Lien, plus recording costs. These charges may not be all inclusive.

Federal Law gives you 30 Days from the date you receive this letter (the 30 Day Period) to dispute the validity of the debt or any part thereof. If you do not dispute the validity of the debt or any portion thereof as outlined above, NAS will assume the debt is valid. If you do contest the validity of this debt or any portion thereof, by notifying NAS in writing to that effect, NAS will, as required by law, obtain and mail to you verification of the debt. And, within the 30 Day Period you request in writing the name and address of your original creditor, if the original creditor is different from the current creditor, the Association, NAS will also furnish you with that information. Federal Law does not require NAS to wait until the end of the 30 Day Period to record the Notice of Delinquent Assessment Lien. If, however, you notify NAS, in writing, within the 30 Day Period, that begins with the receipt of this letter, that you dispute the debt or any portion thereof, or that you request the name and address of the original creditor, if the original creditor is different from the current creditor, the Association, NAS will, as required by law, cease collection of the debt or any disputed portion thereof until NAS obtains verification of the debt or the name and address of the original creditor and a copy of such verification or name of the original creditor is mailed to you by NAS.

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

Sincerely,

Megan Alexander
Nevada Association Services, Inc.

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

BANA 000160

0484

Transaction Report

Reference #: N62616

Article Number	Ref #	Record Indicator	USPS® Service Type	Name & Address	Date Imported	Date Mailed	Status	USPS® Pstg. Fees
1 2240901480	N62616	FirstClass	First-Class Mail®	Melissa Lieberman 2184 PONT NATIONAL DR HENDERSON, NV 89044-2006	10/04/2010	10/05/2010	Waiz Event - Mailed	0.44
<i>Demand Letter</i>								
2 71138257147465425765	N62616	FIRSTCLASS	Certified Mail™	Melissa Lieberman 2184 PONT NATIONAL DR HENDERSON, NV 89044-2006	10/04/2010	10/05/2010	NOTICE LEFT at HENDERSON, NV	4.34
<i>Demand Letter</i>								
3 71138257147474094808	N62616	LIEN	Certified Mail™	Melissa Lieberman 2184 PONT NATIONAL DR HENDERSON, NV 89044-2006	11/05/2010	11/08/2010	NOTICE LEFT at HENDERSON, NV	4.34
4 2242239206	N62616	LIEN	First-Class Mail®	Melissa Lieberman 2184 PONT NATIONAL DR HENDERSON, NV 89044-2006	11/05/2010	11/08/2010	Waiz Event - Mailed	0.44
5 2244639697	N62616	NOD	First-Class Mail®	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. 1901 E VOORHEES STREET, SUITE C DANVILLE, IL 61834	12/27/2010	12/28/2010	Waiz Event - Mailed	0.44
6 71969006929488084246	N62616	NOD	Certified Mail™	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. 1901 E VOORHEES	12/27/2010	12/28/2010	RRE Event	4.34
14 Records								\$33.46
1	Page: 1 of 1		Go	Page size: 14	Change	Item 1 to 14 of 14		

	Article Number	Ref #	Record Indicator	USPS® Service Type	Name & Address	Date Imported	Date Mailed	Status	USPS® Pstg. Fees
					STREET, SUITE C DANVILLE, IL 61834				
7	71969006929488084239	N62616	NOD	Certified Mail™	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE 7475 S JOLIET ST ATTN: SALES & ACQUISITIONS ENGLEWOOD, CO 80112-3885	12/27/2010	12/28/2010	RRE Event	4.34
8	71969006929488084208	N62616	NOD	Certified Mail™	Melissa Lieberman 2184 PONT NATIONAL DR HENDERSON, NV 89044-2006	12/27/2010	12/28/2010	NOTICE LEFT at HENDERSON, NV	4.34
9	2244639694	N62616	NOD	First-Class Mail®	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE PO BOX 507 HERNDON, VA 20172-0507	12/27/2010	12/28/2010	Waiz Event - Mailed	0.44
10	2244639695	N62616	NOD	First-Class Mail®	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE 7475 S JOLIET ST C/O PULTE MORTGAGE LLC ENGLEWOOD, CO 80112-3885	12/27/2010	12/28/2010	Waiz Event - Mailed	0.44
11	71969006929488084222	N62616	NOD	Certified Mail™	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE	12/27/2010	12/28/2010	RRE Event	4.34
14 Records									\$33.46
1									
Page: 1 of 1 Go									
Page size: 14 Change									
Item 1 to 14 of 14									

Transactions Report - TrackRight

Page 3 of 3

Article Number	Ref #	Record Indicator	USPS® Service Type	Name & Address	Date Imported	Date Mailed	Status	USPS® Pstg. Fees
12	2244639693	N62616	NOD	First-Class Mail® 7475 S JOLIET ST C/O PULTE MORTGAGE LLC ENGLEWOOD, CO 80112-3885 Melissa Lieberman 2184 PONT NATIONAL DR HENDERSON, NV 89044-2006	12/27/2010	12/28/2010	Walz Event - Mailed	0.44
13	2244639696	N62616	NOD	First-Class Mail® MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE 7475 S JOLIET ST ATTN: SALES & ACQUISITIONS ENGLEWOOD, CO 80112-3885	12/27/2010	12/28/2010	Walz Event - Mailed	0.44
14	71969006929488084215	N62616	NOD	Certified Mail™ MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE PO BOX 597 HERNDON, VA 20172-0507	12/27/2010	12/28/2010	RRE Event	4.34
14 Records								\$33.46
1		Page: 1 of 1		Go	Page size: 14	Change	Item 1 to 14 of 14	

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Generated: 8/16/2013 11:14:03 AM

List of Owner Names: Melissa Lieberman

HOA Name: Madeira Canyon, a planned community

Mailing Address

Property Address

Print All Certificates

Melissa Lieberman 2184 Pont National Drive Henderson, NV 89044	→
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Melissa Lieberman 2184 Pont National Drive Henderson, NV 89044	→
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Melissa Lieberman 2184 Pont National Drive Henderson, NV 89044





Nevada Association Services, Inc.
6224 W. Desert Inn Road, Suite A
Las Vegas, NV 89146
Phone (702) 804-8885
Fax (702) 804-8887
Toll Free (888) 617-8544

October 04, 2010

Melissa Lieberman
2184 Pont National Drive
Henderson NV 89044

Attorney Contract
Christopher LEWIS GARD
STAN CHRISTOPHER VIA REGULAR AND
CERTIFIED MAIL
702-737-3125 2240901480

Re: NAS #N62616

2184 Pont National Drive, Henderson, NV 89044

Madeira Canyon, a planned community

Dear Ms. Lieberman:

Nevada Association Services (NAS) has been retained by Madeira Canyon, a planned community (also called the Association) to collect from you the overdue homeowner's assessments you owe to the Association. As of today's date, records show a balance due on your account of \$1,848.73. Any statements or invoices you receive from your association or its managing agent will not reflect the total amount due.

If you want to resolve this matter before a Notice of Delinquent Assessment Lien is recorded and sent to you pursuant to Nevada Revised Statutes, you must, within 10 days from the date of this letter, pay the balance due. Your payment must be in the form of cashier's check or money order, payable to Nevada Association Services, and mailed to the address indicated above. Should you decide not to pay within the 10 day period, this office will be entitled to proceed with the preparation and recordation of the Notice of Delinquent Assessment Lien. Should the Notice of Delinquent Assessment Lien be prepared and recorded, the additional cost to you will be \$325.00 plus recording and mailing costs. There will also be a \$30.00 charge to your account to release the Notice of Delinquent Assessment Lien, plus recording costs. These charges may not be all inclusive.

Federal Law gives you 30 Days from the date you receive this letter (the 30 Day Period) to dispute the validity of the debt or any part thereof. If you do not dispute the validity of the debt or any portion thereof as outlined above, NAS will assume the debt is valid. If you do contest the validity of this debt or any portion thereof, by notifying NAS in writing to that effect, NAS will, as required by law, obtain and mail to you verification of the debt. And, within the 30 Day Period you request in writing the name and address of your original creditor, if the original creditor is different from the current creditor, the Association, NAS will also furnish you with that information. Federal Law does not require NAS to wait until the end of the 30 Day Period to record the Notice of Delinquent Assessment Lien. If, however, you notify NAS, in writing, within the 30 Day Period, that begins with the receipt of this letter, that you dispute the debt or any portion thereof, or that you request the name and address of the original creditor, if the original creditor is different from the current creditor, the Association, NAS will, as required by law, cease collection of the debt or any disputed portion thereof until NAS obtains verification of the debt or the name and address of the original creditor and a copy of such verification or name of the original creditor is mailed to you by NAS.

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

Sincerely,

M. Alexander
Megan Alexander

Nevada Association Services, Inc.

STP ABOVE
WE ALREADY INFORMED
HOA - WE ARE
FILING CH# 7
Bankruptcy
Quit Collecting & Sending
NOTICES

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

October 25, 2010

Good morning Carly:

The Debtor has not filed bankruptcy as of October 25, 2010. Per June, proceed with collection efforts. Per June, proceed with collection efforts. Thanks and have a great day.

Susan #3~

Nevada Association Services, Inc.

6224 W. Desert Inn Rd. Ste. A
Las Vegas, Nevada 89146
702/804-8885 FAX 702/804-8887

To: Carly

From: Debbie

Date: 10/25/10

This owner has not filed bk therefore it is okay to proceed. Additionally, I contacted the Law Office and they are not representing Ms. Lieberman.

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

BANA 000167

GENERAL INFORMATION	
PARCEL NO.	190-20-311-033
OWNER AND MAILING ADDRESS	LIEBERMAN MELISSA N 2134 POINT NATIONAL DR HENDERSON NV 89044-7006
LOCATION ADDRESS CITY/UNINCORPORATED TOWN	2134 POINT NATIONAL DR HENDERSON
ASSESSOR DESCRIPTION	PROVENCE SUB 7 PLAT BOOK 127 PAGE 62 LOT 75 BLOCK 1 SEC 26 TWP 23 RNS 62
RECORDED DOCUMENT NO.	* 2006112702919
RECORDED DATE	11/27/2006
VESTING	NO STATUS

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

ASSESSMENT INFORMATION AND SUPPLEMENTAL VALUE	
TAX DISTRICT	514
APPRAISAL YEAR	2010
FISCAL YEAR	10-11
SUPPLEMENTAL IMPROVEMENT VALUE	0
SUPPLEMENTAL IMPROVEMENT ACCOUNT NUMBER	N/A

REAL PROPERTY ASSESSED VALUE		
FISCAL YEAR	2009-10	2010-11
LAND	24500	29750
IMPROVEMENTS	145526	103668
PERSONAL PROPERTY	0	0
EXEMPT	0	0
GROSS ASSESSED (SUBTOTAL)	170126	133418
TAXABLE LAND+IMP (SUBTOTAL)	486074	381194
COMMON ELEMENT ALLOCATION ASSD	0	0
TOTAL ASSESSED VALUE	170126	133418
TOTAL TAXABLE VALUE	486074	381194

ESTIMATED LOT SIZE AND APPRAISAL INFORMATION	
ESTIMATED SIZE	0.29 Acres
ORIGINAL CONST. YEAR	2007
LAST SALE PRICE MONTH/YEAR	759000 11/06
LAND USE	1-10 RESIDENTIAL SINGLE FAMILY
DWELLING UNITS	1

PRIMARY RESIDENTIAL STRUCTURE					
TOTAL LIVING SQ. FT.	2846	CARPORT SQ. FT.	0	ADDN/CONV	NONE
1ST FLOOR SQ. FT.	2846	STORIES	ONE STORY	POOL	YES
2ND FLOOR SQ. FT.	0	BEDROOMS	3	SPA	YES
BASEMENT SQ. FT.	0	BATHROOMS	3 FULL	TYPE OF CONSTRUCTION	FRAME STUCCO
GARAGE SQ. FT.	0	FIREPLACE	1	ROOF TYPE	CONCRETE TILE

APN # 190-20-311-033

N62616

NOTICE OF DELINQUENT ASSESSMENT LIEN

In accordance with Nevada Revised Statutes and the Association's declaration of Covenants Conditions and Restrictions (CC&Rs), recorded on May 24, 2005, as instrument number 0002414 BK 20050524, of the official records of Clark County, Nevada, the Madeira Canyon, a planned community has a lien on the following legally described property.

The property against which the lien is imposed is commonly referred to as 2184 Pont National Drive Henderson, NV 89044 and more particularly legally described as: Provence Sub 7, Plat book 127, Page 62, Lot 75, Block 1 in the County of Clark.

The owner(s) of record as reflected on the public record as of today's date is (are):
Melissa N Lieberman

Mailing address(es):
2184 Pont National Drive, Henderson, NV 89044

*Total amount due through today's date is \$2,254.73.

This amount includes late fees, collection fees and interest in the amount of \$598.73.

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

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

Dated: October 25, 2010


By: Winter Henrie, of Nevada Association Services, Inc., as agent for Madeira Canyon, a planned community.

When Recorded Mail To:
Nevada Association Services, Inc.
TS #N62616
6224 W. Desert Inn Road, Suite A
Las Vegas, NV 89146
Phone: (702) 804-8885 Toll Free: (888) 627-554



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

VIA REGULAR AND
CERTIFIED MAIL

November 06, 2010

Melissa Lieberman
2184 Pont National Drive
Henderson NV 89044

*Re: NAS #N62616
2184 Pont National Drive, Henderson, NV 89044
Madeira Canyon, a planned community / Melissa Lieberman*

Dear Ms. Lieberman:

As you were previously advised, Nevada Association Services, Inc. ("NAS") has been retained by Madeira Canyon, a planned community (the Association) to collect from you the overdue homeowner's assessments you owe the Association. As of the date the lien was prepared, the total amount due, including collection fees and costs is \$2,254.73 (also called the balance due or debt.) Since you have decided not to reinstate your account, a Notice of Delinquent Assessment Lien was recorded on your property. A copy of the lien is enclosed. The amount stated above does NOT include assessments, late fees, interest, fines, collection fees and costs, and other applicable charges, that have become due since the date the lien was recorded. Those additional amounts must be included when you submit your payment. Therefore, you may wish to contact this office to verify the amount due prior to sending your payment.

Nevada law permits NAS to proceed with the recordation of a Notice of Default and Election to Sell (also called an "NOD") which is the next step in the lien foreclosure process. If you want to resolve this matter before the recordation of the NOD, you must, within 30 days from the date of this letter, pay the balance due by cashier's check or money order payable to NAS. Recording of the NOD will result in additional charges for which you will be responsible. The 30 Day Period referenced in our prior "Initial Letter" still applies. Federal Law grants you 30 Days from the date of receipt of the Initial Letter to dispute the validity of the debt or any portion thereof. Should you fail to dispute, in writing, the validity of the debt or any portion thereof within the 30 Day Period, NAS will assume the debt is valid. If you dispute the debt or any portion thereof in writing, NAS will, to the extent required by law, cease collection efforts until validation of the debt is sent to you.

Sincerely,

Pearl Agustin
Nevada Association Services, Inc.
encl.

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

BANA 000170

APN # 190-20-311-033
N62616

Inst #: 201010270002037
Fees: \$14.00
N/C Fee: \$0.00
10/27/2010 11:18:28 AM
Receipt #: 556086
Requestor:
PASION TITLE SERVICES
Recorded By: DHG Pgs: 1
DEBBIE CONWAY
CLARK COUNTY RECORDER

NOTICE OF DELINQUENT ASSESSMENT LIEN

In accordance with Nevada Revised Statutes and the Association's declaration of Covenants Conditions and Restrictions (CC&Rs), recorded on May 24, 2005, as instrument number 0002414 BK 20050524, of the official records of Clark County, Nevada, the Madeira Canyon, a planned community has a lien on the following legally described property.

The property against which the lien is imposed is commonly referred to as 2184 Pont National Drive Henderson, NV 89044 and more particularly legally described as: Provence Sub 7, Plat book 127, Page 62, Lot 75, Block 1 in the County of Clark.

The owner(s) of record as reflected on the public record as of today's date is (are):
Melissa N Lieberman

Mailing address(es):
2184 Pont National Drive, Henderson, NV 89044

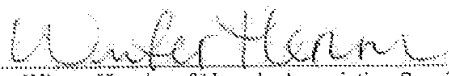
*Total amount due through today's date is \$2,254.73.

This amount includes late fees, collection fees and interest in the amount of \$598.73.

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

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

Dated: October 25, 2010


By: Winter Henrie, of Nevada Association Services, Inc., as agent for Madeira Canyon, a planned community.

When Recorded Mail To:
Nevada Association Services, Inc.
TS #N62616
6224 W. Desert Inn Road, Suite A
Las Vegas, NV 89146
Phone: (702) 804-8885 Toll Free: (888) 627-554

Transaction Report

Reference #: N62616

	Article Number	Ref #	Record Indicator	USPS® Service Type	Name & Address	Date Imported	Date Mailed	Status	USPS® Pstg. Fees
1	2240901480	N62616	FirstClass	First-Class Mail®	Melissa Lieberman 2184 PONT NATIONAL DR HENDERSON, NV 89044-2006	10/04/2010	10/05/2010	Walz Event - Mailed	0.44
2	71138257147465425765	N62616	FIRSTCLASS	Certified Mail™	Melissa Lieberman 2184 PONT NATIONAL DR HENDERSON, NV 89044-2006	10/04/2010	10/05/2010	NOTICE LEFT at HENDERSON, NV	4.34
3	71138257147474094808	N62616	LIEN	Certified Mail™	Melissa Lieberman 2184 PONT NATIONAL DR HENDERSON, NV 89044-2006	11/05/2010	11/08/2010	NOTICE LEFT at HENDERSON, NV	4.34
4	2242239206	N62616	LIEN	First-Class Mail®	Melissa Lieberman 2184 PONT NATIONAL DR HENDERSON, NV 89044-2006	11/05/2010	11/08/2010	Walz Event - Mailed	0.44
5	2244639697	N62616	NOD	First-Class Mail®	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. 1901 E VOORHEES STREET, SUITE C DANVILLE, IL 61834	12/27/2010	12/28/2010	Walz Event - Mailed	0.44
6	71969006929488084246	N62616	NOD	Certified Mail™	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. 1901 E VOORHEES	12/27/2010	12/28/2010	RRE Event	4.34
14 Records									\$33.46
1 Page: 1 of 1 Go Page size: 14 Change Item 1 to 14 of 14									

List of Owner Names: Melissa Lieberman

HOA Name: Madeira Canyon, a planned community

Mailing Address

Property Address

Print All Certified

Melissa Lieberman
2184 Pont National Drive
Henderson, NV 89044

Melissa Lieberman
2184 Pont National Drive
Henderson, NV 89044

Melissa Lieberman
2184 Pont National Drive
Henderson, NV 89044



Lieberman, Melissa

2184 Pont National Dr

Madeira Canyon

Account No.

REDACTED

NAS #N 62616

Assessments, Late Fees, Interest,
Attorneys Fees & Collection Costs
Dates of Delinquency: 01/10-10/10

	Amount Present rate	Amount Prior Rate	Amount Prior rate	Amount Prior rate	Amount Prior rate
Balance forward	0.00	0.00	0.00	0.00	0.00
No. of Months Subject to Interest	0	0	0	0	0
Interest due on Balance Forward	0.00	0.00	0.00	0.00	0.00
Quarterly Assessment Amount	180.00	234.00	0.00	0.00	0.00
No. of Months Delinquent	4	4	0	0	0
No. of Months Subject to Interest	0	0	0	0	0
Total Monthly Assessments due	720.00	936.00	0.00	0.00	0.00
Late fee amount	15.00	0.00	0.00	0.00	0.00
No. of Months Late Fees Incurred	4	0	0	0	0
Total Late Fees due	60.00	0.00	0.00	0.00	0.00
Interest Rate	0.12	0.12	0.12	0.12	0.12
Interest due	4.73	0.00	0.00	0.00	0.00
Special Assessment Due	0.00	0.00	0.00	0.00	0.00
Special Assessment Late Fee	0.00	0.00	0.00	0.00	0.00
Special Assessment Months Late	0	0	0	0	0
Special Assessment Interest Due	0.00	0.00	0.00	0.00	0.00
Transfer Fee	0.00	0.00	0.00	0.00	0.00
Mgmt Intent to Lien	0.00	0.00	0.00	0.00	0.00
Audit Fee	0.00	0.00	0.00	0.00	0.00
Management Co. Fee	0.00	0.00	0.00	0.00	0.00
Demand Letter	135.00	0.00	0.00	0.00	0.00
Lien Fees	325.00	0.00	0.00	0.00	0.00
Prepare Lien Release	50.00	0.00	0.00	0.00	0.00
Certified Mailing	16.00	0.00	0.00	0.00	0.00
Recording Costs	28.00	0.00	0.00	0.00	0.00
Pre NOD Ltr	0.00	0.00	0.00	0.00	0.00
Payment Plan Fee	0.00	0.00	0.00	0.00	0.00
Breach letters	0.00	0.00	0.00	0.00	0.00
Personal check returns	0.00	0.00	0.00	0.00	0.00
Excess demand fee	0.00	0.00	0.00	0.00	0.00
Collection Costs on Violations	0.00	0.00	0.00	0.00	0.00
Subtotals	\$1,318.73	\$936.00	\$0.00	\$0.00	\$0.00
<u>Credit</u>	<u>Date</u>				
		(0.00)			
		(0.00)			
		(0.00)			
		(0.00)			
		(0.00)			
		(0.00)			
		(0.00)			
		(0.00)			
		(0.00)			
		(0.00)			
		(0.00)			
		(0.00)			
		(0.00)			
NAS Fee Payments		(0.00)			

HOA TOTAL**\$2,254.73****GRAND TOTAL: \$2,254.73**

Assessments:	1656.00
Interest:	4.73
Late charges:	60.00
Management Co.	0.00
Collection costs:	534.00



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

November 30, 2010

Melissa Lieberman
2184 Pont National Drive
Henderson NV 89044

*RE: 2184 Pont National Drive
Madeira Canyon, a planned community / Melissa Lieberman
NAS # N62616*

Dear Ms. Lieberman:

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

Both this office and your Association urge you to contact Nevada Association Services, Inc. in order to arrange for immediate payment. Should you decide not to remit full payment in the form of cashier's check or money order, to this office, within 10 days of the date of this letter, foreclosure proceedings will commence.

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

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

Thank you in advance for your immediate payment.

Sincerely,

Debbie Kluska
Nevada Association Services, Inc.

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

BANA 000175

Lieberman, Melissa

2184 Pont National Dr

Account No.:

Madeira Canyon

REDACTED

NAS #N 62616

Assessments, Late Fees, Interest,
Attorneys Fees & Collection Costs
Dates of Delinquency 01/10-12/10

	Amount Present rate	Amount Prior Rate	Amount Prior rate	Amount Prior rate	Amount Prior rate
Balance forward	0.00	0.00	0.00	0.00	0.00
No. of Months Subject to Interest	0	0	0	0	0
Interest due on Balance Forward	0.00	0.00	0.00	0.00	0.00
Quarterly Assessment Amount	180.00	234.00	0.00	0.00	0.00
No. of Months Delinquent	4	4	0	0	0
No. of Months Subject to Interest	0	0	0	0	0
Total Monthly Assessments due	720.00	936.00	0.00	0.00	0.00
Late fee amount	15.00	0.00	0.00	0.00	0.00
No. of Months Late Fees Incurred	4	0	0	0	0
Total Late Fees due	60.00	0.00	0.00	0.00	0.00
Interest Rate	0.12	0.12	0.12	0.12	0.12
Interest due	4.73	0.00	0.00	0.00	0.00
Special Assessment Due	0.00	0.00	0.00	0.00	0.00
Special Assessment Late Fee	0.00	0.00	0.00	0.00	0.00
Special Assessment Months Late	0	0	0	0	0
Special Assessment Interest Due	0.00	0.00	0.00	0.00	0.00
Transfer Fee	0.00	0.00	0.00	0.00	0.00
Mgmt Intent to Lien	0.00	0.00	0.00	0.00	0.00
Audit Fee	0.00	0.00	0.00	0.00	0.00
Management Co. Fee	0.00	0.00	0.00	0.00	0.00
Demand Letter	135.00	0.00	0.00	0.00	0.00
Lien Fees	325.00	0.00	0.00	0.00	0.00
Prepare Lien Release	30.00	0.00	0.00	0.00	0.00
Certified Mailing	80.00	0.00	0.00	0.00	0.00
Recording Costs	57.00	0.00	0.00	0.00	0.00
Pre NOD Ltr	75.00	0.00	0.00	0.00	0.00
Payment Plan Fee	0.00	0.00	0.00	0.00	0.00
Breach letters	0.00	0.00	0.00	0.00	0.00
Personal check returns	0.00	0.00	0.00	0.00	0.00
Escrow demand fee	0.00	0.00	0.00	0.00	0.00
Collection Costs on Violations	0.00	0.00	0.00	0.00	0.00
Subtotals	\$1,486.73	\$936.00	\$0.00	\$0.00	\$0.00
<u>Credit</u>	<u>Date</u>				
	(0.00)				
	(0.00)				
	(0.00)				
	(0.00)				
	(0.00)				
	(0.00)				
	(0.00)				
	(0.00)				
	(0.00)				
	(0.00)				
	(0.00)				
	(0.00)				
NAS fees & costs	(0.00)				

HOA TOTAL**\$3,112.73****GRAND TOTAL: \$3,112.73**

Assessments:	1656.00
Interest:	4.73
Late charges:	60.00
Management Co.	0.00
Collection costs:	1392.00

[illegible]

12/16/2010 7:33 AM

Resident Transaction Report
 Madeira Canyon
 10/31/2009 to: 12/31/2010

Page: 1

Building: MC-2105 Madeira Canyon
 2721 Bonaparte Lane
 Henderson, NV 89044

626169
 12/11

Type	Date	CC Description	Check No	Amount	Balance
				Reg Bal	0.00
0393 01	Melissa Lieberman	App# 23757 2184 Pont National Drive		180.00	180.00
	2184 Pont National Drive	Chg 01/01/2010 AQ Quarterly Assessment		234.00	414.00
	Henderson NV 89044	Chg 01/01/2010 AV Assessment-Videiras		10.00	424.00
		Chg 01/15/2010 LF Late Fee		5.00	429.00
		Chg 01/15/2010 LP Late Fee Processing		0.79	429.79
		Chg 01/31/2010 LI Late Interest		180.00	609.79
		Chg 04/01/2010 AQ Quarterly Assessment		234.00	843.79
		Chg 04/01/2010 AV Assessment-Videiras		10.00	853.79
		Chg 04/15/2010 LF Late Fee		5.00	858.79
		Chg 04/15/2010 LP Late Fee Processing		1.58	860.37
		Chg 05/31/2010 LI Late Interest		180.00	1,040.37
		Chg 07/01/2010 AQ Quarterly Assessment		234.00	1,274.37
		Chg 07/01/2010 AV Assessment-Videiras		10.00	1,284.37
		Chg 07/15/2010 LF Late Fee		5.00	1,289.37
		Chg 07/15/2010 LP Late Fee Processing		2.36	1,291.73
		Chg 07/31/2010 LI Late Interest		180.00	1,471.73
		Chg 10/01/2010 AQ Quarterly Assessment		234.00	1,705.73
		Chg 10/01/2010 AV Assessment-Videiras		10.00	1,715.73
		Chg 10/15/2010 LF Late Fee		5.00	1,720.73
		Chg 10/15/2010 LP Late Fee Processing			1,720.73
				Reg Balance	1,720.73

APN # 190-20-311-033
NAS # N62616
First American Title Nevada/NDTS #
PropertyAddress: 2184 Pont National Drive

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

IMPORTANT NOTICE

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

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

This amount is \$3,112.73 as of December 17, 2010 and will increase until your account becomes current.
While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes)
required by your note and deed of trust or mortgage, or as required under your Covenants Conditions and
Restrictions. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the
property or pay other obligations as required by your note and deed of trust or mortgage, or as required under your
Covenants Conditions and Restrictions, the Madeira Canyon, a planned community (the Association) may insist
that you do so in order to reinstate your account in good standing. In addition, the Association may require as a
condition to reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes
and hazard insurance premiums.

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

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

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

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

NAS # N62616

Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale, provided the sale is concluded prior to the conclusion of the foreclosure.

**REMEMBER, YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT
TAKE PROMPT ACTION.
NOTICE IS HEREBY GIVEN THAT NEVADA ASSOCIATION
SERVICES, INC.**

is the duly appointed agent under the previously mentioned Notice of Delinquent Assessment Lien, with the owner(s) as reflected on said lien being Melissa N Lieberman, dated October 25, 2010, and recorded on October 27, 2010 as instrument number 0002037 Book 20101027 in the official records of Clark County, Nevada, executed by Madeira Canyon, a planned community, hereby declares that a breach of the obligation for which the Covenants Conditions and Restrictions, recorded on May 24, 2005, as instrument number 0002414 BK 20050524, as security has occurred in that the payments have not been made of homeowner's assessments due from January 01, 2010 and all subsequent homeowner's assessments, monthly or otherwise, less credits and offsets, plus late charges, interest, trustee's fees and costs, attorney's fees and costs and Association fees and costs.

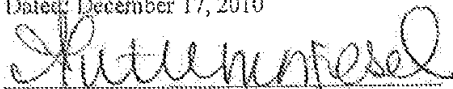
That by reason thereof, the Association has deposited with said agent such documents as the Covenants Conditions and Restrictions and documents evidencing the obligations secured thereby, and declares all sums secured thereby due and payable and elects to cause the property to be sold to satisfy the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

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

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

Legal Description: Provence Sub 7, Plat book 127, Page 62, Lot 75, Block 1 in the County of Clark

Dated: December 17, 2010



By: Autumn Fesel, of Nevada Association Services, Inc.
on behalf of Madeira Canyon, a planned community

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

APN # 190-20-311-033

NAS # N62616

First American Title Nevada/NDTS # 4914500-AS

Property Address: 2184 Pont National Drive

Inst #: 201012210000548

Fees: \$15.00

N/C Fee: \$0.00

12/21/2010 09:32:31 AM

Receipt #: 619017

Requestor:

FIRST AMERICAN NATIONAL DEF

Recorded By: TAH Pgs: 2

DEBBIE CONWAY

CLARK COUNTY RECORDER

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

IMPORTANT NOTICE

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

This amount is \$3,112.73 as of December 17, 2010 and will increase until your account becomes current.

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

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

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

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

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

NAS # N62616

Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale, provided the sale is concluded prior to the conclusion of the foreclosure.

**REMEMBER, YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT
TAKE PROMPT ACTION.
NOTICE IS HEREBY GIVEN THAT NEVADA ASSOCIATION
SERVICES, INC.**

is the duly appointed agent under the previously mentioned Notice of Delinquent Assessment Lien, with the owner(s) as reflected on said lien being Melissa N Lieberman, dated October 25, 2010, and recorded on October 27, 2010 as instrument number 0002032 Book 20101027 in the official records of Clark County, Nevada, executed by Madeira Canyon, a planned community, hereby declares that a breach of the obligation for which the Covenants Conditions and Restrictions, recorded on May 24, 2005, as instrument number 0002414 BK 20050524, as security has occurred in that the payments have not been made of homeowner's assessments due from January 01, 2010 and all subsequent homeowner's assessments, monthly or otherwise, less credits and offsets, plus late charges, interest, trustee's fees and costs, attorney's fees and costs and Association fees and costs.

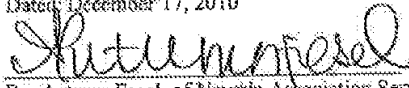
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Legal Description: Provence Sub 7, Plat book 127, Page 62, Lot 75, Block 1 in the County of Clark

Dated: December 17, 2010



By: Autumn Fesel, of Nevada Association Services, Inc.
on behalf of Madeira Canyon, a planned community

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

MELISSA N LIEBERMAN

2184 FONT NATIONAL DRIVE
RENDERSON NV 89044

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE

P.O. BOX 2026
FLINT MI 48501-2026

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE
C/O PULTE MORTGAGE LLC
7475 SOUTH JOLIET STREET
ENGLEWOOD CO 80112

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE
ATTN: SALES & ACQUISITIONS
7475 S. JOLIET ST.
ENGLEWOOD CO 80112

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

1901 E VOORHEES STREET, SUITE C
DANVILLE IL 61834

APN # 190-20-311-033
NAS # N62616
First American Title Nevada/NDTS # 4914500
Property Address: 2184 Pont National Drive

DOCUMENT RECORDED ON 12/21/2010
DOCUMENT # 0000548 Book 20101221
Clark COUNTY
DATE MAILED 12/28/2010

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

IMPORTANT NOTICE

**WARNING! IF YOU FAIL TO PAY THE AMOUNT SPECIFIED IN THIS
NOTICE, YOU COULD LOSE YOUR HOME, EVEN IF THE AMOUNT
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IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS IT
MAY BE SOLD WITHOUT ANY COURT ACTION and you may have the legal right to bring your account in
good standing by paying all your past due payments plus permitted costs and expenses within the time permitted
by law for reinstatement of your account. No sale date may be set until ninety (90) days from the date this notice
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required by your note and deed of trust or mortgage, or as required under your Covenants Conditions and
Restrictions. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the
property or pay other obligations as required by your note and deed of trust or mortgage, or as required under your
Covenants Conditions and Restrictions, the Madeira Canyon, a planned community (the Association) may insist
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condition to reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes
and hazard insurance premiums.

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

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obligation being foreclosed upon or a separate written agreement between you and your Association permits a
longer period, you have only the legal right to stop the sale of your property by paying the entire amount
demanded by your Association.

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

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

NAS # N62616

Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale, provided the sale is concluded prior to the conclusion of the foreclosure.

**REMEMBER, YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT
TAKE PROMPT ACTION.
NOTICE IS HEREBY GIVEN THAT NEVADA ASSOCIATION
SERVICES, INC.**

is the duly appointed agent under the previously mentioned Notice of Delinquent Assessment Lien, with the owner(s) as reflected on said lien being Melissa N Lieberman, dated October 25, 2010, and recorded on October 27, 2010 as instrument number 0002937 Book 20101027 in the official records of Clark County, Nevada, executed by Madeira Canyon, a planned community, hereby declares that a breach of the obligation for which the Covenants Conditions and Restrictions, recorded on May 24, 2005, as instrument number 0002414 BK 20050524, as security has occurred in that the payments have not been made of homeowner's assessments due from January 01, 2010 and all subsequent homeowner's assessments, monthly or otherwise, less credits and offsets, plus late charges, interest, trustee's fees and costs, attorney's fees and costs and Association fees and costs.

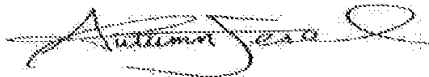
That by reason thereof, the Association has deposited with said agent such documents as the Covenants Conditions and Restrictions and documents evidencing the obligations secured thereby, and declares all sums secured thereby due and payable and elects to cause the property to be sold to satisfy the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

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

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

Legal Description: Provence Sub 7, Plat book 127, Page 62, Lot 75, Block 1 in the County of Clark

Dated: December 17, 2010



By: Autumn Fesel, of Nevada Association Services, Inc.
on behalf of Madeira Canyon, a planned community

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

BANA 000185

List of Owner Names: Melissa Lieberman

HOA Name: Madeira Canyon, a planned community

Mailing Address

Property Address

Print All Certifieds

Melissa Lieberman
2184 Pont National Drive
Henderson, NV 89044

Melissa Lieberman
2184 Pont National Drive
Henderson, NV 89044

Melissa Lieberman
2184 Pont National Drive
Henderson, NV 89044

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

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC., AS NOMINEE
C/O PULTE MORTGAGE LLC
7475 SOUTH JOLIET STREET
ENGLEWOOD, CO 80112

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC., AS NOMINEE
ATTN: SALES & ACQUISITIONS
7475 S. JOLIET ST.
ENGLEWOOD, CO 80112

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

Transaction Report

Reference #: N62616

	Article Number	Ref #	Record Indicator	USPS® Service Type	Name & Address	Date Imported	Date Mailed	Status	USPS® Pstg. Fees
1	2240901480	N62616	FirstClass	First-Class Mail®	Melissa Lieberman 2184 PONT NATIONAL DR HENDERSON, NV 89044-2006	10/04/2010	10/05/2010	Walz Event - Mailed	0.44
2	71138257147465425765	N62616	FIRSTCLASS	Certified Mail™	Melissa Lieberman 2184 PONT NATIONAL DR HENDERSON, NV 89044-2006	10/04/2010	10/05/2010	NOTICE LEFT at HENDERSON, NV	4.34
3	71138257147474094808	N62616	LIEN	Certified Mail™	Melissa Lieberman 2184 PONT NATIONAL DR HENDERSON, NV 89044-2006	11/05/2010	11/08/2010	NOTICE LEFT at HENDERSON, NV	4.34
4	2242239206	N62616	LIEN	First-Class Mail®	Melissa Lieberman 2184 PONT NATIONAL DR HENDERSON, NV 89044-2006	11/05/2010	11/08/2010	Walz Event - Mailed	0.44
5	2244639697	N62616	NOD	First-Class Mail®	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. 1901 E VOORHEES STREET, SUITE C DANVILLE, IL 61834	12/27/2010	12/28/2010	Walz Event - Mailed	0.44
6	71069006929488084246	N62616	NOD	Certified Mail™	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. 1901 E VOORHEES	12/27/2010	12/28/2010	RRE Event	4.34
14 Records									\$33.46
1 Page: 1 of 1 Go Page size: 14 Change Item 1 to 14 of 14									

Article Number	Ref #	Record Indicator	USPS® Service Type	Name & Address	Date Imported	Date Mailed	Status	USPS® Pstg. Fees
				STREET, SUITE C DANVILLE, IL 61834 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE 7475 S JOLIET ST ATTN: SALES & ACQUISITIONS ENGLEWOOD, CO 80112-3885 Melissa Lieberman 2184 PONT NATIONAL DR HENDERSON, NV 89044-2006				
7	71969006929488084238	N62616	NOD	Certified Mail™	12/27/2010	12/28/2010	RRE Event	4.34
8	71969006929488084208	N62616	NOD	Certified Mail™	12/27/2010	12/28/2010	NOTICE LEFT at HENDERSON, NV	4.34
9	2244639694	N62616	NOD	First-Class Mail®	12/27/2010	12/28/2010	Walz Event - Mailed	0.44
10	2244639635	N62616	NOD	First-Class Mail®	12/27/2010	12/28/2010	Walz Event - Mailed	0.44
11	71969006929488084222	N62616	NOD	Certified Mail™	12/27/2010	12/28/2010	RRE Event	4.34
14 Records								\$33.46
<div>1</div> <div>Page: 1 of 1 Go</div> <div>Page size: 14 Change</div> <div>Item 1 to 14 of 14</div>								

Article Number	Ref #	Record Indicator	USPS® Service Type	Name & Address	Date Imported	Date Mailed	Status	USPS® Pstg. Fees
12	2244639693	N62616	NOD	First-Class Mail® 7475 S JOLIET ST C/O PULTE MORTGAGE LLC ENGLEWOOD, CO 80112-3885 Melissa Lieberman 2184 PONT NATIONAL DR HENDERSON, NV 89044-2006	12/27/2010	12/28/2010	Walz Event - Mailed	0.44
13	2244639696	N62616	NOD	First-Class Mail® MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE 7475 S JOLIET ST ATTN: SALES & ACQUISITIONS ENGLEWOOD, CO 80112-3885	12/27/2010	12/28/2010	Walz Event - Mailed	0.44
14	71969006929488084215	N62616	NOD	Certified Mail™ MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE PO BOX 507 HERNDON, VA 20172-0507	12/27/2010	12/28/2010	RRE Event	4.34
14 Records								\$33.46
1				Page: 1 of 1 Go	Page size: 14	Change	Item 1 to 14 of 14	

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First American Title Insurance Company
NATIONAL DEFAULT TITLE SERVICES - TSG DIVISION
2250 CORPORATE CIRCLE, SUITE 350, HENDERSON, NV 89074

DECEMBER 23, 2010

NEVADA ASSOCIATION SERVICES (N.A.S.) (HOA)
6224 W. DESERT INN ROAD, STE A
LAS VEGAS, NV 89146
ATTN: JUNE GERBER

REFERENCE: N62616/LIEBERMAN
OUR ORDER NUMBER: 4914500

THE ITEMS ENCLOSED WERE PREPARED FOR THE SOLE USE OF THE HEREIN-NAMED TRUSTEE. THESE ITEMS SHOULD
NOT BE RELIED UPON BY ANY THIRD PARTY AS A CONDITION OF TITLE.

First American Title Insurance Company
National Default Title Services

AUGIE JIMENEZ
ASSISTANT SECRETARY
TITLE OFFICER
PH: 702-222-4273
FX: 866-515-8363

ENCLOSURE

ORDER NO: 4914500
REFERENCE NO: N62616
TITLE OFFICER: AUGIE JIMENEZ
PRODUCT TYPE: NEVADA HOA

TRUSTEE'S SALE GUARANTEE HOMEOWNER'S ASSOCIATION ASSESSMENT LIEN

ORDER NO.: 4914500

REFERENCE NO.:

N62616

LIABILITY: \$20,000.00

FEE:

\$290.00

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

First American Title Insurance Company
a corporation, herein called the Company,

GUARANTEES

NEVADA ASSOCIATION SERVICES, INC. AS TRUSTEE
AND MADEIRA CANYON COMMUNITY AS LIEN CLAIMANT

HEREIN CALLED THE ASSURED, AGAINST LOSS NOT EXCEEDING THE LIABILITY AMOUNT STATED ABOVE WHICH THE ASSURED SHALL SUSTAIN BY REASON OF ANY INCORRECTNESS IN THE ASSURANCE WHICH THE COMPANY HEREBY GIVES THAT, ACCORDING TO THE PUBLIC RECORDS, ON THE DATE STATED BELOW,

1. THE TITLE TO THE HEREIN DESCRIBED ESTATE OR INTEREST WAS VESTED IN THE VESTEE NAMED, SUBJECT TO THE MATTERS SHOWN AS EXCEPTIONS HEREIN, WHICH EXCEPTIONS ARE NOT NECESSARILY SHOWN IN THE ORDER OF THEIR PRIORITY;
2. THE NAMES AND ADDRESSES OF PERSONS WHO HAVE RECORDED REQUESTS, AS PROVIDED BY NRS 107.090, FOR A COPY OF NOTICE OF DEFAULT AND FOR A COPY OF NOTICE OF SALE ARE AS SHOWN HEREIN;
3. THE NAMES AND ADDRESSES OF ADDITIONAL PERSONS WHO, AS PROVIDED BY NRS 107.090, ARE ENTITLED TO RECEIVE A COPY OF NOTICE OF DEFAULT AND A COPY OF NOTICE OF SALE ARE AS SHOWN HEREIN;
4. THE HEREIN DESCRIBED LAND IS LOCATED IN THE CITY OR JUDICIAL DISTRICT STATED HEREIN AND, IF DESIGNATED, THE NEWSPAPER OR NEWSPAPERS LISTED HEREIN QUALIFY FOR PUBLICATION OF NOTICE PURSUANT TO NRS 107.090.

DATED: DECEMBER 21, 2010 AT 7:30 AM

First American Title Insurance Company

BY PARKER S. KENNEDY - PRESIDENT

BY AUGIE JIMENEZ
ASSISTANT SECRETARY
TITLE OFFICER
PH: 702-222-4273
FX: 866-515-8363

ORDER NO: 4914560
REFERENCE NO: N62616
TITLE OFFICER: AUGIE JIMENEZ
PRODUCT TYPE: NEVADA HOA

TITLE TO SAID ESTATE OR INTEREST AT THE DATE HEREOF IS VESTED IN:

MELISSA N LIEBERMAN, A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY

THE ESTATE OR INTEREST IN THE LAND HEREINAFTER DESCRIBED OR REFERRED TO COVERED BY THIS GUARANTEE IS:

A FEE.

THE LAND REFERRED TO IN THIS GUARANTEE IS SITUATED IN THE STATE OF NEVADA, COUNTY OF CLARK, CITY OF HENDERSON, AND IS DESCRIBED AS FOLLOWS:

(SEE EXHIBIT "A" ATTACHED)

EXCEPTIONS:

ANY FAILURE BY THE FORECLOSING TRUSTEE OR BENEFICIARY TO COMPLY WITH THE REQUIREMENTS OF A COUNTY OR CITY ORDINANCE, IF ANY, AS IT PERTAINS TO THE MAINTENANCE OF THE PROPERTY DESCRIBED HEREIN, PRIOR TO OR DURING THE FORECLOSURE PROCESS.

1. GENERAL AND SPECIAL TAXES FOR THE FISCAL YEAR 2011-2012 A LIEN NOT YET DUE OR PAYABLE.
2. THOSE TAXES FOR THE FISCAL YEAR JULY 1, 2010, THROUGH JUNE 30, 2011, INCLUDING ANY SECURED PERSONAL PROPERTY TAXES COLLECTED BY THE COUNTY TREASURER.

TAX DISTRICT: 514.
PARCEL NO.: 190-20-311-033.
1ST INSTALLMENT DUE AUGUST 16, 2010: \$968.28, PAID.
2ND INSTALLMENT DUE OCTOBER 04, 2010: \$968.28, PAID.
3RD INSTALLMENT DUE JANUARY 03, 2011: \$968.28, OPEN.
4TH INSTALLMENT DUE MARCH 07, 2011: \$968.28, OPEN.

EACH INSTALLMENT WILL BECOME DELINQUENT TEN (10) DAYS AFTER THE DUE DATE.

3. A SPECIAL ASSESSMENT LEVIED BY IMPROVEMENT DISTRICT NO. T-17.
CURRENT UNPAID BALANCE: \$21,747.60.
COLLECTED BI-ANNUALLY THROUGH: JUNE 01, 2025.
NEXT INSTALLMENT: \$1,664.80 DUE JUNE 01, 2011.
PAYABLE TO: CITY OF HENDERSON.

4. PROVISIONS OF THE ARTICLES OF INCORPORATION AND BY-LAWS OF THE MADEIRA CANYON HOMEOWNERS' ASSOCIATION, AND ANY TAX, FEE, ASSESSMENTS OR CHARGES AS MAY BE LEVIED BY SAID ASSOCIATION.

5. EASEMENTS AND SERVITUDES AS THEY APPEAR ON MAPS, OR IN DOCUMENTS RECORDED IN THE OFFICIAL RECORDS OF SAID COUNTY.

6. COVENANTS, CONDITIONS AND RESTRICTIONS IN THE DOCUMENT RECORDED MAY 24, 2005 IN BOOK NO. 20050524 AS INSTRUMENT NO. 02414 OF OFFICIAL RECORDS, WHICH PROVIDE THAT A VIOLATION THEREOF SHALL NOT DEFEAT OR RENDER INVALID THE LIEN OF ANY FIRST MORTGAGE OR DEED OF TRUST MADE IN GOOD FAITH AND FOR VALUE, BUT DELETING ANY COVENANT, CONDITION OR RESTRICTION INDICATING A PREFERENCE, LIMITATION OR DISCRIMINATION BASED ON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, MARITAL STATUS, ANCESTRY, DISABILITY, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN OR SOURCE OF INCOME, TO THE EXTENT SUCH COVENANTS, CONDITIONS OR RESTRICTIONS VIOLATE TITLE 42, SECTION 3604(C), OF THE UNITED STATES CODES.

ORDER NO: 4914500
REFERENCE NO: N62616
TITLE OFFICER: AUGIE JIMENEZ
PRODUCT TYPE: NEVADA ROA

NOTE 1: DOCUMENTS DECLARING MODIFICATIONS THEREOF RECORDED JULY 31, 2006 IN BOOK NO. 20060731 AS INSTRUMENT NO. 0002445 OF OFFICIAL RECORDS AND RECORDED AUGUST 02, 2006 IN BOOK NO. 20060802 AS INSTRUMENT NO. 0004040 OF OFFICIAL RECORDS.

7. A DEED OF TRUST TO SECURE AN ORIGINAL INDEBTEDNESS OF \$511,576.00, AND ANY OTHER AMOUNTS OR OBLIGATIONS SECURED THEREBY, RECORDED NOVEMBER 27, 2006 IN BOOK 20061127 AS INSTRUMENT NO. 0002922 OF OFFICIAL RECORDS.

DATED: NOVEMBER 28, 2006.
TRUSTOR: MELISSA N LIEBERMAN A MARRIED WOMAN.
TRUSTEE: LAWYERS TITLE OF NEVADA.
BENEFICIARY: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS
NOMINEE FOR
LENDER: PULTE MORTGAGE LLC., A LIMITED LIABILITY COMPANY.

8. A NOTICE OF HOMEOWNERS ASSOCIATION ASSESSMENT LIEN RECORDED OCTOBER 27, 2010 IN BOOK 20101027 AS INSTRUMENT NO. 0002037 OF OFFICIAL RECORDS.

ASSOCIATION: MADEIRA CANYON, A PLANNED COMMUNITY.
AMOUNT: \$2,254.73, AND ANY OTHER AMOUNTS DUE THEREUNDER.

NOTE 1: NOTICE OF DEFAULT RECORDED DECEMBER 21, 2010 IN BOOK 20101221 AS INSTRUMENT NO. 0000548 OF OFFICIAL RECORDS.

NOTE 2: NO ASSURANCE IS GIVEN HEREBY THAT ANY FORECLOSURE PROCEDURE LEADING UP TO AND INCLUDING A SALE IS VALID UNDER THE LAWS OF THE STATE OF NEVADA; THE COVENANTS, CONDITIONS AND RESTRICTIONS AFFECTING THE LAND; OR THE ARTICLES OF INCORPORATION AND BYLAWS OF THE HOMEOWNERS ASSOCIATION. THE ISSUANCE OF THIS TRUSTEES SALE GUARANTEE DOES NOT IN ANY WAY INFER, IMPLY OR CONSTITUTE A COMMITMENT THAT FIRST AMERICAN TITLE INSURANCE COMPANY WILL INSURE TITLE TO THE ESTATE OR INTEREST IN THE LAND PRIOR TO OR FOLLOWING COMPLETION OF FORECLOSURE.

9. ANY BANKRUPTCY PROCEEDING THAT IS NOT DISCLOSED BY THE ACTS THAT WOULD AFFORD NOTICE AS TO SAID LAND, PURSUANT TO THE TITLE 11 U.S.C. 549(C) OF THE BANKRUPTCY REFORM ACT OF 1978.

ORDER NO: 4914500
REFERENCE NO: N62616
TITLE OFFICER: AUGIE JIMENEZ
PRODUCT TYPE: NEVADA HOA

EXHIBIT "A"

THE LAND REFERRED TO IN THIS GUARANTEE IS SITUATED IN THE STATE OF NEVADA,
COUNTY OF CLARK, CITY OF HENDERSON, AND IS DESCRIBED AS FOLLOWS:

LOT SEVENTY-FIVE (75) IN BLOCK ONE (1), OF PROVENCE SUBDIVISION 7 AS SHOWN BY MAP
THEREOF ON FILE IN BOOK 127 OF PLATS, PAGE 62 IN THE OFFICE OF THE COUNTY RECORDER OF
CLARK COUNTY, NEVADA.

190-20-311-033

ORDER NO: 4914500
REFERENCE NO: N62616
TITLE OFFICER: AUGIE JIMENEZ
PRODUCT TYPE: NEVADA HOA

* * * * *

WARNING

"THE MAP ATTACHED HERETO MAY OR MAY NOT BE A SURVEY OF THE LAND DEPICTED THEREON. YOU SHOULD NOT RELY UPON IT FOR ANY PURPOSE OTHER THAN ORIENTATION TO THE GENERAL LOCATION OF THE PARCEL OR PARCELS DEPICTED. FIRST AMERICAN EXPRESSLY DISCLAIMS ANY LIABILITY FOR ALLEGED LOSS OR DAMAGE WHICH MAY RESULT FROM RELIANCE UPON THIS MAP."

* * * * *

ORDER NO: 4914500
REFERENCE NO: N62616
TITLE OFFICER: AUGIE JIMENEZ
PRODUCT TYPE: NEVADA HOA

INFORMATION FOR TRUSTEE

RELATIVE TO THE HOMEOWNERS ASSOCIATION ASSESSMENT LIEN SHOWN AS EXCEPTION 8.

1. CITY IN WHICH SAID LAND IS LOCATED: HENDERSON

IF NOT IN A CITY, JUDICIAL DISTRICT IN WHICH SAID LAND IS LOCATED: EIGHTH

2. LEGAL PUBLICATIONS:

NEVADA LEGAL NEWS
516 SO. 4TH STREET
LAS VEGAS, NV
(702) 382-2747
PUBLISHED: DAILY

LAS VEGAS SUN
800 SO. VALLEY VIEW BLVD.
LAS VEGAS, NV
(702) 385-3111
PUBLISHED: DAILY

LAS VEGAS REVIEW JOURNAL
111 WEST BONANZA ROAD
LAS VEGAS, NV
(702) 383-0211
PUBLISHED: DAILY

HENDERSON HOME NEWS
2 COMMERCE CENTER DRIVE
HENDERSON, NV
(702) 564-1881
PUBLISHED: TUESDAY AND THURSDAY

CLARK COUNTY LEGAL NEWS
3301 S MALIBOU AVE
LAS VEGAS, NV
(775) 751-0190
(775) 751-0191
PUBLISHED: MONDAY

2A. ACCORDING TO THE PUBLIC RECORDS OF THE COUNTY ASSESSOR'S OFFICE, THE PROPERTY ADDRESS IS 2184 POINT NATIONAL DR, HENDERSON, NEVADA 89044-2006. A.P. NO. 190-20-311-033.

3. THE NAMES AND ADDRESSES OF PERSONS WHO HAVE RECORDED REQUESTS, AS PROVIDED BY SECTION 107.090 OF THE NEVADA REVISED STATUTES, FOR A COPY OF NOTICE OF DEFAULT AND FOR A COPY OF NOTICE OF SALE ARE:

MELISSA N LIEBERMAN
2184 PONT NATIONAL DRIVE
HENDERSON NV 89044
(OWNER AS SHOWN ON FCL HOA LIEN)

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE
P.O. BOX 2026
FLINT MI 48501-2026
(REGARDING ITEM # 7)

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE
C/O PULTE MORTGAGE LLC
7475 SOUTH JOLIET STREET
ENGLEWOOD CO 80112
(REGARDING ITEM # 7)

ORDER NO: 4914508
REFERENCE NO: N62616
TITLE OFFICER: AUGIE JIMENEZ
PRODUCT TYPE: NEVADA HOA

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE
ATTN: SALES & ACQUISITIONS
7475 S. JOLIET ST.
ENGLEWOOD CO 80112
(REGARDING ITEM # 7) ✓

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
1901 E VOORHEES STREET, SUITE C
DANVILLE IL 61834
(REGARDING ITEM # 7) ✓

4. ATTENTION IS CALLED TO THE SERVICEMEMBERS CIVIL RELIEF ACT WHICH CONTAINS INHIBITIONS AGAINST THE SALE OF THE LAND UNDER A MORTGAGE IF THE VESTEE IS ENTITLED TO THE BENEFITS OF THE ACT.
5. ATTENTION IS CALLED TO THE FEDERAL TAX LIEN ACT OF 1966 (PUBLIC LAW 89-719) WHICH, AMONG OTHER THINGS, PROVIDES FOR THE GIVING OF WRITTEN NOTICE OF SALE IN A SPECIFIED MANNER TO THE SECRETARY OF TREASURY OR HIS DELEGATE AS A REQUIREMENT FOR THE DISCHARGE OR DIVESTMENT OF A FEDERAL TAX LIEN IN A NON-JUDICIAL SALE, AND ESTABLISHES WITH RESPECT TO SUCH LIEN A RIGHT IN THE UNITED STATES TO REDEEM THE PROPERTY WITHIN A PERIOD OF 120 DAYS FROM THE DATE OF ANY SUCH SALE.

NONE

ORDER NO: 4914500
REFERENCE NO: N62616
TITLE OFFICER: AUGIE JIMENEZ
PRODUCT TYPE: NEVADA HOA

SCHEDULE OF EXCLUSIONS FROM COVERAGE OF THIS GUARANTEE

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

GUARANTEE CONDITIONS AND STIPULATIONS

1. Definition of Terms.

The following terms when used in the Guarantee mean:

- (a) the "Assured": the party or parties named as the Assured in this Guarantee, or on a supplemental writing executed by the Company.
- (b) "land": the land described or referred to in Schedule (A), (C) or in Part 2, and improvements affixed thereto which by law constitute real property. The term "land" does not include any property beyond the lines of the area described or referred to in Schedule (A), (C) or in Part 2, nor any right, title, interest, estate or easement in abutting streets, roads, avenues, alleys, lanes, ways or waterways.
- (c) "mortgage": mortgage, deed of trust, trust deed, or other security instrument.
- (d) "public records": records established under state statutes at Date of Guarantee for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without knowledge.
- (e) "date": the effective date.

2. Notice of Claim to be Given by Assured Claimant.

An Assured shall notify the Company promptly in writing in case knowledge shall come to an Assured hereunder of any claim of title or interest which is adverse to the title to the estate or interest, as stated herein, and which might cause loss or damage for which the Company may be liable by virtue of this Guarantee. If prompt notice shall not be given to the Company, then all liability of the Company shall terminate with regard to the manner or matters for which prompt notice is required; provided, however, that failure to notify the Company shall in no case prejudice the rights of any Assured under this Guarantee unless the Company shall be prejudiced by the failure and then only to the extent of the prejudice.

3. No Duty to Defend or Prosecute.

The Company shall have no duty to defend or prosecute any action or proceeding to which the Assured is a party, notwithstanding the nature of any allegation in such action or proceeding.

4. Company's Option to Defend or Prosecute Actions; Duty of Assured Claimant to Cooperate.

Even though the Company has no duty to defend or prosecute as set forth in Paragraph 3 above:

- (a) The Company shall have the right, at its sole option and cost, to institute and prosecute any action or proceeding, interpose a defense, as limited in (b), or to do any other act which in its opinion may be necessary or desirable to establish the title to the estate or interest as stated herein, or to establish the lien rights of the Assured, or to prevent or reduce loss or damage to the Assured. The Company may take any appropriate action under the terms of this Guarantee, whether or not it shall be liable hereunder, and shall not thereby concede liability or waive any provision of this Guarantee. If the Company shall exercise its rights under this paragraph, it shall do so diligently.
- (b) If the Company elects to exercise its options as stated in Paragraph 4(a) the Company shall have the right to select counsel of its choice (subject to the right of such Assured to object for reasonable cause) to represent the Assured and shall not be liable for and will not pay the fees of any other counsel, nor will the Company pay any fees, costs or expenses incurred by an Assured in the defense of those causes of action which allege matters not covered by this Guarantee.
- (c) Whenever the Company shall have brought an action or interposed a defense as permitted by the provisions of this Guarantee, the Company may pursue any litigation to final determination by a court of competent jurisdiction and expressly reserves the right, in its sole discretion, to appeal from an adverse judgment or order.

- (d) In all cases where this Guarantee permits the Company to prosecute or provide for the defense of any action or proceeding, an Assured shall secure to the Company the right to so prosecute or provide for the defense of any action or proceeding, and all appeals therein, and permit the Company to use, at its option, the name of such Assured for this purpose. Whenever requested by the Company, an Assured, at the Company's expense, shall give the Company all reasonable aid in any action or proceeding, securing evidence, obtaining witnesses, prosecuting or defending the action or lawful act which in the opinion of the Company may be necessary or desirable to establish the title to the estate or interest as stated herein, or to establish the lien rights of the Assured. If the Company is prejudiced by the failure of the Assured to furnish the required cooperation, the Company's obligations to the Assured under the Guarantee shall terminate.

5. Proof of Loss Damage.

In addition to and after the notices required under Section 2 of these Conditions and Stipulations have been provided to the Company, a proof of loss or damage signed and sworn to by the Assured shall be furnished to the Company within ninety (90) days after the Assured shall ascertain the facts giving rise to the loss or damage. The proof of loss or damage shall describe the matters covered by this Guarantee which constitute the basis of loss or damage and shall state, to the extent possible, the basis of calculating the amount of the loss or damage. If the Company is prejudiced by the failure of the Assured to provide the required proof of loss or damage, the Company's obligation to such Assured under the Guarantee shall terminate. In addition, the Assured may reasonably be required to submit to

ORDER NO: 4914500
REFERENCE NO: N62616
TITLE OFFICER: AUGIE JIMENEZ
PRODUCT TYPE: NEVADA HOA

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

6. Options to Pay or Otherwise Settle Claims; Termination of Liability.

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

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

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

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

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

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

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

7. Determination and Extent of Liability.

This Guarantee is a contract of indemnity against actual monetary loss or damage sustained or incurred by the Assured claimant who has suffered loss or damage by reason of reliance upon the assurances set forth in this Guarantee and only to the extent herein described, and subject to the Exclusions From Coverage of This Guarantee. The Liability of the Company under this Guarantee to the Assured shall not exceed the least of:

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

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

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

8. Limitation of Liability.

(a) If the Company establishes the title, or removes the alleged defect, lien or encumbrance, or cures any other matter Assured against by this Guarantee in a reasonably diligent manner by any method, including litigation and the completion of any appeals therefrom, it shall have fully performed its obligations with respect to that matter and shall not be liable for any loss or damage caused thereby.

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

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

9. Reduction of Liability or Termination of Liability.

All payments under this Guarantee, except payments made for costs, attorneys' fees and expenses pursuant to Paragraph 4 shall reduce the amount of liability pre-santa.

10. Payment of Loss.

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

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

11. Subrogation Upon Payment or Settlement.

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

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

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

12. Arbitration.

ORDER NO: 4914500
REFERENCE NO: N62616
TITLE OFFICER: AUGIE JIMENEZ
PRODUCT TYPE: NEVADA HOA

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

13. Liability Limited to This Guarantee; Guarantee Entire Contract.

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

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

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

14. Notices, Where Sent.

All notices required to be given the Company and any statement in writing required to be furnished the Company shall include the number of this Guarantee and shall be addressed to the Company at 2 First American Way, Bldg 2, Santa Ana, California, 92707.

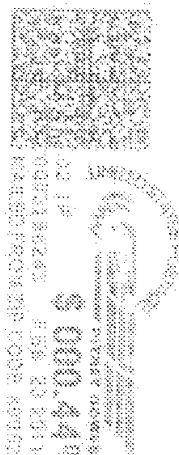
**MILES, BAUER,
BERGSTROM & WINTERS, LLP**

ATTORNEYS AT LAW

300 Paseo Verde Parkway, Suite 250
Reno, Nevada 89502

EST14686612 0038

RECEIVED
NEVADA ASSOCIATION
MAY 13 2011



10/11/11
2/11/11

DOUGLAS E. MILES *
 Also Admitted in California and
 Illinois
 RICHARD J. BAUER, JR.*
 JEREMY T. BERGSTROM
 Also Admitted in Arizona
 FRED TIMOTHY WINTERS*
 KEENAN E. McCLENNAN*
 MARK T. DOMEYER*
 Also Admitted in District of
 Columbia & Virginia
 TAMI S. CROSBY*
 L. BRYANT JACQUEZ *
 DANIEL L. CARTER *
 GINA M. CORENA
 WAYNE A. RASH *
 ROCK K. JUNG
 VY T. PHAM *
 KRISTA J. NIELSON
 HADI H. SEYED-ALI *
 ROSEMARY NGUYEN *
 JORY C. GARABEDIAN
 THOMAS M. MORLAN
 Admitted in California
 KRISTIN S. WEBB *
 BRIAN H. TRAN *
 ANNA A. GHAJAR *
 CORI B. JONES *
 STEVEN E. STERN
 Admitted in Arizona & Illinois
 ANDREW H. PASTWICK
 Also Admitted in Arizona and
 California



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

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

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

February 22, 2011

Madreira Canyon, A Planned Community
 Nevada Association Services, Inc.
 6224 W. Desert Inn Road, Suite A
 Las Vegas, NV 89146

SENT VIA FIRST CLASS MAIL

Re: Property Address: 2184 Pont National Drive, Henderson 89044
 MBBW File No. 11-H0279

Dear Sirs:

This letter is in response to your Notice of Default with regard to the HOA assessments purportedly owed on the above described real property. This firm represents the interests of MERS as nominee for BAC Home Loans Servicing, LP aka Countrywide Home Loans, Inc. (hereinafter "BAC") with regard to these issues. BAC is the beneficiary/servicer of the first deed of trust loan secured by the property.

As you know, NRS 116.3116 governs liens against units for assessments. Pursuant to NRS 116.3116:

The association has a lien on a unit for:

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

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

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

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

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

Subsection 2b of NRS 116.3116 clearly provides that an HOA lien "is prior to all other liens and encumbrances on a unit except: a first security interest on the unit..." But such a lien is prior to a first security interest to the extent of the assessments for common expenses which would have become due during the 9 months before institution of an action to enforce the lien.

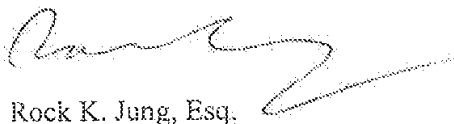
Based on Section 2(b), a portion of your HOA lien is arguably senior to BAC's first deed of trust, specifically the nine months of assessments for common expenses incurred before the date of your notice of delinquent assessment dated December 17, 2010. For purposes of calculating the nine-month period, the trigger date is the date the HOA sought to enforce its lien. It is unclear, based upon the information known to date, what amount the nine months' of common assessments pre-dating the NOD actually are. That amount, whatever it is, is the amount BAC should be required to rightfully pay to fully discharge its obligations to the HOA per NRS 116.3102 and my client hereby offers to pay that sum upon presentation of adequate proof of the same by the HOA.

Please let me know what the status of any HOA lien foreclosure sale is, if any. My client does not want these issues to become further exacerbated by a wrongful HOA sale and it is my client's goal and intent to have these issues resolved as soon as possible. Please refrain from taking further action to enforce this HOA lien until my client and the HOA have had an opportunity to speak to attempt to fully resolve all issues.

Thank you for your time and assistance with this matter. I may be reached by phone directly at (702) 942-0412. Please fax the breakdown of the HOA arrears to my attention at (702) 942-0411. I will be in touch as soon as I've reviewed the same with BAC.

Sincerely,

MILES, BAUER, BERGSTROM & WINTERS, LLP



Rock K. Jung, Esq.

Anthony Ramos

From: demands@nas-inc.com
Sent: Tuesday, March 01, 2011 8:38 AM
To: payoffs
Subject: Payoff Request Submitted

*6021616-6
n. 16P28*

Pay Off Request

From: Alexander Bhame
Email: abhame@mileslegal.com
Company: Miles, Bauer, Bergstrom & Winters, LLP
Phone: 702-942-0443
Home Owner: Melissa Lieberman
Property Addr: 2184 Pont National Dr.
HOA: Madeira Canyon
Escrow #: n/a
Type: Sale
Est. Close Date: n/a
Confirmation: S1298997452M2
Payoff Type: Super Priority

This form was submitted online.

M

Yolaunda Erskine

From: Yolaunda Erskine
Sent: Saturday, March 12, 2011 2:12 PM
To: 'Alexander Bhame'
Subject: 2184 Pont National Drive
Attachments: N62616.pdf; image001.png; image002.png; image003.png; image004.jpg

Hello,

Per your request, attached is the information for the above mentioned property. Please note that NAS is due to proceed on this account on 04/15/2011, at that time this amount will increase. Please contact our office with any questions.

Please reference the property address when remitting payment. If complete address is not noted, payment will be returned and NAS will continue with collections.

Please note that if this is going to be paid through escrow, there will be additional fees owed. Please have the title company contact Nevada Association Services directly.

This demand may not include all management company transfer or document preparations fees, or other fees and costs. You must contact the management company directly for these additional amounts.

Thank you,

Yolaunda Erskine
Nevada Association Services, Inc.
6224 W. Desert Inn Rd.
Las Vegas, NV 89146
702-804-8885 Office
702-804-8887 Fax



PERSONAL AND CONFIDENTIAL: Nevada Association Services, Inc. is a debt collector. Nevada Association Services, Inc. is attempting to collect a debt. Any information obtained will be used for that purpose. This message originates from Nevada Association Services, Inc. This message and any file(s) or attachment(s) transmitted with it are confidential, intended only for the named recipient, and may contain information that is a trade secret, proprietary, or is otherwise protected against unauthorized use or disclosure. Any disclosure, distribution, copying, or use of this information by anyone other than the intended recipient, regardless of address or routing, is strictly prohibited. Personal messages express only the view of the sender and are not attributable to Nevada Association Services, Inc.

Lieberman, Melissa

Madeira Canyon

2184 Pont National Dr

Account No.: REDACTED

NAS #N 62616

Assessments, Late Fees, Interest,
Attorneys Fees & Collection Costs
Dates of Delinquency: 01/10-04/11

	Amount Present rate	Amount Prior Rate	Amount Prior rate	Amount Prior rate	Amount Prior rate
Balance forward	0.00	0.00	0.00	0.00	0.00
No. of Months Subject to Interest	0	0	0	0	0
Interest due on Balance Forward	0.00	0.00	0.00	0.00	0.00
Quarterly Assessment Amount	152.00	210.00	180.00	234.00	0.00
No. of Months Delinquent	2	2	4	4	0
No. of Months Subject to Interest	0	0	0	0	0
Total Monthly Assessments due	324.00	420.00	720.00	936.00	0.00
Late fee amount	15.00	0.00	15.00	0.00	0.00
No. of Months Late Fees Incurred	1	0	4	0	0
Total Late Fees due	15.00	0.00	60.00	0.00	0.00
Interest Rate	0.12	0.12	0.12	0.12	0.12
Interest due	4.73	0.00	4.73	0.00	0.00
Special Assessment Due	0.00	0.00	0.00	0.00	0.00
Special Assessment Late Fee	0.00	0.00	0.00	0.00	0.00
Special Assessment Months Late	0	0	0	0	0
Special Assessment Interest Due	0.00	0.00	0.00	0.00	0.00
Transfer Fee	0.00	0.00	0.00	0.00	0.00
Mgmt Intent to Lien	0.00	0.00	0.00	0.00	0.00
Audit Fee	0.00	0.00	0.00	0.00	0.00
Management Co. Fee	0.00	0.00	0.00	0.00	0.00
Demand Letter	135.00	0.00	0.00	0.00	0.00
Lien Fees	325.00	0.00	0.00	0.00	0.00
Prepare Lien Release	30.00	0.00	0.00	0.00	0.00
Certified Mailing	56.00	0.00	0.00	0.00	0.00
Recording Costs	57.00	0.00	0.00	0.00	0.00
Pre NOD Ltr	75.00	0.00	0.00	0.00	0.00
Payment Plan Fee	0.00	0.00	0.00	0.00	0.00
Branch letters	0.00	0.00	0.00	0.00	0.00
Personal check renams	0.00	0.00	0.00	0.00	0.00
Escrow demand fee	0.00	0.00	0.00	0.00	0.00
Collection Costs on Violations	0.00	0.00	0.00	0.00	0.00
Subtotal	\$1,021.73	\$420.00	\$784.73	\$936.00	\$0.00
<u>Credit</u>					
<u>Date</u>					
	(0.00)				
	(0.00)				
	(0.00)				
	(0.00)				
	(0.00)				
	(0.00)				
	(0.00)				
	(0.00)				
	(0.00)				
	(0.00)				
NAS fees & costs	(0.00)				

HOA TOTAL**\$3,852.46**

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

Page 1

BANA 000206

<u>Foreclosure Fees & Costs</u>	<u>Amount</u>	<u>Attorneys Cre</u>	<u>Date</u>	
				(0.00)
Foreclosure Fees	400.00			(0.00)
Title Report	290.00	<u>Collection Cre</u>	<u>Date</u>	
Posting/Publication	0.00			(0.00)
Courier	0.00			(0.00)
Postponement of Sale	0.00			(0.00)
Conduct Sale	0.00			(0.00)
Prepare/Record Deed	0.00			(0.00)
(other)	0.00			(0.00)
(other)	0.00			(0.00)
(other)	0.00			(0.00)
				(0.00)
SUBTOTAL	\$690.00			(0.00)
				(0.00)
				(0.00)
		<u>\$3,852.46</u>		
FORECLOSURE TOTAL		<u>Collection Credits SubTotal</u>		\$0.00

GENERAL INFORMATION	
PARCEL NO.	190-20-311-033
OWNER AND MAILING ADDRESS	LIEBERMAN MELISSA N 2184 POINT NATIONAL DR RENDERSON NV 89044-2005
LOCATION ADDRESS CITY/UNINCORPORATED TOWN	2184 POINT NATIONAL DR RENDERSON
ASSESSOR DESCRIPTION	PROVENCE SUB 7 PLAT BOOK 127 PAGE 62 LOT 75 BLOCK 1 SEC 20 TWP 23 RNG 62
RECORDED DOCUMENT NO.	* 20061127-02919
RECORDED DATE	11/27/2006
VESTING	NO STATUS

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

ASSESSMENT INFORMATION AND SUPPLEMENTAL VALUE	
TAX DISTRICT	514
APPRAISAL YEAR	2010
FISCAL YEAR	10-11
SUPPLEMENTAL IMPROVEMENT VALUE	0
SUPPLEMENTAL IMPROVEMENT ACCOUNT NUMBER	N/A

REAL PROPERTY ASSESSED VALUE		
FISCAL YEAR	2010-11	2011-12
LAND	29750	26250
IMPROVEMENTS	102658	113163
PERSONAL PROPERTY	0	0
EXEMPT	0	0
GROSS ASSESSED (SUBTOTAL)	132418	139413
TAXABLE LAND+IMP (SUBTOTAL)	381194	398323
COMMON ELEMENT ALLOCATION ASSD	0	0
TOTAL ASSESSED VALUE	132418	139413
TOTAL TAXABLE VALUE	381194	398323

ESTIMATED LOT SIZE AND APPRAISAL INFORMATION	
ESTIMATED SIZE	0.29 Acres
ORIGINAL CONST. YEAR	2007
LAST SALE PRICE MONTH/YEAR	759000 11/06
LAND USE	1-10 RESIDENTIAL SINGLE FAMILY
DWELLING UNITS	1

PRIMARY RESIDENTIAL STRUCTURE					
TOTAL LIVING SQ. FT.	2846	CARPORT SQ. FT.	0	ADDN/CONV	NONE
1ST FLOOR SQ. FT.	2846	STORIES	ONE STORY	POOL	YES
2ND FLOOR SQ. FT.	0	BEDROOMS	4	SPA	YES
BASEMENT SQ. FT.	0	BATHROOMS	3 FULL	TYPE OF CONSTRUCTION	FRAME STUCCO
GARAGE SQ. FT.	556	FIREPLACE	1	ROOF TYPE	CONCRETE TILE

Susan Puckett

From: Susan Puckett
Sent: Thursday, April 07, 2011 4:37 PM
To: 'aeis@apsmanagement.com'
Subject: Authorization to Publish Request for 2184 Pont National Dr./N62616
Attachments: N62616_Hmnr1_Auth To Publish 1.pdf; N62616 tsg.pdf

Contacts: APS - Allison (ATP Contact)

Hello,

Attached is an authorization to publish ready for review, there is no lender action at this time.

You may fax or e-mail (elissa@nas-inc.com) the signed Authorization to Publish.

Thank you,

Susan Puckett
Nevada Association Services, Inc.
6224 W. Desert Inn Rd.
Las Vegas, NV 89146
702-804-8885 Office
702-804-8887 Fax



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AUTHORIZATION TO PUBLISH NON-JUDICIAL FORECLOSURE SALE

April 7, 2011

NAS #: N62616

Re: 2184 Pont National Drive / Melissa Lieberman

Publication of the Notice of (foreclosure) Sale can now begin. Please complete this form and return it to this office with an updated accounting ledger attached. This document is VERY important as, amongst other things, it provides information vital to establishing an accurate opening bid amount at the foreclosure sale. By signing this document, you instruct Nevada Association Services to proceed with the posting, publication of the Notice of Sale and the actual foreclosure auction. It is also expressly understood, by signing this instruction, that full payment of all foreclosure fees and costs will be due immediately after the foreclosure sale. The new Deed will not be recorded until all foreclosure fees and costs are paid in full. Should the Association take title to the property, Nevada Association Services is asked to vest title in the property as:

AUTHORIZATION AND DECLARATION OF NON-MILITARY SERVICE

TO THE BEST OF MY KNOWLEDGE, THE OWNERS OF THE PROPERTY DESCRIBED IN THE NOTICE OF DEFAULT FILED IN THE MATTER HEREIN ARE NOT IN THE MILITARY SERVICE SO AS TO BE ENTITLED TO THE BENEFITS OF THE SOLDIERS' AND SAILORS' ACT OF 1940 (50 U.S.C. APPEN. SEC. 501 ET SEQ.). I DECLARE UNDER THE PENALTY OF PERJURY UNDER THE LAWS OF THE STATE OF NEVADA THAT THE FOREGOING IS TRUE AND CORRECT.

Please note:

The Association should disclose anything that may negatively affect the value of the property or which may materially affect the common area. If there is anything that the Board has reason to believe may negatively affect the value, such as, but not limited to, a construction defect or construction defect litigation, please initial below and on a separate piece of paper, disclose any conditions which may exist.

_____ By initialing, I declare that there may be something that affects the value of the property or which may materially affect the common area.

You are hereby authorized to proceed with the publication of the Notice Foreclosure Sale. If payment is not received prior to the scheduled auction, you are to proceed with the foreclosure sale.

David Koel
Print Name

[Signature]
Signature

5/18/11
Date

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

ORDER NO: 4914500
REFERENCE NO: N62616
TITLE OFFICER: AUGIE JIMENEZ
PRODUCT TYPE: NEVADA HOA

PUBLICATION ENDORSEMENT

Attached to Guarantee No. 4914500
Customer Reference No. N62616/LIEBERMAN
Issued By

First American Title Insurance Company
a corporation, herein called the Company

THE COMPANY HEREBY ASSURES THE ASSURED THAT, SUBSEQUENT TO DECEMBER 31, 2010 AT 7:30 AM, THE DATE OF THE GUARANTEE ISSUED UNDER THE ABOVE NUMBER, NO MATTERS ARE SHOWN BY THE PUBLIC RECORDS WHICH WOULD AFFECT THE ASSURANCES IN SAID GUARANTEE OTHER THAN THE FOLLOWING:

1. TAXES, BONDS AND ASSESSMENTS NOT EXAMINED. TAX AND BOND REPORT TO FOLLOW, IF REQUESTED.

NO OTHER CHANGES.

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

THIS ENDORSEMENT IS MADE A PART OF SAID GUARANTEE AND IS SUBJECT TO THE EXCLUSIONS FROM COVERAGE, THE LIMITS OF LIABILITY AND THE OTHER PROVISIONS OF THE CONDITIONS AND STIPULATIONS THEREIN, EXCEPT AS MODIFIED BY THE PROVISIONS HEREOF.

DATED: JULY 8, 2011 AT 7:30 A. M.

First American Title Insurance Company

AUGIE JIMENEZ
ASSISTANT SECRETARY and TSG TITLE OFFICER
PHONE:PH: 702-222-4273 FAX:FX: 866-515-8363

Form 1284
CLTA Guarantee Form No. 2
Date-Down Endorsement (5-10-67)

First American Title Insurance Company
NATIONAL DEFAULT TITLE SERVICES -- TSG DIVISION
2250 CORPORATE CIRCLE, SUITE 350, HENDERSON, NV 89074

JULY 14, 2011

NEVADA ASSOCIATION SERVICES (N.A.S.) (HOA)
6224 W. DESERT INN ROAD, STE A
LAS VEGAS, NV 89146
ATTN: JUNE GERBER

REFERENCE: N62616/LIEBERMAN
OUR ORDER NUMBER: 4914500

THE ITEMS ENCLOSED WERE PREPARED FOR THE SOLE USE OF THE HEREIN-NAMED TRUSTEE. THESE ITEMS SHOULD NOT BE RELIED UPON BY ANY THIRD PARTY AS A CONDITION OF TITLE.

First American Title Insurance Company
National Default Title Services

AUGIE JIMENEZ
ASSISTANT SECRETARY
TITLE OFFICER
PH: 702-222-4273
FX: 866-515-8363

ENCLOSURE

*W/ Jax herby DB
NO W/ Jax herby DB
7 W/ Jax herby DB
6 W/ Jax herby DB
= 13 x 4
= 50*

GENERAL INFORMATION	
PARCEL NO.	190-20-311-033
OWNER AND MAILING ADDRESS	LIEBERMAN MELISSA N 2184 POINT NATIONAL DR HENDERSON NV 89044-2006
LOCATION ADDRESS CITY/UNINCORPORATED TOWN	2184 PONT NATIONAL DR HENDERSON
ASSESSOR DESCRIPTION	PROVENCE SUB 7 PLAT BOOK 127 PAGE 62 LOT 75 BLOCK 1 SEC 20 TWP 23 RNG 62
RECORDED DOCUMENT NO.	* 20061127-02919
RECORDED DATE	11/27/2006
VESTING	NO STATUS

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

ASSESSMENT INFORMATION AND SUPPLEMENTAL VALUE	
TAX DISTRICT	514
APPRAISAL YEAR	2010
FISCAL YEAR	11-12
SUPPLEMENTAL IMPROVEMENT VALUE	0
SUPPLEMENTAL IMPROVEMENT ACCOUNT NUMBER	N/A

REAL PROPERTY ASSESSED VALUE		
FISCAL YEAR	2010-11	2011-12
LAND	29750	26250
IMPROVEMENTS	103668	113163
PERSONAL PROPERTY	0	0
EXEMPT	0	0
GROSS ASSESSED (SUBTOTAL)	133418	139413
TAXABLE LAND+IMP (SUBTOTAL)	381194	398323
COMMON ELEMENT ALLOCATION ASSD	0	0
TOTAL ASSESSED VALUE	133418	139413
TOTAL TAXABLE VALUE	381194	398323

ESTIMATED LOT SIZE AND APPRAISAL INFORMATION	
ESTIMATED SIZE	6.29 Acres
ORIGINAL CONST. YEAR	2007
LAST SALE PRICE MONTH/YEAR	759000 11/06
LAND USE	1-10 RESIDENTIAL SINGLE FAMILY
DWELLING UNITS	1

PRIMARY RESIDENTIAL STRUCTURE

TOTAL LIVING SQ. FT.	2846	CARPORT SQ. FT.	0	ADDN/CONV	NONE
1ST FLOOR SQ. FT.	2846	STORIES	ONE STORY	POOL	YES
2ND FLOOR SQ. FT.	0	BEDROOMS	4	SPA	YES
BASEMENT SQ. FT.	0	BATHROOMS	3 FULL	TYPE OF CONSTRUCTION	FRAME STUCCO
GARAGE SQ. FT.	556	FIREPLACE	1	ROOF TYPE	CONCRETE TILE

Lieberman, Melissa
3184 Port National Drive

Madreia Canyon, a planned community
Account No. **REDACTED**

	Amount (Quarterly) Assessment 1/1/2011 7/31/2011	Amount (Quarterly) Videlines 1/1/2011 7/31/2011	Amount (Quarterly) Assessment 1/1/2011 12/31/2010	Amount (Quarterly) Videlines 1/1/2011 12/31/2010	Amount (CURRENT) NAS FEES 1/1/2011 7/31/2011	Amount (TOTAL) NAS COSTS 1/1/2011 7/31/2011
Assessments, Late Fees, Interest, Attorneys Fees & Collection Costs						
<i>Date of Delinquency:</i> 01/01/2010-7/31/2011						
Balance Forward	0.00	0.00	0.00	0.00	0.00	0.00
Assessment Amount	162.00	210.00	120.00	234.00	0.00	0.00
No. of Periods Delinquent	3	3	4	4	0	0
Total Assessments Due	486.00	630.00	720.00	936.00	0.00	0.00
Late fee amount	15.00	0.00	15.00	0.00	0.00	0.00
No. of Periods Late Fees Incurred	1	0	4	0	0	0
Total Late Fees Due	15.00	0.00	60.00	0.00	0.00	0.00
Interest Due	4.57	0.00	4.73	0.00	0.00	0.00
Mgmt Intent to Lien	0.00	0.00	0.00	0.00	0.00	0.00
Management Co. Fee/ Admin Fee	0.00	0.00	125.00	0.00	0.00	0.00
Transfer Fee	0.00	0.00	0.00	0.00	0.00	0.00
Demand Letter	0.00	0.00	0.00	0.00	135.00	0.00
Notice of Delinquent Assessment Lien	0.00	0.00	0.00	0.00	225.00	0.00
Release of Notice of Delinquent Assessment						
Lien	0.00	0.00	0.00	0.00	30.00	0.00
Mailing	0.00	0.00	0.00	0.00	52.00	63.00
Recording Costs	0.00	0.00	0.00	0.00	0.00	72.00
Intent to Notice of Default	0.00	0.00	0.00	0.00	75.00	0.00
Payment Plan Fee	0.00	0.00	0.00	0.00	0.00	0.00
Payment Plan Breach Letters	0.00	0.00	0.00	0.00	0.00	0.00
Harrow Demand Fee	0.00	0.00	0.00	0.00	0.00	0.00
Notice of Default Fees	0.00	0.00	0.00	0.00	400.00	0.00
Title Report	0.00	0.00	0.00	0.00	0.00	290.00
Notice of Sale Fee	0.00	0.00	0.00	0.00	250.00	0.00
Posting & Publication Cost	0.00	0.00	0.00	0.00	0.00	371.67
Courier	0.00	0.00	0.00	0.00	0.00	0.00
Postponement of Sale	0.00	0.00	0.00	0.00	0.00	0.00
Conduct Foreclosure Sale	0.00	0.00	0.00	0.00	0.00	0.00
Prepare/Record Deed	0.00	0.00	0.00	0.00	0.00	0.00
Subtotals	\$305.57	\$630.00	\$909.73	\$936.00	\$1267.00	\$996.72
Credit						
	(0.00)					
	(0.00)					
	(0.00)					
	(0.00)					
	(0.00)					
	(0.00)					
	(0.00)					
Interest	(0.00)					
Late charges	(0.00)					
Management Co.	(0.00)					
	(0.00)					
NAS Fees	(0.00)					
NAS Costs	(0.00)					
HOA TOTAL	\$345.02					

Assessments:	\$2772.00
Interest:	\$9.30
Late charges:	\$75.00
Management Co:	\$125.00
Collection fees:	\$1267.00
Collection costs:	\$996.72
GRAND TOTAL:	\$5245.02

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

NO Lien
NO Construction Defects
(Signature)

Madeira Canyon

10/31/2009 to: 06/30/2011

Building: MG-9108 Madeira Canyon
 2721 Bonaparte Lane
 Henderson, NV 89044

Type	Date	CC Description	Check NO	Amount	Balance
0109 01	Melissa Lieberman	App# 23707 2184 Pont National Drive		Beg Bal	0.00
	2184 Pont National Drive	Chg 01/01/2010 AQ Quarterly Assessment		180.00	180.00
	Henderson NV 89044	Chg 01/01/2010 AV Assessment-Videiras		234.00	414.00
		Chg 01/15/2010 LP Late Fee		10.00	424.00
		Chg 01/15/2010 LP Late Fee Processing		5.00	429.00
		Chg 01/31/2010 LI Late Interest		0.79	429.79
		Chg 04/01/2010 AQ Quarterly Assessment		180.00	609.79
		Chg 04/01/2010 AV Assessment-Videiras		238.00	843.79
		Chg 04/15/2010 LP Late Fee		10.00	853.79
		Chg 04/15/2010 LP Late Fee Processing		5.00	858.79
		Chg 05/31/2010 LI Late Interest		1.58	860.37
		Chg 07/01/2010 AQ Quarterly Assessment		180.00	1,040.37
		Chg 07/01/2010 AV Assessment-Videiras		234.00	1,274.37
		Chg 07/15/2010 LP Late Fee		10.00	1,284.37
		Chg 07/15/2010 LP Late Fee Processing		5.00	1,289.37
		Chg 07/31/2010 LI Late Interest		2.36	1,291.73
		Chg 10/01/2010 AQ Quarterly Assessment		180.00	1,471.73
		Chg 10/01/2010 AV Assessment-Videiras		234.00	1,705.73
		Chg 10/15/2010 LP Late Fee		10.00	1,715.73
		Chg 10/15/2010 LP Late Fee Processing		5.00	1,720.73
		Chg 01/01/2011 AQ Quarterly Assessment		180.00	1,882.73
		Chg 01/01/2011 AV Assessment-Videiras		230.00	2,092.73
		Chg 04/01/2011 AQ Quarterly Assessment		232.00	2,254.73
		Chg 04/01/2011 AV Assessment-Videiras		210.00	2,464.73
		Chg 04/15/2011 LP Late Fee		10.00	2,474.73
		Chg 04/15/2011 LP Late Fee Processing		5.00	2,479.73
		Chg 05/01/2011 LI Late Interest		1.57	2,484.30
		Res Balance			2,484.30

PRIORITY POSTING AND PUBLISHING

17501 Irvine Street, Suite 1

Tustin, CA 92780

Phone: (714) 573-7777 Fax: (714) 573-7755

TRUSTEE'S INSTRUCTION MEMO

T.S. NO. N62616

Priority NO.

We request the following services as check

1. ☒ Yes ☐ No Publishing the enclosed Notice of Sale in the:

Nevada Legal News

, on

07/22/2011

07/29/2011

08/05/2011

Sale Date:

08/12/2011

2. ☒ Yes ☐ No Post/Serve as required
3. ☒ Yes ☐ No Conduct the Sale on our behalf

Send correspondence to:

Name: Nevada Association Services, Inc.

Address: 6224 W. Desert Inn Road, Suite A
Las Vegas, NV 89146

Phone: (702) 804-8885

Fax: (702) 804-8887

Toll Free: (888) 627-5544

Contact: Debbie Kluska

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

BANA 000217

APN # 190-20-311-033
Madeira Canyon, a planned community

NAS # N62616

NOTICE OF FORECLOSURE SALE

WARNING! A SALE OF YOUR PROPERTY IS IMMINENT! UNLESS YOU PAY THE AMOUNT SPECIFIED IN THIS NOTICE BEFORE THE SALE DATE, YOU COULD LOSE YOUR HOME, EVEN IF THE AMOUNT IS IN DISPUTE. YOU MUST ACT BEFORE THE SALE DATE. IF YOU HAVE ANY QUESTIONS, PLEASE CALL NEVADA ASSOCIATION SERVICES, INC. AT (702) 804-8885. IF YOU NEED ASSISTANCE, PLEASE CALL THE FORECLOSURE SECTION OF THE OMBUDSMAN'S OFFICE, NEVADA REAL ESTATE DIVISION, AT 1-877-829-9907 IMMEDIATELY.

YOU ARE IN DEFAULT UNDER A DELINQUENT ASSESSMENT LIEN, October 25, 2010. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

NOTICE IS HEREBY GIVEN THAT on 8/12/2011 at 10:00 am at the front entrance to the Nevada Legal News, 930 So. Fourth Street, Las Vegas, Nevada, under the power of sale pursuant to the terms of those certain covenants conditions and restrictions recorded on May 24, 2005 as instrument number 0002414 BK 20050524 of official records of Clark County, Nevada Association Services, Inc., as duly appointed agent under that certain Delinquent Assessment Lien, recorded on 10/27/2010 as document number 0002037 Book 20101027 of the official records of said county, will sell at public auction to the highest bidder, for lawful money of the United States, all right, title, and interest in the following commonly known property known as: 2184 Pont National Drive, Henderson, NV 89044. Said property is legally described as: Provence Sub 7, Plat book 127, Page 62, Lot 75, Block 1, official records of Clark County, Nevada.

The owner(s) of said property as of the date of the recording of said lien is purported to be: Melissa N Lieberman

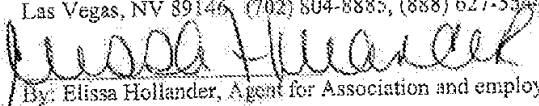
The undersigned agent disclaims any liability for incorrectness of the street address and other common designations, if any, shown herein. The sale will be made without covenant or warranty, expressed or implied regarding, but not limited to, title or possession, or encumbrances, or obligations to satisfy any secured or unsecured liens. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$5,245.02. Payment must be in cash or a cashier's check drawn on a state or national bank, check drawn on a state or federal savings and loan association, savings association or savings bank and authorized to do business in the State of Nevada. The Notice of Default and Election to Sell the described property was recorded on 12/21/2010 as instrument number 0000548 Book 20101221 in the official records of Clark County.

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

July 14, 2011

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

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


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

7196 9008 9111 0457 2952

TO: Madeira Canyon, a planned community
c/o Allison Els
Associated Professional Services
P.O. Box 602090
San Diego, CA 921602090

SENDER: TS No.: N62616

REFERENCE:

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	5.21
	Certified Fee	
	Return Receipt Fee	
	Restricted Delivery	
	Total Postage & Fees	

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

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

7196 9008 9111 0457 2969

TO: Melissa Lieberman
2184 Pont National Drive
Henderson, NV 89044

SENDER: TS No.: N62616

REFERENCE:

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	5.21
	Certified Fee	
	Return Receipt Fee	
	Restricted Delivery	
	Total Postage & Fees	

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

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

7196 9008 9111 0457 2938

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

SENDER: TS No.: N62616

REFERENCE:

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	5.21
	Certified Fee	
	Return Receipt Fee	
	Restricted Delivery	
	Total Postage & Fees	

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

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

7196 9008 9111 0457 2945

TO: State of Nevada
Ombudsman for Common-Interest Communities
2501 East Sahara Avenue, #102
Las Vegas, Nevada 89104

SENDER: TS No.: N62616

REFERENCE:

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	5.21
	Certified Fee	
	Return Receipt Fee	
	Restricted Delivery	
	Total Postage & Fees	

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

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

7196 9008 9111 0457 2921

TO: MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC., AS NOMINEE
ATTN: SALES & ACQUISITIONS
7475 S. JOLIET ST.
ENGLEWOOD, CO 80112

SENDER:

TS No.: N62616

REFERENCE:

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	5.21
	Certified Fee	
	Return Receipt Fee	
	Restricted Delivery	
	Total Postage & Fees	

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

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

7196 9008 9111 0457 2914

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

SENDER:

TS No.: N62616

REFERENCE:

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	5.21
	Certified Fee	
	Return Receipt Fee	
	Restricted Delivery	
	Total Postage & Fees	

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

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

Trustee's Sale Number 12616

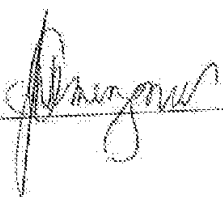
[Attachments Here]

STATE OF NEVADA)
) ss.
COUNTY OF CLARK)

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

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

Dated JUL 15 2011

Signature 

Inst #: 201107190001329
Fees: \$15.00
N/C Fee: \$0.00
07/19/2011 12:14:40 PM
Receipt #: 848781
Requestor:
PASION TITLE SERVICES
Recorded By: MSH Pgs: 2
DEBBIE CONWAY
CLARK COUNTY RECORDER

190-20-311-022

RECORDING REQUESTED BY:
FIRST AMERICAN TITLE
WHEN RECORDED MAIL TO
NEVADA ASSOCIATION SERVICES
6224 W. DESERT INN ROAD, SUITE A
LAS VEGAS, NV. 89146
N62616

NOTICE OF FORECLOSURE SALE

APN # 190-20-311-033
Madeira Canyon, a planned community

NAS # N62616

NOTICE OF FORECLOSURE SALE

WARNING! A SALE OF YOUR PROPERTY IS IMMINENT! UNLESS YOU PAY THE AMOUNT SPECIFIED IN THIS NOTICE BEFORE THE SALE DATE, YOU COULD LOSE YOUR HOME, EVEN IF THE AMOUNT IS IN DISPUTE. YOU MUST ACT BEFORE THE SALE DATE. IF YOU HAVE ANY QUESTIONS, PLEASE CALL NEVADA ASSOCIATION SERVICES, INC. AT (702) 804-8885. IF YOU NEED ASSISTANCE, PLEASE CALL THE FORECLOSURE SECTION OF THE OMBUDSMAN'S OFFICE, NEVADA REAL ESTATE DIVISION, AT 1-877-829-9907 IMMEDIATELY.

YOU ARE IN DEFAULT UNDER A DELINQUENT ASSESSMENT LIEN, October 25, 2010. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

NOTICE IS HEREBY GIVEN THAT on 8/12/2011 at 10:00 am at the front entrance to the Nevada Legal News, 930 So. Fourth Street, Las Vegas, Nevada, under the power of sale pursuant to the terms of those certain covenants conditions and restrictions recorded on May 24, 2005 as instrument number 0002414 BK 20050524 of official records of Clark County, Nevada Association Services, Inc., as duly appointed agent under that certain Delinquent Assessment Lien, recorded on 10/27/2010 as document number 0002037 Book 20101027 of the official records of said county, will sell at public auction to the highest bidder, for lawful money of the United States, all right, title, and interest in the following commonly known property known as: 2184 Pont National Drive, Henderson, NV 89044. Said property is legally described as: Provence Sub 7, Plat book 127, Page 62, Lot 75, Block 1, official records of Clark County, Nevada.

The owner(s) of said property as of the date of the recording of said lien is purported to be: Melissa N Lieberman

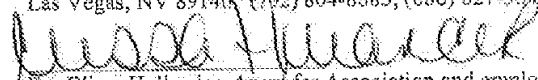
The undersigned agent disclaims any liability for incorrectness of the street address and other common designations, if any, shown herein. The sale will be made without covenant or warranty, expressed or implied regarding, but not limited to, title or possession, or encumbrances, or obligations to satisfy any secured or unsecured liens. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$5,245.02. Payment must be in cash or a cashier's check drawn on a state or national bank, check drawn on a state or federal savings and loan association, savings association or savings bank and authorized to do business in the State of Nevada. The Notice of Default and Election to Sell the described property was recorded on 12/21/2010 as instrument number 0000548 Book 20101221 in the official records of Clark County.

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

July 14, 2011

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

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


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



PRIORITY
POSTING AND PUBLISHING

17501 Irvine Blvd., Suite # 1, Tustin, California 92780

Phone: (714) 573-7777 Fax: (714) 573-7755 Toll Free: (800) 570-3500 Fax: (800) 570-3515

Number:	859523PPP
Page:	1
Date:	7/27/2011

S O L D T O	NEVADA ASSOCIATION SERVICES 6224 W DESERT INN RD SUITE A LAS VEGAS, NV 89146
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S H I P T O	
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T.S. Number	Trustor Name	Customer No	Due Date	Terms
N62616	Lieberman	237	8/26/2011	Net 30 Days

Item No.	Description/Comments	Run Dates	Amount
FIELD SERVICES	POST, POSTPONE, CONDUCT SALE		125.00
SERVE	SERVE NOTICE OF SALE		75.00
PUB	PUBLISH: NEVADA LEGAL NEWS	7/22, 7/29, 08/05/2011	371.67
2184 Pont National Drive Henderson, NV 89044			
Sale Date: 08/12/2011			
CLARK, NV COUNTY			
Subtotal before taxes			571.67
Total taxes			0.00
Total amount			571.67
Payment received			0.00
Discount taken			0.00
Amount due			571.67

Customer Copy

BANA 000224

0548

MADEIRA CANYON HOMEOWNERS' CLUB AT MADEIRA CANYON
2721 BONAPARTE LN
HENDERSON, NV. 89044
TEL. (702) 407-1834

ACCOUNT NUMBER	REDACTED
PROPERTY ADDRESS	2184 PONT NATIONAL DR
DUE DATE	10/01/2011
AMOUNT DUE	\$3,248.58

QUESTIONS REGARDING THIS INVOICE

PLEASE CALL PCM @ 800-369-7280
MONDAY - FRIDAY 8 AM - 5 PM
MAINTENANCE OR EMERGENCIES

MELISSA LIEBERMAN 02180
NEVADA ASSOCIATION SERVICES
6224 W DESERT INN RD
LAS VEGAS NV 89146-0612

Email: info@pcminternet.com
Website: www.pcminternet.com
Access Code: 4176864

DESCRIPTION	CHARGES	CREDITS	BALANCE
Balance Forward - 07/01/2011			0.00
B/F QTRLY ASSMTS	1,206.00		
B/F QTRLY ASSMTS	1,566.00		
B/F LATE CHARGES	60.00		
B/F INTEREST FEE	14.58		
B/F PROCESS FEE	30.00		
OCT2011 QTRLY ASMT	162.00		
OCT2011 VIDEIRAS	210.00		
TOTAL AMOUNT DUE			\$3,248.58

This statement reflects activity through 09/15/2011.
A late charge of \$10.00 will be assessed if payment is not received by 10/15/2011.

SPECIAL MESSAGE

FOR QUESTIONS REGARDING YOUR BILLING PLEASE CONTACT PCM AT 800-369-7280
EXT. 2214 AND ONE OF OUR CUSTOMER SERVICE REPRESENTATIVES WILL ASSIST YOU.

For 24-hour automated account information call 949-465-2451 or go online at www.pcminternet.com

ACCOUNT NUMBER	REDACTED
PROPERTY ADDRESS	2184 PONT NATIONAL DR
BILL TO	MELISSA LIEBERMAN NEVADA ASSOCIATION SERVICES 6224 W DESERT INN RD LAS VEGAS NV 89146-0612

INDICATE CHANGE OF ADDRESS HERE

AMOUNT DUE	\$3,248.58
DUE DATE	10/01/2011
AMOUNT PAID	

MAKE CHECK PAYABLE TO

MADEIRA CANYON HOMEOWNERS'
PCM OF NEVADA
PO BOX 500877
SAN DIEGO CA 92150

0007174176664503248580

0550

BANA 000226



Professional Community Management offers you the opportunity to make your monthly/quarterly assessment payments automatically. This can be done by providing our office with written authorization to transfer funds from your checking or savings account on the fifth day of each month.

Your payments will be made without fail and with no chance that you will incur a late fee because your payment was delayed in the mail. Busy schedule? On vacation? Your assessment is always paid on time. If you would like to take advantage of this program, please supply us with the following information:

1. Complete the enclosed authorization form. **Please be sure to sign and date the form.**
2. Attach, to the form, a voided blank check (no deposit slips, please) for the account from which the payment will be made. The check will not be returned to you. If funds will be taken from a savings account, take the form to your bank and ask them to complete the bottom portion of the authorization form and check the box that indicates savings account.
3. Return the form and the voided check to:

Professional Community Management
8345 W. Sunset Rd. Ste: 150
Las Vegas, NV. 89113

IT TAKES ABOUT 6 WEEKS FOR THE AUTHORIZATION TO BE PROCESSED THROUGH THE NATIONAL BANKING CLEARING HOUSE SYSTEM. YOU WILL RECEIVE A LETTER OF CONFIRMATION FROM THIS OFFICE ABOUT TWO WEEKS BEFORE THE FIRST AUTOMATIC PAYMENT WILL BE MADE. UNTIL YOU RECEIVE THAT LETTER, PLEASE CONTINUE MAKING PAYMENTS.

Your association will continue to send statements.

You may cancel your authorization at any time by sending a written cancellation notice to this office at least 10 days prior to the payment date either to the address listed below, or E-mail us at, billing@pcminternel.com.

If you have any questions about this payment system, please call our office at (800) 369-7260 ext. 2214 and one of our customer service representatives will assist you.

Sincerely,

Professional Community Management of Nevada.

**AUTHORIZATION AGREEMENT FOR AUTOMATIC
PAYMENTS (ACH DEBITS)**Professional Community Management of Nevada Agent For
Association

ASSOCIATION ACCOUNT NUMBER (S):

I hereby authorize _____ (association name) hereinafter called association, to initiate debit entries to my account in the financial institution named below, hereinafter called the depository, to debit the same to such account in an amount equal to my monthly/quarterly assessments (as may be determined by my association). This authorization does not require the association to initiate such debits, and I expressly acknowledge that I am responsible for my payments regardless of whether the association exercises its authority to debit such account and regardless of whether there are sufficient funds on deposit in such account. I expressly agree that the association's liability under this authorization agreement shall be limited exclusively to amounts which are negligently or intentionally debited by the association, and which exceeds my assessment.

THIS AUTHORITY IS TO REMAIN IN EFFECT UNTIL THE ASSOCIATION HAS RECEIVED WRITTEN NOTIFICATION FROM ME OF ITS TERMINATION IN SUCH TIME AND MANNER AS TO AFFORD THE ASSOCIATION AND DEPOSITORY A REASONABLE OPPORTUNITY TO ACT ON IT.

Print Name:		Date:
Signature:		Telephone Number:
Property Address:		
Bank Name:	Branch Name:	Bank Telephone Number:
Check One Box:	Checking Account <input type="checkbox"/>	Savings Account <input type="checkbox"/>
Check if you wish this to apply to your sub-association and master association (if applicable): <input type="checkbox"/>		

ATTACH VOIDED CHECK HERE*SPACE BELOW FOR BUSINESS OFFICE USE ONLY*

Transit Routing Number:	Account Number:
Depository Name:	Address:
Telephone:	City, State, Zip:
Processed By:	Date:
Verified By:	Date:

Misty Blanchard

From: Misty Blanchard
Sent: Friday, December 09, 2011 11:21 AM
To: Karla Pearson-Call
Subject: hoa sale set for 12/16/2011 2184 Pont National Drive

Hi Karla,

The following homeowner has an HOA sale set for 12/16/2011. There is one postponement remaining. We have not had contact with the owner and no lender activity. Please advise how the Association would like to proceed with the sale.

Melissa Lieberman
2184 Pont National Drive
Madeira Canyon

Thank you,

Misty Blanchard
Nevada Association Services, Inc.
6224 W. Desert Inn Rd.
Las Vegas, NV 89146
www.nas-inc.com
702-804-8885 Office
702-804-8887 Fax



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Misty Blanchard

From: Karla Pearson-Call [kpearsoncall@pcminternet.com]
Sent: Friday, December 09, 2011 1:03 PM
To: Misty Blanchard
Subject: RE: hoa sale set for 12/16/2011 2184 Pont National Drive

Let's postpone.

Thanks,
Karla.

Karla Pearson-Call, CMCA, AMS, PCAM
General Manager
Club at Madeira Canyon & Madeira Canyon
2721 Bonapart Lane, Henderson, NV 89044
(702) 407-1834 Main
(702) 294-5580 Direct
kpearsoncall@pcminternet.com

From: Misty Blanchard [mailto:misty@nas-inc.com]
Sent: Friday, December 09, 2011 11:21 AM
To: Karla Pearson-Call
Subject: hoa sale set for 12/16/2011 2184 Pont National Drive

Hi Karla,

The following homeowner has an HOA sale set for 12/16/2011. There is one postponement remaining. We have not had contact with the owner and no lender activity. Please advise how the Association would like to proceed with the sale.

Melissa Lieberman
2184 Pont National Drive
Madeira Canyon

Thank you,

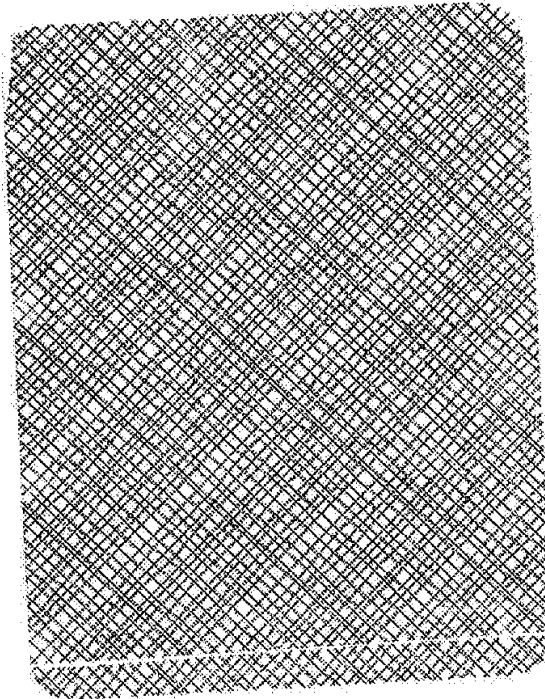
Misty Blanchard
Nevada Association Services, Inc.
6224 W. Desert Inn Rd.
Las Vegas, NV 89146
www.nas-inc.com
702-804-8885 Office
702-804-8887 Fax



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PRESORTED
FIRST-CLASS
U.S. POSTAGE
PAID
OPTIMAL
OUTSOURCE

RETURN SERVICE REQUESTED



10/10/2010
10:10:10 AM
10/10/2010

10/10/2010
10:10:10 AM
10/10/2010

JCXBVUP1 83145

MADEIRA CANYON HOMEOWNERS
PCM OF NEVADA
2721 BONAPARTE LN
HENDERSON, NV. 89044
TEL. (702) 407-1834

ACCOUNT NUMBER

REDACTED

PROPERTY ADDRESS

2184 PONT NATIONAL DR

DUE DATE

01/01/2012

AMOUNT DUE

\$3,538.97

QUESTIONS REGARDING THIS INVOICE

PLEASE CALL PCM @ 800-369-7260
MONDAY - FRIDAY 8 AM - 5 PM
MAINTENANCE OR EMERGENCIES



02289

MELISSA LIEBERMAN
NEVADA ASSOCIATION SERVICES
8224 W DESERT INN RD
LAS VEGAS NV 89146-6612

Email : info@pcminternet.com
Website: www.pcminternet.com
Access Code: 4176664

DESCRIPTION	CHARGES	CREDITS	BALANCE
Balance Forward - 09/15/2011			0,248.50
11/11 INT. CHARGE	5.39		
JAN2012 QTRLY ASMT	135.00		
JAN2012 VIDEIRAS	150.00		
This statement reflects activity through 12/13/2011			
A late charge of \$19.00 will be assessed if payment is not received by 01/15/2012			
TOTAL AMOUNT DUE			\$3,538.97
SPECIAL MESSAGE			
WANT TO SERVE YOUR COMMUNITY? VOLUNTEER TO BE AN ARCHITECTURAL COMMITTEE MEMBER. CALL 702-294-5580 FOR DETAILS! THE BOARD OF DIRECTORS WISHES YOU A HAPPY HOLIDAY SEASON! FOR QUESTIONS REGARDING YOUR BILLING PLEASE CONTACT PCM AT 800-369-7260 EXT. 2214 AND ONE OF OUR CUSTOMER SERVICE REPRESENTATIVES WILL ASSIST YOU. For 24-hour automated account information call 949-465-2451 or go online at www.pcminternet.com			

RETURN THIS INVOICE WITH YOUR PAYMENT

ACCOUNT NUMBER

REDACTED

AMOUNT DUE

\$3,538.97

PROPERTY ADDRESS

2184 PONT NATIONAL DR

DUE DATE

01/01/2012

BILL TO

MELISSA LIEBERMAN
NEVADA ASSOCIATION SERVICES
8224 W DESERT INN RD
LAS VEGAS NV 89146-6612

AMOUNT PAID

INDICATE CHANGE OF ADDRESS HERE

MAKE CHECK PAYABLE TO

MADEIRA CANYON HOMEOWNERS
PCM OF NEVADA
PO BOX 512228
LOS ANGELES CA 90051-0228

0917 04176664 145 0000353897 4

BANA 000232

0556



PLEASE NOTE CHANGE OF ADDRESS FOR PAYMENTS:

C/O PCM OF NEVADA

P.O. BOX 512228

LOS ANGELES, CA. 90051-0228

**IF YOU USE YOUR BANK BILL PAY SERVICE, PLEASE REMEMBER TO GO
ON LINE AND UPDATE THE BILLING ADDRESS. ALL OTHER
INFORMATION REMAINS THE SAME. THANK YOU**

Misty Blanchard

From: Misty Blanchard
Sent: Friday, February 10, 2012 3:07 PM
To: 'Karla Pearson-Call'
Subject: hoa sale set for 2/17/2012 2184 Pont National Drive

Karla,

The following homeowner has an HOA sale set for 2/17/2012. All of the postponements have been used. The Association will need to proceed with the sale or cancel. Please advise.

Melissa Lieberman
2184 Pont National Drive
Madeira Canyon

Thank you,

Misty Blanchard
Nevada Association Services, Inc.
6224 W. Desert Inn Rd.
Las Vegas, NV 89146
www.nas-inc.com
702-804-8885 Office
702-804-8887 Fax



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MADEIRA CANYON HOMEOWNERS'
PCM OF NEVADA
2721 BONAPARTE LN
HENDERSON, NV. 89044
TEL. (702) 407-1834

Important association information
enclosed

MELISSA LIEBERMAN
6224 W DESERT INN RD
LAS VEGAS NV 89146

01965

ACCOUNT NUMBER

REDACTED

PROPERTY ADDRESS

2184 PONT NATIONAL DR

DUE DATE

04/01/2012

AMOUNT DUE

\$3,800.61

QUESTIONS REGARDING THIS INVOICE
PLEASE CALL PCM @ 800-368-7260
MONDAY - FRIDAY 8 AM - 5 PM

MAINTENANCE OR EMERGENCIES

Email : info@pcminternet.com
Website: www.pcminternet.com
Access Code: 4176864

DESCRIPTION	CHARGES	CREDITS	BALANCE
Balance Forward - 12/10/2011			\$3,538.97
12/11 INT. CHARGE	\$5.39		
01/12 INT. CHARGE	\$5.86		
02/12 LATE CHARGE	\$10.00		
02/12 INT. CHARGE	\$15.39		
APR2012 QTRLY ASMT	\$135.00		
APR2012 VIDEIRAS	\$150.00		
This statement reflects activity through 03/13/2012.			
A late charge of \$5.00 will be assessed if payment is not received by 04/10/2012.			
TOTAL AMOUNT DUE			\$3,960.61
SPECIAL MESSAGE			
Want to serve your community? Volunteer to serve on the Association's Architectural Committee. Call 702-294-5580 for details!			
For questions regarding your bill, contact PCM at 800-368-7260, ext 2214. A PCM Customer Service Representative will be happy to assist you.			
For 24-hour automated account information call 949-465-2451 or go online at www.pcminternet.com			
For 24 hour automated account information call 949-465-2451 or go online at www.pcminternet.com			

HOW TO PAY YOUR BILL

ACCOUNT NUMBER

REDACTED

AMOUNT DUE

\$3,860.61

PROPERTY ADDRESS

2184 PONT NATIONAL DR

DUE DATE

04/01/2012

BILL TO

MELISSA LIEBERMAN
6224 W DESERT INN RD
LAS VEGAS NV 89146

AMOUNT PAID

MAKE CHECK PAYABLE TO

INDICATE CHANGE OF ADDRESS HERE

MADEIRA CANYON HOMEOWNERS'
PCM OF NEVADA
PO BOX 512228
LOS ANGELES CA 90051-0228

0917 04176664 145 0000386061 8

0559

BANA 000235

AUTHORIZATION TO PUBLISH NON-JUDICIAL FORECLOSURE SALE

February 5, 2013

NAS #: N62616

Re: 2184 Pont National Drive / Melissa Lieberman

Publication of the Notice of (foreclosure) Sale can now begin. Please complete this form and return it to this office with an updated accounting ledger attached. This document is VERY important as, amongst other things, it provides information vital to establishing an accurate opening bid amount at the foreclosure sale. By signing this document, you instruct Nevada Association Services to proceed with the posting, publication of the Notice of Sale and the actual foreclosure auction. It is also expressly understood, by signing this instruction, that full payment of all foreclosure fees and costs will be due immediately after the foreclosure sale. The new Deed will not be recorded until all foreclosure fees and costs are paid in full. Should the Association take title to the property, Nevada Association Services is asked to vest title in the property as:

AUTHORIZATION AND DECLARATION OF NON-MILITARY SERVICE

TO THE BEST OF MY KNOWLEDGE, THE OWNERS OF THE PROPERTY DESCRIBED IN THE NOTICE OF DEFAULT FILED IN THE MATTER HEREIN ARE NOT IN THE MILITARY SERVICE SO AS TO BE ENTITLED TO THE BENEFITS OF THE SOLDIERS' AND SAILORS' ACT OF 1940 (50 U.S.C. APPEN. SEC. 501 ET SEQ). I DECLARE UNDER THE PENALTY OF PERJURY UNDER THE LAWS OF THE STATE OF NEVADA THAT THE FOREGOING IS TRUE AND CORRECT.

Please note:

The Association should disclose anything that may negatively affect the value of the property or which may materially affect the common area. If there is anything that the Board has reason to believe may negatively affect the value, such as, but not limited to, a construction defect or construction defect litigation, please initial below and on a separate piece of paper, disclose any conditions which may exist.

By initialing, I declare that there may be something that affects the value of the property or which may materially affect the common area.

You are hereby authorized to proceed with the publication of the Notice Foreclosure Sale. If payment is not received prior to the scheduled auction, you are to proceed with the foreclosure sale.

David Koch
Print Name

Signature

2/12/13
Date

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

Elissa Hollander

From: Robinson, Karen D. [KDRobinson@firstam.com]
Sent: Thursday, March 28, 2013 12:30 PM
To: Elissa Hollander
Subject: RE: Order #4914500/LIEBERMAN/N62616

My file is having trouble creating docs.

-----Original Message-----

From: Elissa Hollander [mailto:elissa@nas-inc.com]
Sent: Thursday, March 28, 2013 12:26 PM
To: Robinson, Karen D.
Subject: RE: Order #4914500/LIEBERMAN/N62616

May I ask why it doesn't look like the others?

Thank you.

Elissa Hollander
Nevada Association Services, Inc.
6224 W. Desert Inn Rd., Ste. A
Las Vegas, NV 89146
www.nas-inc.com
702-804-8885 Office
702-804-8887 Fax

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-----Original Message-----

From: Robinson, Karen D. [mailto:KDRobinson@firstam.com]
Sent: Thursday, March 28, 2013 12:18 PM
To: Elissa Hollander
Subject: RE: Order #4914500/LIEBERMAN/N62616

No Problem with the file. The endorsement just does not look like the others. It means nothing for your office.

-----Original Message-----

From: Elissa Hollander [mailto:elissa@nas-inc.com]
Sent: Thursday, March 28, 2013 12:10 PM

To: Robinson, Karen D.
Subject: RE: Order #4914500/LIEBERMAN/N62616

Is there a problem with this file? What does that exactly mean to our office?

Thank you.

Elissa Hollander
Nevada Association Services, Inc.
6224 W. Desert Inn Rd., Ste. A
Las Vegas, NV 89146
www.nas-inc.com
702-804-8885 Office
702-804-8887 Fax

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-----Original Message-----

From: kdrobinson@firstam.com [<mailto:kdrobinson@firstam.com>]
Sent: Thursday, March 28, 2013 12:06 PM
To: Elissa Hollander
Subject: Order #4914500/LIEBERMAN/N62616

Hello,

Please find your PUB DD.../Add'l Docs to follow. Please note that our file is not creating a proper looking pub but this one is the best we can get for this file.

Thanks,

Karen

This message may contain confidential or proprietary information intended only for the use of the addressee(s) named above or may contain information that is legally privileged. If you are not the intended addressee, or the person responsible for delivering it to the intended addressee, you are hereby notified that reading, disseminating, distributing or copying this message is strictly prohibited. If you have received this message by mistake, please immediately notify us by replying to the message and delete the original message and any copies immediately thereafter.

If you received this email as a commercial message and would like to opt out of future commercial messages, please let us know and we will remove you from our distribution list.

Thank you.~

FAFLD

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Elissa Hollander

From: kdrobinson@firstam.com
Sent: Thursday, March 28, 2013 12:06 PM
To: Elissa Hollander
Subject: Order #4914500/LIEBERMAN/N62616
Attachments: 4914500_TRACKEXPORT.pdf

Hello,

Please find your PUB DD.../Add'l Docs to follow. Please note that our file is not creating a proper looking pub but this one is the best we can get for this file.

Thanks,

Karen

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FAFLD

Elissa Hollander

From: Robinson, Karen D. [KDRobinson@firstam.com]
Sent: Thursday, March 28, 2013 12:18 PM
To: Elissa Hollander
Subject: RE: Order #4914500/LIEBERMAN/N62616

No Problem with the file. The endorsement just does not look like the others. It means nothing for your office.

-----Original Message-----

From: Elissa Hollander [mailto:elissa@nas-inc.com]
Sent: Thursday, March 28, 2013 12:10 PM
To: Robinson, Karen D.
Subject: RE: Order #4914500/LIEBERMAN/N62616

Is there a problem with this file? What does that exactly mean to our office?

Thank you.

Elissa Hollander
Nevada Association Services, Inc.
6224 W. Desert Inn Rd., Ste. A
Las Vegas, NV 89146
www.nas-inc.com
702-804-8885 Office
702-804-8887 Fax

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-----Original Message-----

From: kdrobinson@firstam.com [mailto:kdrobinson@firstam.com]
Sent: Thursday, March 28, 2013 12:06 PM
To: Elissa Hollander
Subject: Order #4914500/LIEBERMAN/N62616

Hello,

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Thanks,

Karen

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Thank you.~

FAFLD



First American Title
NATIONAL AGENCY DIVISION

Fax Transmittal

DATE:

3/28/13

REDACTED

TO:

Elissa Hollander

FROM:

Karen D. Robinson

COMPANY:

Nevada Association Services, Inc.

FAX:

702 367-6971

FAX:

702 804-8887

PHONE:

702 222-4272

PHONE:

PAGES (INCLUDING COVER)

5

NOTES/COMMENTS:

Elissa,

Please find the additional docs listed on your requested PUB date down.

Thank you,

Karen

RECEIVED

MAR 28 2013

2250 Corporate Circle # 350, Henderson, NV 89074

TEL 702 222-4272 • FAX 702 367-6971

KDR@FIRSTAMERICAN.COM

Internal QC Endorsement

Supplemental:

TAXES AND ASSESSMENTS NOT EXAMINED AT THIS TIME.

NOTE 1.: A NOTICE OF FORECLOSURE SALE DATED 7/14/2011, EXECUTED BY NEVADA ASSOCIATION SERVICES, INC., RECORDED 7/19/2011 AS 1329 OF OFFICIAL RECORDS. SAID NOTICE SETS FORTH, AMONG OTHER ITEMS, A PURPORTED SALE DATE OF 8/12/2011 AT 10:00 A.M.

NOTE 2.: AN INSTRUMENT ENTITLED "ASSIGNMENT OF DEED OF TRUST", RELATING TO THE ABOVE MENTIONED DEED OF TRUST, WAS RECORDED 9/19/2011 IN BOOK 201109190000 AS INSTRUMENT NO. 030 OF OFFICIAL RECORDS, EXECUTED BY MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. TO THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CVALT, INC. ALTERNATIVE LOAN TRUST 2006-J8. MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-J8.

NO OTHER CHANGES.

DATED: MARCH 28, 2013 AT 7:30 A.M.

10 per Lien
10 per Sub
13 Cert
7 Cert
= 20 x 4 = 80

03/28/2013 12:23 FAX 17025687219
Branch :PLV,User :KARO

FIRST AMERICAN-NEVADA
Comment:

002/000
Station Id :VRG8

Inst #: 201107190001329
Fee: \$15.00
N/C Fee: \$0.00
07/19/2011 12:14:40 PM
Receipt #: 848781
Requestor:
PASION TITLE SERVICES
Recorded By: MSH Pgs: 2
DEBBIE CONWAY
CLARK COUNTY RECORDER

190-20-311-022
RECORDING REQUESTED BY:
FIRST AMERICAN TITLE
WHEN RECORDED MAIL TO
NEVADA ASSOCIATION SERVICES
8224 W. DESERT INN ROAD, SUITE A
LAS VEGAS, NV. 89146
N62616

NOTICE OF FORECLOSURE SALE

APN # 190-20-311-033
Madrone Canyon, a planned community

NAS # N62616

NOTICE OF FORECLOSURE SALE

WARNING! A SALE OF YOUR PROPERTY IS IMMINENT! UNLESS YOU PAY THE AMOUNT SPECIFIED IN THIS NOTICE BEFORE THE SALE DATE, YOU COULD LOSE YOUR HOME, EVEN IF THE AMOUNT IS IN DISPUTE. YOU MUST ACT BEFORE THE SALE DATE. IF YOU HAVE ANY QUESTIONS, PLEASE CALL NEVADA ASSOCIATION SERVICES, INC. AT (702) 804-8885. IF YOU NEED ASSISTANCE, PLEASE CALL THE FORECLOSURE SECTION OF THE OMBUDSMAN'S OFFICE, NEVADA REAL ESTATE DIVISION, AT 1-877-829-9907 IMMEDIATELY.

YOU ARE IN DEFAULT UNDER A DELINQUENT ASSESSMENT LIEN, October 25, 2010. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

NOTICE IS HEREBY GIVEN THAT on 8/12/2011 at 10:00 am at the front entrance to the Nevada Legal News, 930 So. Fourth Street, Las Vegas, Nevada, under the power of sale pursuant to the terms of those certain covenants conditions and restrictions recorded on May 24, 2005 as instrument number 0002414 BK 20050524 of official records of Clark County, Nevada Association Services, Inc., as duly appointed agent under that certain Delinquent Assessment Lien, recorded on 10/23/2010 as document number 0003037 Book 20101027 of the official records of said county, will sell at public auction to the highest bidder, for lawful money of the United States, all right, title, and interest in the following commonly known property known as: 2184 Pont National Drive, Henderson, NV 89044. Said property is legally described as: Provence Sub 2, Plat book 127, Page 62, Lot 75, Block 1, official records of Clark County, Nevada.

The owner(s) of said property as of the date of the recording of said lien is purported to be: Melissa N Lieberman

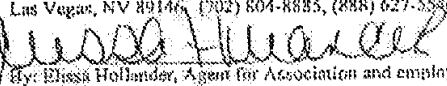
The undersigned agent disclaims any liability for incorrectness of the street address and other common designations, if any, shown herein. The sale will be made without covenant or warranty, expressed or implied regarding, but not limited to, title or possession, or encumbrances, or obligations to satisfy any secured or unsecured liens. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$5,245.02. Payment must be in cash or a cashier's check drawn on a state or national bank, check drawn on a state or federal savings and loan association, savings association or savings bank and authorized to do business in the State of Nevada. The Notice of Default and Election to Sell the described property was recorded on 12/21/2010 as instrument number 0000548 Book 20101221 in the official records of Clark County.

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

July 14, 2011

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

Nevada Association Services, Inc.
6224 W. Desert Inn Road, Suite A
Las Vegas, NV 89146 (702) 804-8885, (888) 627-3340


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

RECEIVED

Branch: FLV User: KARO

Comment:

Recording Requested By:
Bank of America
Prepared By: Rene Rosales
888-603-0611
When recorded mail to:
CoreLogic
450 E. Boundary St.
Attn: Release Dept.
Chapin, SC 29036



DocID# REDACTED

Tax ID: 190-20-341-033

Property Address:

2184 Post National Dr

Renderson, NV 89444-2006

NVO-ADT 14317143 9/19/2011

This space for Recorder's use

MIN #: 100037400002772173

MERS Phone #: 888-679-6377

Inet #: 201109190000030

Fees: \$10.00

N/C Fee: \$0.00

09/19/2011 08:00:30 AM

Receipt #: 916645

Requestor:

CORELOGIC

Recorded By: MSH Pgs: 2

DEBBIE CONWAY

CLARK COUNTY RECORDER

ASSIGNMENT OF DEED OF TRUST

For Value Received, the undersigned holder of a Deed of Trust (hereinafter "Assignor") whose address is 2300 S.W. 34th Avenue, Suite 101 Ocala, FL 34474 does hereby grant, sell, assign, transfer and convey unto THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2006-JR MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-JS whose address is 101 BARCLAY ST - 4W, NEW YORK, NY 10286 all beneficial interest under that certain Deed of Trust described below together with the note(s) and obligations therein described and the money due and to become due thereon with interest and all rights accrued or to accrue under said Deed of Trust.

Original Lender: FULTE MORTGAGE LLC
Made By: MELISSA N LIEBERMAN A MARRIED WOMAN
Trustee: LAWYERS TITLE OF NEVADA
Date of Deed of Trust: 11/20/2006 Original Loan Amount: \$511,876.00

Recorded in Clark County NV on 11/27/2006, book 20064127, page 0902921 and instrument number N/A

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

IN WITNESS WHEREOF, the undersigned has caused this Assignment of Deed of Trust to be executed on
9/14/11

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.

By: *Beverly Brunk*
Beverly Brunk, Assistant Secretary

State of California
County of Ventura

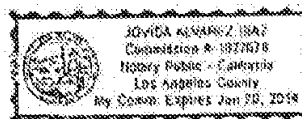
On 9/14/2011 before me, Jovita Alvarez Diaz Notary Public, personally appeared Beverly Brooks, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

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

WITNESS my hand and official seal.


Notary Public: Jovita Alvarez Diaz
My Commission Expires: 1-20-2014

(Seal)



DocID# 128 807820234

GENERAL INFORMATION	
PARCEL NO.	190-20-311-033
OWNER AND MAILING ADDRESS	LIEBERMAN MELISSA N 2184 POINT NATIONAL DR HENDERSON NV 89044-2006
LOCATION ADDRESS CITY/UNINCORPORATED TOWN	2184 PONT NATIONAL DR HENDERSON
ASSESSOR DESCRIPTION	PROVENCE SUB 7 PLAT BOOK 127 PAGE 62 LOT 75 BLOCK 1 SEC 20 TWP 23 RNG 62
RECORDED DOCUMENT NO.	* 20081127-02912
RECORDED DATE	11/27/2006
VESTING	NO STATUS

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

ASSESSMENT INFORMATION AND SUPPLEMENTAL VALUE	
TAX DISTRICT	514
APPRAISAL YEAR	2012
FISCAL YEAR	12-13
SUPPLEMENTAL IMPROVEMENT VALUE	0
SUPPLEMENTAL IMPROVEMENT ACCOUNT NUMBER	N/A

REAL PROPERTY ASSESSED VALUE		
FISCAL YEAR	2012-13	2013-14
LAND	26250	26250
IMPROVEMENTS	99765	107147
PERSONAL PROPERTY	0	0
EXEMPT	0	0
GROSS ASSESSED (SUBTOTAL)	125955	133397
TAXABLE LAND+IMP (SUBTOTAL)	359871	381134
COMMON ELEMENT ALLOCATION ASSD	0	0
TOTAL ASSESSED VALUE	125955	133397
TOTAL TAXABLE VALUE	359871	381134

ESTIMATED LOT SIZE AND APPRAISAL INFORMATION	
ESTIMATED SIZE	0.29 Acres
ORIGINAL CONST. YEAR	2007
LAST SALE PRICE MONTH/YEAR	759000 11/06
LAND USE	1-10 RESIDENTIAL SINGLE FAMILY

DWELLING UNITS	1
----------------	---

PRIMARY RESIDENTIAL STRUCTURE					
TOTAL LIVING SQ. FT.	2846	CARPORT SQ. FT.	0	ADDN/CONV	NONE
1ST FLOOR SQ. FT.	2846	STORIES	ONE STORY	POOL	YES
2ND FLOOR SQ. FT.	0	BEDROOMS	4	SPA	YES
BASEMENT SQ. FT.	0	BATHROOMS	3 FULL	TYPE OF CONSTRUCTION	FRAME STUCCO
GARAGE SQ. FT.	556	FIREPLACE	1	ROOF TYPE	CONCRETE TILE
CASITA SQ. FT.*	0				

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



1. The first of these is the fact that the United States has a long and honorable record of friendship and cooperation with the American Republics. This record is based on the principle of self-determination, which is the right of every people to choose its own form of government and to determine its own destiny.

2. The second of these is the fact that the United States has a long and honorable record of friendship and cooperation with the American Republics. This record is based on the principle of self-determination, which is the right of every people to choose its own form of government and to determine its own destiny.

3. The third of these is the fact that the United States has a long and honorable record of friendship and cooperation with the American Republics. This record is based on the principle of self-determination, which is the right of every people to choose its own form of government and to determine its own destiny.

4. The fourth of these is the fact that the United States has a long and honorable record of friendship and cooperation with the American Republics. This record is based on the principle of self-determination, which is the right of every people to choose its own form of government and to determine its own destiny.

5. The fifth of these is the fact that the United States has a long and honorable record of friendship and cooperation with the American Republics. This record is based on the principle of self-determination, which is the right of every people to choose its own form of government and to determine its own destiny.

6. The sixth of these is the fact that the United States has a long and honorable record of friendship and cooperation with the American Republics. This record is based on the principle of self-determination, which is the right of every people to choose its own form of government and to determine its own destiny.

08/16/2011 3:11 PM

Delinquent Report
 9108 Madeira Canyon
 Report Date: 07/11/2011

Page: 30

08/16/2011 3:11 PM

Weberman

Unit	Resident	Stat Unit Address	Date	Amount	Current	30 Days	60 Days	90 Days
Species Type	Co-Resident	CO Description						
		LP Late Fee Process	04/16/2011	5.00				5.00
		LP Late Fee	04/16/2011	10.00				10.00
		Resident Totals:		15.00	15.00	172.00	0.00	16.42

01 Timothy Sullivan C 2104 Pont National Drive								
Legal, BK discharged, NAG filed Proof of Claim								
		LP Late Fee Process	07/18/2011	5.00	5.00			
		LP Late Fee	07/18/2011	10.00	10.00			
		Quarterly Assessm	07/01/2011	162.00		162.00		
		Assessment-Videar	07/01/2011	210.00		210.00		
		LP Late Interest	08/01/2011	1.55				1.55
		LP Late Fee Process	04/16/2011	5.00				5.00
		LP Late Fee	04/16/2011	10.00				10.00
		Quarterly Assessm	04/01/2011	162.00				162.00
		Assessment-Videar	04/01/2011	210.00				210.00
		Quarterly Assessm	01/01/2011	162.00				162.00
		Assessment-Videar	01/01/2011	210.00				210.00
		LP Collection pr	12/16/2010	125.00				125.00
		LP Late Fee Process	10/16/2010	5.00				5.00
		LP Late Fee	10/16/2010	10.00				10.00
		Quarterly Assessm	10/01/2010	30.00				30.00
		Assessment-Videar	10/01/2010	210.00				210.00
		Resident Totals:		1191.00	15.00	372.00	0.00	1,164.55

01 Lian Tang C 2104 Pont National Drive								
Sent to collection 7/21/11								
		CI Management fee	07/21/2011	200.00	200.00			
		LP Late Fee Process	07/18/2011	5.00	5.00			
		LP Late Fee	07/18/2011	10.00	10.00			
		Quarterly Assessm	07/01/2011	162.00		162.00		
		Assessment-Videar	07/01/2011	210.00		210.00		
		LP Late Interest	08/01/2011	0.53				0.53
		LP Late Fee Process	04/16/2011	5.00				5.00
		LP Late Fee	04/16/2011	10.00				10.00
		Quarterly Assessm	04/01/2011	120.00				120.00
		Assessment-Videar	04/01/2011	210.00				210.00
		Resident Totals:		113.00	215.00	372.00	0.00	345.53

01 Melissa Lieberman C 2104 Pont National Drive								
Legal, Assn Foreclosing, Lender Foreclosing								
		LP Late Fee Process	07/18/2011	5.00	5.00			
		LP Late Fee	07/18/2011	10.00	10.00			

BANA 000253

0577

08/10/2011 3:11 PM

Delinquent Report
 5108 Madeira Canyon
 Report Date: 07/31/2011

Page: 31

Worksheet: 00

Unit	Resident	Flat Unit Address	Date	Amount	Current	30 Days	60 Days	90 Days
House Type	Co-Resident	CO Description						

		Quarterly Assessm	07/01/2011	162.00		162.00		
		Assessment-Videix	07/01/2011	210.00		210.00		
001	1206-	Late Interest	05/01/2011	4.97				4.97
002	1566-	Late Fee Processi	04/16/2011	5.00				5.00
		Late Fee	04/16/2011	10.00				10.00
CM	60.00	Quarterly Assessm	04/01/2011	162.00				162.00
		Assessment-Videix	04/01/2011	210.00				210.00
P/E	20.00	Quarterly Assessm	01/01/2011	162.00				162.00
NT	9.30	Assessment-Videix	01/01/2011	210.00				210.00
	287.30	Late Fee Processi	10/16/2010	5.00				5.00
		Late Fee	10/16/2010	10.00				10.00
		Quarterly Assessm	10/01/2010	160.00				160.00
		Assessment-Videix	10/01/2010	234.00				234.00
		Late Interest	07/31/2010	2.36				2.36
		Late Fee Processi	07/13/2010	5.00				5.00
		Late Fee	07/13/2010	10.00				10.00
		Quarterly Assessm	07/01/2010	160.00				160.00
		Assessment-Videix	07/01/2010	234.00				234.00
		Late Interest	05/31/2010	1.58				1.58
		Late Fee Processi	04/19/2010	5.00				5.00
		Late Fee	04/19/2010	10.00				10.00
		Quarterly Assessm	04/01/2010	160.00				160.00
		Assessment-Videix	04/01/2010	234.00				234.00
		Late Interest	01/31/2010	9.79				9.79
		Late Fee Processi	01/13/2010	5.00				5.00
		Late Fee	01/13/2010	10.00				10.00
		Quarterly Assessm	01/01/2010	160.00				160.00
		Assessment-Videix	01/01/2010	234.00				234.00
Resident Totals:				3,871.30	15.00	372.00	0.00	2,484.30

0110 61 Charles Canalis C. 3187 Linc National Drive

Charles Canalis

LP Late Fee Processi	07/16/2011	5.00	5.00		
LP Late Fee	07/16/2011	10.00	10.00		
Quarterly Assessm	07/01/2011	162.00		162.00	
Assessment-Videix	07/01/2011	210.00		210.00	
Resident Totals:		367.00	15.00	372.00	0.00

0223 62 Bernard Paulson C. 1661 La Fontet Terrace

Bernard Paulson

LP Late Fee Processi	07/16/2011	5.00	5.00		
LP Late Fee	07/16/2011	10.00	10.00		
Quarterly Assessm	07/01/2011	162.00		162.00	

BANA 000254

Elissa Hollander

From: Elissa Hollander
Sent: Thursday, March 28, 2013 2:29 PM
To: Silvia De La Mora
Subject: New Orders
Attachments: SKMBT_42113032813290.pdf

Enclosed please find my orders for the following:

N62616
N55742
N52929
N62768

Please confirm receipt.

Thank you.

Elissa Hollander
Nevada Association Services, Inc.
6224 W. Desert Inn Rd., Ste. A
Las Vegas, NV 89146
www.nas-inc.com
702-804-8885 Office
702-804-8887 Fax



PERSONAL AND CONFIDENTIAL: Nevada Association Services, Inc. is a debt collector. Nevada Association Services, Inc. is attempting to collect a debt. Any information obtained will be used for that purpose. This message originates from Nevada Association Services, Inc. This message and any file(s) or attachment(s) transmitted with it are confidential, intended only for the named recipient, and may contain information that is a trade secret, proprietary, or is otherwise protected against unauthorized use or disclosure. Any disclosure, distribution, copying, or use of this information by anyone other than the intended recipient, regardless of address or routing, is strictly prohibited. Personal messages express only the view of the sender and are not attributable to Nevada Association Services, Inc.

PRIORITY POSTING AND PUBLISHING

17501 Irvine Street, Suite 1
Tustin, CA 92780
Phone: (714) 573-7777 Fax: (714) 573-7755

TRUSTEE'S INSTRUCTION MEMO

T.S. No: N62616
Priority No:

We request the following services as checked:

1. ☒ YES ☐ NO Publishing the enclosed Notice of Sale in the:
Nevada Legal News, on
04/05/13
04/12/13
04/19/13
Sale Date: 04/26/13
2. ☒ YES ☐ NO Post / Serve as required
3. ☐ YES ☒ NO Conduct the Sale on our behalf

Send correspondence to:

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

APN # 190-20-311-033
Madeira Canyon, a planned community

NAS # N62616

NOTICE OF FORECLOSURE SALE

WARNING! A SALE OF YOUR PROPERTY IS IMMINENT! UNLESS YOU PAY THE AMOUNT SPECIFIED IN THIS NOTICE BEFORE THE SALE DATE, YOU COULD LOSE YOUR HOME, EVEN IF THE AMOUNT IS IN DISPUTE. YOU MUST ACT BEFORE THE SALE DATE. IF YOU HAVE ANY QUESTIONS, PLEASE CALL NEVADA ASSOCIATION SERVICES, INC. AT (702) 804-8885. IF YOU NEED ASSISTANCE, PLEASE CALL THE FORECLOSURE SECTION OF THE OMBUDSMAN'S OFFICE, NEVADA REAL ESTATE DIVISION, AT 1-877-829-9907 IMMEDIATELY.

YOU ARE IN DEFAULT UNDER A DELINQUENT ASSESSMENT LIEN, October 25, 2010. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

NOTICE IS HEREBY GIVEN THAT on 4/26/2013 at 10:00 am at the front entrance to the Nevada Association Services, Inc. 6224 West Desert Inn Road, Las Vegas, Nevada, under the power of sale pursuant to the terms of those certain covenants conditions and restrictions recorded on May 24, 2005 as instrument number 0002414 BK 20050524 of official records of Clark County, Nevada Association Services, Inc., as duly appointed agent under that certain Delinquent Assessment Lien, recorded on October 27, 2010 as document number 0002037 Book 20101027 of the official records of said county, will sell at public auction to the highest bidder, for lawful money of the United States, all right, title, and interest in the following commonly known property known as: 2184 Pont National Drive, Henderson, NV 89044. Said property is legally described as: Proxyeng Sub 7, Plat book 127, Page 62, Lot 75, Block 1, official records of Clark County, Nevada.

The owner(s) of said property as of the date of the recording of said lien is purported to be: Melissa N Lieberman

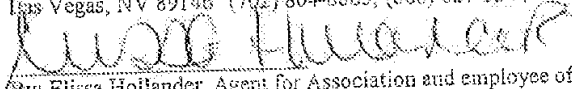
The undersigned agent disclaims any liability for incorrectness of the street address and other common designations, if any, shown herein. The sale will be made without covenant or warranty, expressed or implied regarding, but not limited to, title or possession, or encumbrances, or obligations to satisfy any secured or unsecured liens. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$8,505.07. Payment must be in cash or a cashier's check drawn on a state or national bank, check drawn on a state or federal savings and loan association, savings association or savings bank and authorized to do business in the State of Nevada. The Notice of Default and Election to Sell the described property was recorded on 12/21/2010 as instrument number 0000548 Book 20101221 in the official records of Clark County.

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

March 28, 2013

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

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


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

7196 9008 9111 9087 1908

TO:

MORTGAGE ELECTRONIC REGISTR
ATTN: SALES & ACQUISITIONS
7475 S. JOLIET ST.
ENGLEWOOD, CO 80112

SENDER:

TS No.: N62616

REFERENCE:

S, INC., AS NOMINEE

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	6.11
	Certified Fee	
	Return Receipt Fee	
	Restricted Delivery	
	Total Postage & Fees	

S, INC., AS NOMINEE

USPS®**Receipt for
Certified Mail™**

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

7196 9008 9111 9087 1892

TO:

MORTGAGE ELECTRONIC REGISTR
1901 E VOORHEES STREET, SUITE
DANVILLE, IL 61834

SENDER:

TS No.: N62616

REFERENCE:

S, INC.

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	6.11
	Certified Fee	
	Return Receipt Fee	
	Restricted Delivery	
	Total Postage & Fees	

S, INC.

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POSTMARK OR DATE

7196 9008 9111 9087 1922

TO:

State of Nevada
Ombudsman for Common-Interest Con
2501 East Sahara Avenue, #102
Las Vegas, Nevada 89104

SENDER:

TS No.: N62616

REFERENCE:

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	6.11
	Certified Fee	
	Return Receipt Fee	
	Restricted Delivery	
	Total Postage & Fees	

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POSTMARK OR DATE

7196 9008 9111 9087 1915

TO:

MORTGAGE ELECTRONIC REGISTR
P.O. BOX 2026
FLINT, MI 48501-2026

SENDER:

TS No.: N62616

REFERENCE:

S, INC., AS NOMINEE

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	6.11
	Certified Fee	
	Return Receipt Fee	
	Restricted Delivery	
	Total Postage & Fees	

S, INC., AS NOMINEE

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Certified Mail™**

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POSTMARK OR DATE

7196 9008 9111 9087 1939

TO:

Madeira Canyon, a planned community
c/o Lydia Guzman
Professional Community Management
23726 Birtcher Drive
Lake Forest, CA 92630

SENDER: TS No.: N62616**REFERENCE:**

(PS Form 3800, January 2005)

RETURN RECEIPT SERVICE	Postage	5.11
	Certified Fee	
	Return Receipt Fee	
	Restricted Delivery	
	Total Postage & Fees	

(PCN)
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Certified Mail™**

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Do Not Use for International Mail

POSTMARK OR DATE

7196 9008 9111 9087 1953

TO:

CoreLogic
450 E. Boundary St.
Attn: Release Dept.
Chapin, SC 29036

SENDER: TS No.: N62616**REFERENCE:**

(PS Form 3800, January 2005)

RETURN RECEIPT SERVICE	Postage	6.11
	Certified Fee	
	Return Receipt Fee	
	Restricted Delivery	
	Total Postage & Fees	

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Certified Mail™**

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

7196 9008 9111 9087 1946

TO:

Melissa Lieberman
2184 Pont National Drive
Henderson, NV 89044

SENDER: TS No.: N62616**REFERENCE:**

(PS Form 3800, January 2005)

RETURN RECEIPT SERVICE	Postage	6.11
	Certified Fee	
	Return Receipt Fee	
	Restricted Delivery	
	Total Postage & Fees	

**USPS®
Receipt for
Certified Mail™**

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

Trustee's Sale Number 62616

[Attachments Here]

STATE OF NEVADA)
) ss.
COUNTY OF CLARK)

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

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

Dated MAR 29 2013

Signature Jacana J. Puckett

Priority Posting & Publishing
Order # P1030527
TS # N62616

AFFIDAVIT OF SERVICE

State of Nevada)
County of Clark)

I, Jeanette Vignale, state:

That at all times herein I have been a citizen of the United States, over 18 years of age, and am not a party to, or interested in, the proceeding in which this affidavit is made.

I served **Melissa N. Lieberman** with a copy of the Notice of Sale, on 3/29/2013 at approximately 1:37 PM, by:

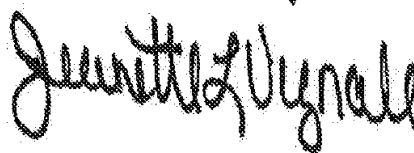
Attempting to personally serve the person(s) residing at the property, however no one answered the door. I thereafter posted a copy of the Notice of Sale on the property in the manner prescribed pursuant to NRS 116.311635, in a conspicuous place on the property, which is located at:

**2184 Pont National Drive
Henderson NV 89044**

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

Dated 3/29/2013

Nevada Legal Support Services LLC



Jeanette Vignale, 8222112
930 S. 4th Street, Suite 200
Las Vegas, NV 89101
(702) 382-2747
NV License #1711

NVLSS ID# 439743 82
COUNTY OF SERVICE: CLARK
SERVER: Jeanette Vignale

Priority Posting & Publishing
Order # P1030527
TS # N62616

AFFIDAVIT OF POSTING NOTICE OF SALE

State of Nevada)
County of Clark)

I, Jessica Pruett, state:

That at all times herein I have been a citizen of the United States, over 18 years of age, and am not a party to, or interested in, the proceeding in which this affidavit is made.

On 3/28/2013, I posted a copy of the Notice of Sale pursuant to NRS 116.311635, concerning Sale N62616, in a public place in the county where the property is situated, to wit:

NEVADA LEGAL NEWS, 930 S FOURTH ST, LAS VEGAS
CLARK COUNTY COURTHOUSE, 200 LEWIS ST, LAS VEGAS
CLARK COUNTY BUILDING, 309 S THIRD ST, LAS VEGAS

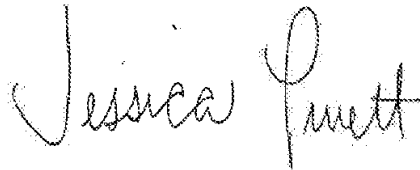
The purported owner and address of the property contained in the Notice of Sale being:

Melissa N. Lieberman, 2184 Pont National Drive, Henderson NV 89044.

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

Dated 3/28/2013

Nevada Legal Support Services LLC



Jessica Pruett
930 S. 4th Street, Suite 200
Las Vegas, NV 89101
(702) 382-2747
NV License #1711

NVLSS ID# 439743 82
COUNTY OF SERVICE: CLARK
SERVER: Jessica Pruett
NEVADA ASSOCIATION

Priority Posting & Publishing
Order # P1030527
TS # N62616

AFFIDAVIT OF POSTING NOTICE OF SALE

State of Nevada)
County of Clark)

I, Jeanette Vignale, state:

That at all times herein I have been a citizen of the United States, over 18 years of age, and am not a party to, or interested in, the proceeding in which this affidavit is made.

On 3/28/2013, I posted a copy of the Notice of Sale pursuant to NRS 116.311635, concerning Sale N62616, in a public place in the county where the property is situated, to wit:

CITY HALL, 240 WATER ST, HENDERSON
PASEO VERDE LIBRARY, 280 S GREEN VALLEY PKWY, HENDERSON
LIBRARY, 100 WEST LAKE MEAD BLVD, HENDERSON

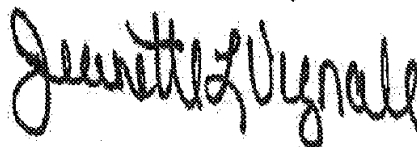
The purported owner and address of the property contained in the Notice of Sale being:

Melissa N. Lieberman, 2184 Pont National Drive, Henderson NV 89044.

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

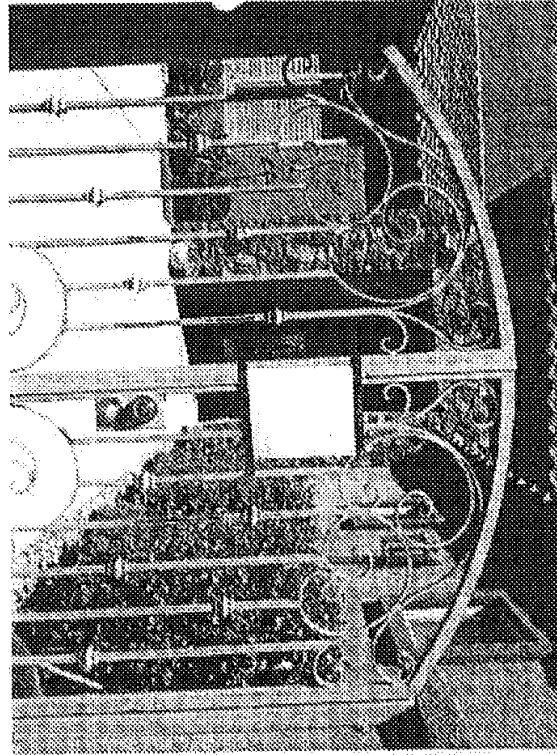
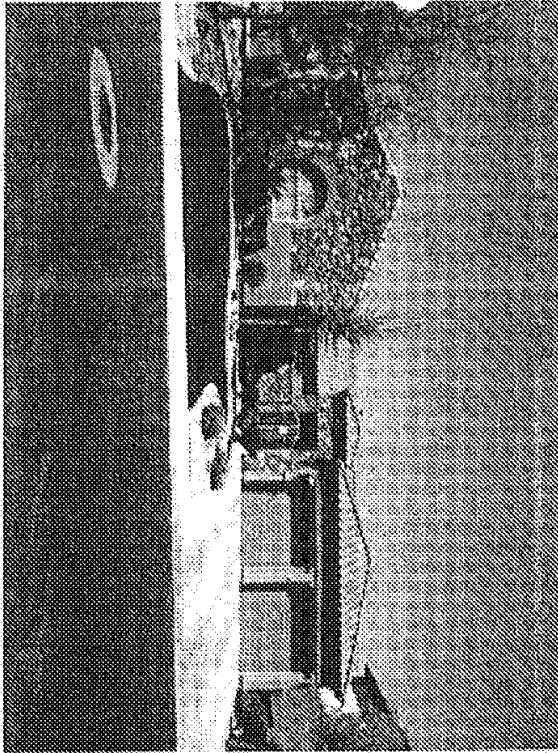
Dated 3/28/2013

Nevada Legal Support Services LLC



Jeanette Vignale
930 S. 4th Street, Suite 200
Las Vegas, NV 89101
(702) 382-2747
NV License #1711

NVLSS ID# 439743 82
COUNTY OF SERVICE: CLARK
SERVER: Jeanette Vignale
NEVADA ASSOCIATION



Photos taken by: Jeanette Vignale County: CLARK 36
 Photo Date: 3/29/2013 Time: 1:37 PM NLN ID# 439743 Page 1 of 1
 Primary Borrower: Melissa N. Lieberman
 Property Address: 2184 Pont National Drive, Henderson NV 89044

Nevada Legal Support Services LLC
 930 S. 4th Street, Suite 200
 Las Vegas, NV 89101
 (702) 382-2747 NV. Lic. #1711

Priority Posting & Publishing Order # P1030527 TS#N62616

AFFP
P1030527

Affidavit of Publication

STATE OF NEVADA)
COUNTY OF CLARK) SS

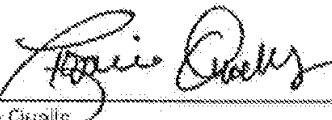
I, Rosalie Qualls state:

That I am Assistant Operations Manager of the Nevada Legal News, a daily newspaper of general circulation, printed and published in Las Vegas, Clark County, Nevada; that the publication, a copy of which is attached hereto, was published in the said newspaper on the following dates:

Apr 05, 2013
Apr 12, 2013
Apr 19, 2013

That said newspaper was regularly issued and circulated on those dates. I declare under penalty of perjury that the foregoing is true and correct.

DATED: Apr 19, 2013



Rosalie Qualls

APN # 180-20-311-033 NAS # N62616 Madeira Canyon, a planned community NOTICE OF FORECLOSURE SALE WARNING! A SALE OF YOUR PROPERTY IS IMMINENT! UNLESS YOU PAY THE AMOUNT SPECIFIED IN THIS NOTICE BEFORE THE SALE DATE, YOU COULD LOSE YOUR HOME, EVEN IF THE AMOUNT IS IN DISPUTE. YOU MUST ACT BEFORE THE SALE DATE, IF YOU HAVE ANY QUESTIONS, PLEASE CALL NEVADA ASSOCIATION SERVICES, INC. AT (702) 804-8885. IF YOU NEED ASSISTANCE, PLEASE CALL THE FORECLOSURE SECTION OF THE OMBUDSMAN'S OFFICE, NEVADA REAL ESTATE DIVISION, AT 1-877-829-9907 IMMEDIATELY. YOU ARE IN DEFAULT UNDER A DELINQUENT ASSESSMENT LIEN, October 25, 2010. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER. NOTICE IS HEREBY GIVEN THAT on 4/26/2013 at 10:00 am at the front entrance to the Nevada Association Services, Inc. 6224 West Desert Inn Road, Las Vegas, Nevada, under the power of sale pursuant to the terms of those certain covenants conditions and restrictions recorded on May 24, 2005 as instrument number 0002414 BK 20050524 of official records of Clark County, Nevada Association Services, Inc., as duly appointed agent under that certain Delinquent Assessment Lien, recorded on October 27, 2010 as document number 0002037 Book 20101027 of the official records of said county, will sell at public auction to the highest bidder, for lawful money of the United States, all right, title, and interest in the following commonly known property known as: 2184 Port National Drive, Henderson, NV 89044. Said property is legally described as: Provence Sub 7, Plat book 127, Page 62, Lot 75. Block 1, official records of Clark County, Nevada. The owner(s) of said property as of the date of the recording of said lien is purported to be: Melissa N Lieberman. The undersigned agent disclaims any liability for incorrectness of the street address and other common designations, if any, shown herein. The sale will be made without covenant or warranty, expressed or implied regarding, but not limited to, title or possession, or encumbrances, or obligations to satisfy any secured or unsecured liens. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$6,505.07. Payment must be in cash or a cashier's check drawn on a state or national bank, check drawn on a state or federal savings and loan association, savings association or savings bank and authorized to do business in the State of Nevada. The Notice of Default and Election to Sell the described property was recorded on 12/21/2010 as instrument number 0000548 Book 20101221 in the official records of Clark County. Nevada Association Services, Inc. is a debt collector. Nevada Association Services, Inc. is attempting to collect a debt. Any information obtained will be used for that purpose. March 28, 2013 Nevada Association Services, Inc. 6224 W. Desert Inn Road, Suite A Las Vegas, NV 89146 (702) 804-8885, (888) 627-5544 By: Elissa Hollander, Agent for Association and employee of Nevada Association Services, Inc. When Recorded Mail To: Nevada Association Services, Inc. 6224 W. Desert Inn Road, Suite A Las Vegas, NV 89146 P1030527 4/5, 4/12, 04/19/2013

04107370 00347187

PRIORITY POSTING & PUBLISHING-2013
17501 IRVINE BLVD, SUITE 1
TUSTIN, CA 92780

BANA 000265



PRIORITY
POSTING AND PUBLISHING

17501 Irvine Blvd., Suite # 1, Tustin, California 92780

Phone: (714) 573-7777 Fax: (714) 573-7755 Toll Free: (800) 570-3500 Fax: (800) 570-3515

Number:	1030527PPP
Page:	1
Date:	4/8/2013

S
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NEVADA ASSOCIATION SERVICES
8224 W DESERT INN RD
SUITE A
LAS VEGAS, NV 89146

R
E
M
I
T

US Mail Address:	Overnight Address:
Priority Posting	Sunwest Bank
Attn: Lockbox Dept.	Attn: Lockbox Dept.
P.O. Box 25099	17542 E. 17th St. Ste. 150
Santa Ana, CA 92799-5099	Tustin, CA 92780-1960

T.S. Number	Trustor Name	Customer No	Due Date	Terms
N62616	Lieberman	237	5/8/2013	NET 30 TERMS

Item No.	Description/Comments	Run Dates	Amount
POST	NOTICE OF SALE		75.00
PUB	PUBLISH: NEVADA LEGAL NEWS	4/5, 4/12, 04/19/2013	346.67
2164 Pont National Drive Henderson, NV 89044			
CLARK, NV COUNTY			
Subtotal before taxes			421.67
Total taxes			0.00
Total amount			421.67
Payment received			0.00
Discount taken			0.00
Amount due			421.67

Customer Copy

BANA 000266

Inet #: 201304010000723

Fee: \$18.00

N/C Fee: \$0.00

04/01/2013 08:58:03 AM

Receipt #: 1556402

Requestor:

NORTH AMERICAN TITLE SUNSET

Recorded By: MJM Pgs: 2

DEBBIE CONWAY

CLARK COUNTY RECORDER

APN#

190-20-311-033

11 digit number may be obtained at:
<http://sandgate.co.clark.nv.us/cicsAssessor/cwnr.htm>

NOTICE OF FORECLOSURE SALE

Type of Document

(Example: Declaration of Homestead, Quit Claim Deed, etc.)

Recording requested by:

NORTH AMERICAN TITLE COMPANY

Return to:

Name NORTH AMERICAN TITLE COMPANY

Address 8485 W. SUNSET, STE. 111

City/State/Zip LAS VEGAS, NV 89113

This page added to provide additional information required by NRS 111.312 Sections 1-2
(An additional recording fee of \$1.00 will apply.)

This cover page must be typed or printed clearly in black ink only.

CS12/03

APN # 190-20-311-033
Madeira Canyon, a planned community

NAS # N62616

Accommodation NOTICE OF FORECLOSURE SALE

WARNING! A SALE OF YOUR PROPERTY IS IMMINENT! UNLESS YOU PAY THE AMOUNT SPECIFIED IN THIS NOTICE BEFORE THE SALE DATE, YOU COULD LOSE YOUR HOME, EVEN IF THE AMOUNT IS IN DISPUTE. YOU MUST ACT BEFORE THE SALE DATE. IF YOU HAVE ANY QUESTIONS, PLEASE CALL NEVADA ASSOCIATION SERVICES, INC. AT (702) 804-8885. IF YOU NEED ASSISTANCE, PLEASE CALL THE FORECLOSURE SECTION OF THE OMBUDSMAN'S OFFICE, NEVADA REAL ESTATE DIVISION, AT 1-877-829-9907 IMMEDIATELY.

YOU ARE IN DEFAULT UNDER A DELINQUENT ASSESSMENT LIEN, October 25, 2010. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

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The owner(s) of said property as of the date of the recording of said lien is purported to be: Melissa N Liebenman

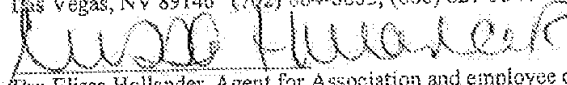
The undersigned agent disclaims any liability for incorrectness of the street address and other common designations, if any, shown herein. The sale will be made without covenant or warranty, expressed or implied regarding, but not limited to, title or possession, or encumbrances, or obligations to satisfy any secured or unsecured liens. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$8,505.07. Payment must be in cash or a cashier's check drawn on a state or national bank, check drawn on a state or federal savings and loan association, savings association or savings bank and authorized to do business in the State of Nevada. The Notice of Default and Election to Sell the described property was recorded on 12/21/2010 as instrument number 0000548 Book 20101221 in the official records of Clark County.

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March 28, 2013

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

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


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

Page 2

AUTHORIZATION AND CONSENT TO DISCLOSE PERSONAL INFORMATION

I/We hereby give our consent to Cogburn Law Offices and its associates or any financial services company, persons, real estate agency, escrow company, attorney, lender, investor, or credit reporting agency which Cogburn Law Offices shall designate, to obtain any and all information concerning my/our mortgages, financial obligations and all other credit matters as maybe required in connection with executing the modification of the property located at:

Client(s) Name: Melissa N. Lieberman

Client(s) SSN(s):

REDACTED

Loan Number(s):

REDACTED

Property Address: 2184 Port National Dr Henderson, NV
89044

We hereby authorize you to release such information we have provided to you concerning my/our mortgages, financial obligations and all other credit matters deemed necessary to negotiate a reduction of mortgage principle and/or payments on terms acceptable to us.

It is also our request that Cogburn Law Offices, on our behalf, negotiate a modification of our mortgage loan. All correspondence received by us from the lenders - meaning written or verbal communication - must be provided to Cogburn Law Offices and affiliates for processing of this request.

This information is for confidential use in compiling the data necessary for a real estate secured transaction. A photographic, fax, or carbon copy of this authorization may be deemed the equivalent of the original and may be used as a duplicate original. As time is of the essence, your prompt reply is encouraged. Please send all correspondence to Cogburn Law Offices at 2879 St. Rose Parkway, Suite 200, Henderson, Nevada 89052, (702) 384-3616.

Melissa N. Lieberman
Signature
Date

Melissa N. Lieberman
Print Name **REDACTED**
SSN

Signature
Date

Print Name
SSN

RECEIVED

APR 11 2013

Page 2

AUTHORIZATION AND CONSENT TO DISCLOSE PERSONAL INFORMATION

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Client(s) Name: Melissa N. Lieberman

Client(s) SSN(s) REDACTED

Loan Number(s) REDACTED

Property Address: 2184 Pont National Dr Henderson, NV
89044

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Melissa Lieberman
Signature
Date

Melissa N. Lieberman
Print Name
SSN REDACTED

Signature
Date

Print Name
SSN

772-083-0837
APR 19 2013

Misty Blanchard

From: Misty Blanchard [mbianchard@nas-inc.com]
Sent: Thursday, April 18, 2013 12:14 PM
To: kpearsoncall@pcmineternet.com
Subject: HOA Sale Scheduled - 2184 Pont National Drive Madeira Canyon
Attachments: N62616_WeeklyHOASales3.pdf

Please be advised there is an HOA sale scheduled for 04/26/13. There are 3 postponements available. Please advise how the Association would like to proceed with the sale.

OUR OFFICE HAS SPOKEN WITH THE OWNERS ATTORNEY. THEY SHOULD BE REQUESTING A PAYMENT ARRANGEMENT.

We have discovered that more properties are now being sold at the foreclosure auction to third party investors. When this happens, all parties get paid, including the HOA. Therefore, it is suggested that the HOA allow NAS to take the property to foreclosure sale. If there are third party investors interested in buying the property, it will be sold to such interested parties. If there are no third party investors at the sale, and the HOA wants to give further consideration to other possible sale outcomes or options, NAS can then have the foreclosure sale postponed to a later date.

Again, it is the recommendation of NAS to proceed with the sale in anticipation of a third party investor buying the property. Please let me know how to proceed with each HOA sale e-mail I send you each week.

Thank you,

Misty Blanchard
Nevada Association Services, Inc.
6224 W. Desert Inn Rd.
Las Vegas, NV 89146
702-804-8885 Office
702-804-8887 Fax



PERSONAL AND CONFIDENTIAL: Nevada Association Services, Inc. is a debt collector. Nevada Association Services, Inc. is attempting to collect a debt. Any information obtained will be used for that purpose. This message originates from Nevada Association Services, Inc. This message and any file(s) or attachment(s) transmitted with it are confidential, intended only for the named recipient, and may contain information that is a trade secret, proprietary, or is otherwise protected against unauthorized use or disclosure. Any disclosure, distribution, copying, or use of this information by anyone other than the intended recipient, regardless of address or routing, is strictly prohibited. Personal messages express only the view of the sender and are not attributable to Nevada Association Services, Inc.

Misty Blanchard

From: Karla Pearson-Call [kpearsoncall@pcmineternet.com]
Sent: Thursday, April 18, 2013 12:23 PM
To: Misty Blanchard
Subject: RE: HOA Sale Scheduled - 2184 Pont National Drive Madeira Canyon

One postponement, please,
Thanks,
Karla.

*Karla Pearson-Call, PCAM®
General Manager
Club at Madeira Canyon & Madeira Canyon
P - (702) 294-5580*

From: Misty Blanchard [mailto:mblanchard@nas-inc.com]
Sent: Thursday, April 18, 2013 12:14 PM
To: Karla Pearson-Call
Subject: HOA Sale Scheduled - 2184 Pont National Drive Madeira Canyon

Please be advised there is an HOA sale scheduled for 04/26/13. There are 3 postponements available. Please advise how the Association would like to proceed with the sale.

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Thank you,

Misty Blanchard
Nevada Association Services, Inc.
6224 W. Desert Inn Rd.
Las Vegas, NV 89146
702-804-8885 Office
702-804-8887 Fax

Jamie S. Cogburn
Kristin H. Cogburn
Karen L. Hanks
Andrew L. Rempfer *

* Also Licensed in LA
‡ Also Licensed in CA

COGBURN | LAW OFFICES

www.cogburnlaw.com

Larson A. Welsh
David L. Langhain
Shirley Reginiano-Gerber
Whitney L. Welch
Paul R.M. Cullen ‡

Writers Email:
nteran@cogburnlaw.com

April 22, 2013

Nevada Association Services, Inc.
6224 W. Desert Inn Road, Suite A
Las Vegas, NV 89146

Re: Our Client: Melissa Lieberman
Account No.: NAS# N62616
Property Address: 2184 Pont National Dr. Henderson, NV 89044

To Whom It May Concern:


This letter serves to inform you that we represent Mrs. Lieberman. We have enclosed the \$250.00 (two hundred and fifty dollar) deposit fee. She has also been advised that she will need to enter in a re-payment plan agreement.

Our client has chosen to do a 12 month re-payment plan. Totaling the past due amount and the 12 month assessment she will be due \$11,675.07 and making monthly payments in the amount \$972.92 every 29th of each month.

Please give me a call with any questions or concern at 702-384-3616 Ext. 114

Sincerely,

COGBURN LAW OFFICES


Norma Teran

2879 St. Rose Parkway, Suite 200 · Henderson · Nevada · 89052
Phone: (702) 384-3616 · Facsimile: (702) 943-1936

BANA 000273

COGBURN LAW OFFICES LLC
MORTGAGE ACCOUNT
2825 ST ROSE PARKWAY STE 200
RENO, NV 89502

PAY TO THE Nevada Association Services
ORDER OF
Two Hundred Fifty and 00/100
Nevada Association Services

AFIRM
Melissa Lieberman NAS#N62016

COGBURN LAW OFFICES LLC
Nevada Association Services

MORTGAGE ACCOUNT

4/22/2013

250.00

4125

\$ 250.00

DOLLARS

STATE OF NEVADA
27th Judicial District, Case No. 13-1-0000
JAN 19 2013

4125
64121121
01

4/22/2013

Mortgage 881253

Melissa Lieberman NAS#N62016

250.00

RECEIVED

APR 28 2013

26164
4.06

BANA 000274

COGBURN LAW OFFICES LLC
Nevada Association Services

MORTGAGE ACCOUNT

4/22/2013

4125

250.00

Mortgage 881258

Melissa Lieberman NAS#N62616

250.00



Nevada Association Services
3224 W. Desert Inn Road, Suite A
Las Vegas, NV 89146
Phone: (702) 604-8885
Fax: (702) 604-8887
Toll Free: (888) 627-5544

Nevada Association Services Disbursement Requisition

Date: April 24, 2013
Owner(s) names: Melissa Lieberman
Property Add.: 2184 Pont National Drive
Account Number: REDACTED
HOA: Madeira Canyon, a planned community

Processed By: June Gerber
N#: N62616

Payment Made By: Personal Check
Full or Partial Payment: Partial Payment
If Full Payment,
Assessments Paid

Manager
Madeira Canyon, a planned community
c/o Lydia Guzman
Professional Community Management of
California, Inc. (PCM)
23726 Bircher Drive
Lake Forest, CA 92630

Amounts to Disburse

NAS Fees	\$0.00	
NAS Costs	\$0.00	
To HOA:	\$250.00	
To Mgmt Co:	\$0.00	
To Title Co:	\$0.00	First American Title, Order# 4914500
To Posting Co:	\$0.00	Priority Posting & Publishing, Order#
Total Of Payment:	\$250.00	

Notes:

Mailing	\$0.00
Recording Costs	\$0.00

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Nevada Association Services, Inc.
3224 W. Desert Inn Road, Suite A
Las Vegas, NV 89146
Phone (702) 804-8885
Fax (702) 804-8887
Toll Free (800) 327-5544

April 24, 2013

Madeira Canyon, a planned community
c/o Lydia Guzman
Professional Community Management of California, Inc. (PCM)
23726 Bircher Drive
Lake Forest, CA 92630

RE: Melissa Lieberman
2184 Pont National Drive
Acct# REDACTED
NAS# N62616

Dear Board of Directors:

Enclosed you will find a client trust account check in the amount of \$250.00. This represents a partial payment on the above referenced delinquent account. From the payment made by the delinquent homeowner, NAS has deducted \$0.00 in costs and \$0.00 for fees.

Should you have any further questions, please do not hesitate to call me.

Sincerely,

June Gerber
Nevada Association Services, Inc.
Encl.

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

BANA 000277

ADA ASSOCIATION SERVICES, 2.
TRUST ACCOUNT
6224 W. DESERT INN RD.
LAS VEGAS, NV 89148
(702) 804-8885



269764

94-1771224

DATE 4/25/2013

THE
OF Madeira Canyon

\$ **250.00

Two Hundred Fifty and 00/100 ***** DOLLARS

Madreia Canyon
c/o Professional Community Mgmt
23726 Birchier Dr
Lake Forest, CA 92630

VOID AFTER 180 DAYS

D. D. K. K.

MEMO

2184 Pont National Dr N62616

REDACTED

NEVADA ASSOCIATION SERVICES, INC. / TRUST ACCOUNT

Madreia Canyon

Liberman

4/25/2013

269764

250.00

Bank of Nevada Trust 2184 Pont National Dr N62616

250.00

NEVADA ASSOCIATION SERVICES, INC. / TRUST ACCOUNT

Madreia Canyon

Liberman

4/25/2013

269764

250.00

Bank of Nevada Trust 2184 Pont National Dr N62616

250.00

Please Reorder from Priority Business Checks Pk. (702) 269-2438 Fax (702) 283-2438 (Ask About All Your Printing Needs)

BANA 000278

Carly Jarrard

From: Karla Pearson-Call [kpearsoncall@pcmineternet.com]
Sent: Wednesday, May 08, 2013 2:39 PM
To: Carly Jarrard
Subject: FW: 2184 Pont National Drive
Attachments: image001.png; image002.png; image003.png; image004.jpg

Approved! Please see below.

Karla Pearson-Call, PCAM®
General Manager
Club at Madeira Canyon & Madeira Canyon
P - (702) 294-5580

From: Craig Seiden [mailto:Craig.Seiden@tun.touro.edu]
Sent: Wednesday, May 08, 2013 2:20 PM
To: Karla Pearson-Call; Beth Carter; 'dkoch@kochscow.com'
Subject: RE: 2184 Pont National Drive

If she is willing to pay the full amount over 12 months I say okay.

From: Karla Pearson-Call [mailto:kpearsoncall@pcmineternet.com]
Sent: Wednesday, May 08, 2013 2:15 PM
To: Beth Carter; Craig Seiden; 'dkoch@kochscow.com'
Subject: FW: 2184 Pont National Drive

Payment plan request below. They live in the Videiras.

Let me know if you would like to approve the request or counter.
Generally, the board asks for a good faith upfront payment.

Thanks,
Karla.

Karla Pearson-Call, PCAM®
General Manager
Club at Madeira Canyon & Madeira Canyon
P - (702) 294-5580

From: Carly Jarrard [mailto:carly@nas-inc.com]
Sent: Monday, May 06, 2013 10:34 AM
To: Karla Pearson-Call
Cc: Lydia Guzman
Subject: 2184 Pont National Drive

Owner(s): Melissa Lieberman
Property Address: 2184 Pont National Drive
Association: Madeira Canyon, a planned community

Good morning,

The above homeowner is requesting for a 12 month payment plan in our office. The balance as of April was \$8505.07.
Please advise if approved.

Also, please send an updated accounting ledger.

Thank you,

Carly Jarrard
Nevada Association Services, Inc.
6224 W. Desert Inn Rd.
Las Vegas, NV 89146
www.nas-inc.com
702-804-8885 Office
702-804-8887 Fax



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

May 14, 2013

Melissa Lieberman
c/o Cogburn Law Offices
2879 St. Rose Parkway, Suite 200
Henderson, NV 89052

RE: 2184 Pont National Drive
Madeira Canyon, a planned community / Melissa Lieberman / N62616

Dear Ms. Lieberman:

This letter confirms your agreement to pay all delinquent assessments due on the above referenced property:

Amounts and Dates

5/28/2013	\$836.00	6/28/2013	\$836.00	7/28/2013	\$836.00
8/28/2013	\$836.00	9/28/2013	\$836.00	10/28/2013	\$836.00
11/28/2013	\$836.00	12/28/2013	\$836.00	1/28/2014	\$836.00
2/28/2014	\$836.00	3/28/2014	\$836.00	4/28/2014	** BALANCE

**** Contact this office to obtain the final payment amount.**

The current monthly assessment obligation may be included in the payment plan.

Any special assessments or increases in monthly assessments, or other charges, that may be levied by your association will be added to the payment schedule. Should you fail to make full payment by the dates indicated above, the full amount will be immediately due and payable. If not paid, the foreclosure proceedings will continue.

Payment must be in the form of cashier's check or money order. Your cashier's check or money order must be made payable to Nevada Association Services, Inc.

Your association may apply your payments to assessments, penalties, if any, fines, if any, late fees, interest, collection costs and other charges. By signing this agreement and returning it to this office, you understand and agree to the terms stated above.

Sincerely,

Cary Jarrard, Nevada Association Services, Inc.

Agree and accepted:

Signature

Date

cc: Madeira Canyon, a planned community

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

Page 1 of 1

BANA 000281

0605

Docket 84552 Document 2022-28838



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

May 30, 2013

Melissa Lieberman
c/o Cogburn Law Offices
2879 St. Rose Parkway, Suite 200
Henderson, NV 89052

*RE: 2184 Pont National Drive
Madeira Canyon, a planned community / Melissa Lieberman
NAS #N62616*

Dear Ms. Lieberman:

As you know, you have breached the terms of the previously agreed upon payment plan. If you have already submitted your payment, please notify this office immediately. If you have not submitted payment, you must remit your payment immediately, along with an additional \$25.00 fee.

If you fail to remit your payment within 5 days, full payment will be due and payable or this office will be forced to proceed with the non-judicial foreclosure action.

Sincerely,

Carly Jarrard
Nevada Association Services, Inc.

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

BANA 000282



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

May 30, 2013

Melissa Lieberman
c/o Cogburn Law Offices
2879 St. Rose Parkway, Suite 200
Henderson, NV 89052

RE: 2184 Pont National Drive / N62616
Madeira Canyon, a planned community / Melissa Lieberman

Dear Ms. Lieberman:

THIS LETTER SERVES AS A COURTESY ONLY.

You have been previously advised that an HOA sale was set on the above property. This letter serves as a courtesy to inform you that the HOA sale has been postponed to Friday, June 7, 2013.

You may wish to contact this office to discuss your account.

Thank you.

Sincerely,

Misty Blanchard
Nevada Association Services, Inc.

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

BANA 000283



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

TS Number : N62616

Certificate of Postponement

On Friday, April 26, 2013 at 10:00AM, the undersigned appeared at the location described in the Notice of Trustee Sale and publicly announced postponement of said sale from Friday, April 26, 2013 to Friday, June 7, 2013 at 10:00AM at the same location.

I certify (or declare) under the penalty of perjury that the foregoing is true and correct.


Nevada Association Services, Inc.

AFFP
P1030527

Affidavit of Publication

STATE OF NEVADA)
COUNTY OF CLARK)

SS

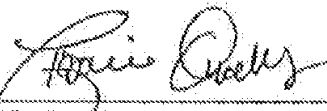
I, Rosalie Qualls state:

That I am Assistant Operations Manager of the Nevada Legal News, a daily newspaper of general circulation, printed and published in Las Vegas, Clark County, Nevada; that the publication, a copy of which is attached hereto, was published in the said newspaper on the following dates:

Apr 05, 2013
Apr 12, 2013
Apr 19, 2013

That said newspaper was regularly issued and circulated on those dates. I declare under penalty of perjury that the foregoing is true and correct.

DATED: Apr 19, 2013



Rosalie Qualls

APN # 190-20-311-033 NAS # N62616 Madeira Canyon, a planned community NOTICE OF FORECLOSURE SALE WARNING! A SALE OF YOUR PROPERTY IS IMMINENT! UNLESS YOU PAY THE AMOUNT SPECIFIED IN THIS NOTICE BEFORE THE SALE DATE, YOU COULD LOSE YOUR HOME. EVEN IF THE AMOUNT IS IN DISPUTE, YOU MUST ACT BEFORE THE SALE DATE. IF YOU HAVE ANY QUESTIONS, PLEASE CALL NEVADA ASSOCIATION SERVICES, INC. AT (702) 804-8885. IF YOU NEED ASSISTANCE, PLEASE CALL THE FORECLOSURE SECTION OF THE OMBUDSMAN'S OFFICE, NEVADA REAL ESTATE DIVISION, AT 1-877-829-8907 IMMEDIATELY. YOU ARE IN DEFAULT UNDER A DELINQUENT ASSESSMENT LIEN, October 28, 2010. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER. NOTICE IS HEREBY GIVEN THAT on 4/26/2013 at 10:00 am at the front entrance to the Nevada Association Services, Inc. 6224 West Desert Inn Road, Las Vegas, Nevada, under the power of sale pursuant to the terms of those certain covenants conditions and restrictions recorded on May 24, 2005 as instrument number 0002414 BK 20050524 of official records of Clark County, Nevada Association Services, Inc., as duly appointed agent under that certain Delinquent Assessment Lien, recorded on October 27, 2010 as document number 0002037 Book 20101027 of the official records of said county, will sell at public auction to the highest bidder, for lawful money of the United States, all right, title, and interest in the following commonly known property known as: 2184 Pont National Drive, Henderson, NV 89044. Said property is legally described as: Provence Sub 7, Plot book 127, Page 62, Lot 75, Block 1, official records of Clark County, Nevada. The owner(s) of said property as of the date of the recording of said lien is purported to be: Melissa N Lieberman. The undersigned agent disclaims any liability for incorrectness of the street address and other common designations, if any, shown herein. The sale will be made without covenant or warranty, expressed or implied regarding, but not limited to, title or possession, or encumbrances, or obligations to satisfy any secured or unsecured liens. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of this Notice of Sale is \$2,505.07. Payment must be in cash or a cashier's check drawn on a state or national bank, check drawn on a state or federal savings and loan association, savings association or savings bank and authorized to do business in the State of Nevada. The Notice of Default and Election to Sell the described property was recorded on 12/21/2010 as instrument number 0000548 Book 20101221 in the official records of Clark County. Nevada Association Services, Inc. is a debt collector. Nevada Association Services, Inc. is attempting to collect a debt. Any information obtained will be used for that purpose. March 28, 2013 Nevada Association Services, Inc. 6224 W. Desert Inn Road, Suite A Las Vegas, NV 89146 (702) 804-8885, (800) 627-5544 By: Elissa Mullander, Agent for Association and employee of Nevada Association Services, Inc. When Recorded Mail To: Nevada Association Services, Inc. 6224 W. Desert Inn Road, Suite A Las Vegas, NV 89146 P1030527 4/5, 4/12, 04/19/2013

04167370 00347187

PRIORITY POSTING & PUBLISHING-2013
17501 IRVINE BLVD. SUITE 1
TUSTIN, CA 92780

BANA 000285

Priority Posting & Publishing
Order # P1030527
TS # N62616

AFFIDAVIT OF SERVICE

State of Nevada)
County of Clark)

I, Jeanette Vignale, state:

That at all times herein I have been a citizen of the United States, over 18 years of age, and am not a party to, or interested in, the proceeding in which this affidavit is made.

I served **Melissa N. Lieberman** with a copy of the Notice of Sale, on 3/29/2013 at approximately 1:37 PM, by:

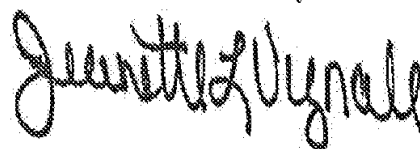
Attempting to personally serve the person(s) residing at the property, however no one answered the door. I thereafter posted a copy of the Notice of Sale on the property in the manner prescribed pursuant to NRS 116.311635, in a conspicuous place on the property, which is located at:

**2184 Pont National Drive
Henderson NV 89044**

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

Dated 3/29/2013

Nevada Legal Support Services LLC



Jeanette Vignale, 8222112
930 S. 4th Street, Suite 200
Las Vegas, NV 89101
(702) 382-2747
NV License #1711

NVLSS ID# 439743 82
COUNTY OF SERVICE: CLARK
SERVER: Jeanette Vignale

Priority Posting & Publishing
Order # P1030527
TS # N62616

AFFIDAVIT OF POSTING NOTICE OF SALE

State of Nevada)
County of Clark)

I, Jessica Pruett, state:

That at all times herein I have been a citizen of the United States, over 18 years of age, and am not a party to, or interested in, the proceeding in which this affidavit is made.

On 3/28/2013, I posted a copy of the Notice of Sale pursuant to NRS 116.311635, concerning Sale N62616, in a public place in the county where the property is situated, to wit:

NEVADA LEGAL NEWS, 930 S FOURTH ST, LAS VEGAS
CLARK COUNTY COURTHOUSE, 200 LEWIS ST, LAS VEGAS
CLARK COUNTY BUILDING, 309 S THIRD ST, LAS VEGAS

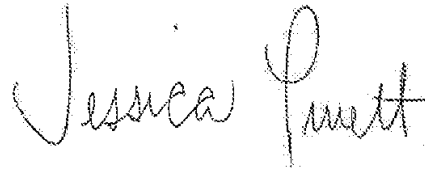
The purported owner and address of the property contained in the Notice of Sale being:

Melissa N. Lieberman, 2184 Pont National Drive, Henderson NV 89044.

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

Dated 3/28/2013

Nevada Legal Support Services LLC



Jessica Pruett
930 S. 4th Street, Suite 200
Las Vegas, NV 89101
(702) 382-2747
NV License #1711

NVLSS ID# 439743 82
COUNTY OF SERVICE: CLARK
SERVER: Jessica Pruett
NEVADA ASSOCIATION

Priority Posting & Publishing
Order # P1030527
TS # N62616

AFFIDAVIT OF POSTING NOTICE OF SALE

State of Nevada)
County of Clark)

I, Jeanette Vignale, state:

That at all times herein I have been a citizen of the United States, over 18 years of age, and am not a party to, or interested in, the proceeding in which this affidavit is made.

On 3/28/2013, I posted a copy of the Notice of Sale pursuant to NRS 116.311635, concerning Sale N62616, in a public place in the county where the property is situated, to wit:

CITY HALL, 240 WATER ST, HENDERSON
PASEO VERDE LIBRARY, 280 S GREEN VALLEY PKWY, HENDERSON
LIBRARY, 100 WEST LAKE MEAD BLVD, HENDERSON

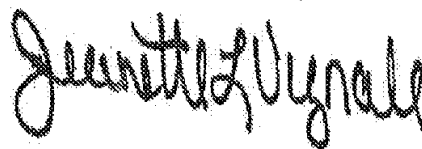
The purported owner and address of the property contained in the Notice of Sale being:

Melissa N. Lieberman, 2184 Pont National Drive, Henderson NV 89044.

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

Dated 3/28/2013

Nevada Legal Support Services LLC



Jeanette Vignale
930 S. 4th Street, Suite 200
Las Vegas, NV 89101
(702) 382-2747
NV License #1711

NVLSS ID# 439743 82
COUNTY OF SERVICE: CLARK
SERVER: Jeanette Vignale
NEVADA ASSOCIATION

Priority Posting & Publishing
Order # P1030527
TS # N62616

AFFIDAVIT OF POSTING NOTICE OF SALE

State of Nevada)
County of Clark)

I, Jeanette Vignale, state:

That at all times herein I have been a citizen of the United States, over 18 years of age, and am not a party to, or interested in, the proceeding in which this affidavit is made.

On 3/28/2013, I posted a copy of the Notice of Sale pursuant to NRS 116.311635, concerning Sale N62616, in a public place in the county where the property is situated, to wit:

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PASEO VERDE LIBRARY, 280 S GREEN VALLEY PKWY, HENDERSON
LIBRARY, 100 WEST LAKE MEAD BLVD, HENDERSON

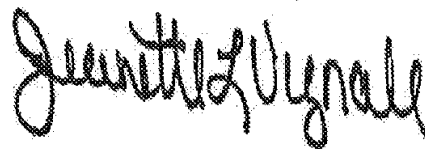
The purported owner and address of the property contained in the Notice of Sale being:

Melissa N. Lieberman, 2184 Pont National Drive, Henderson NV 89044.

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

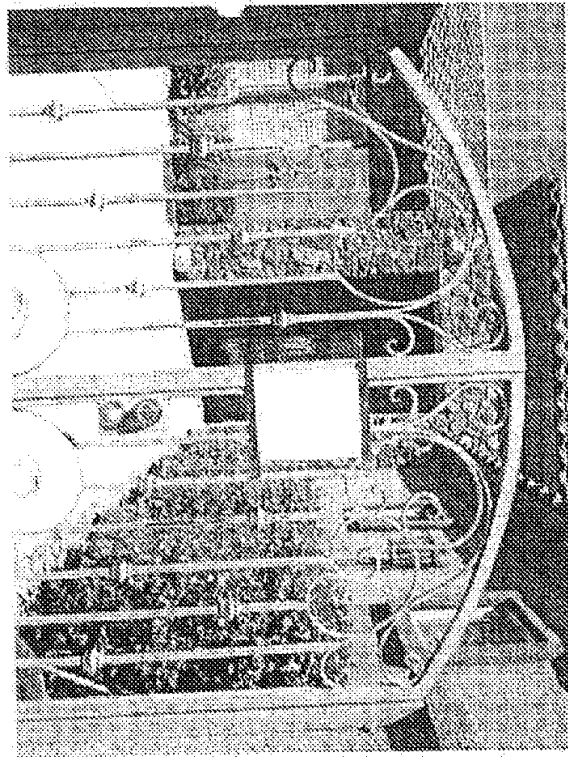
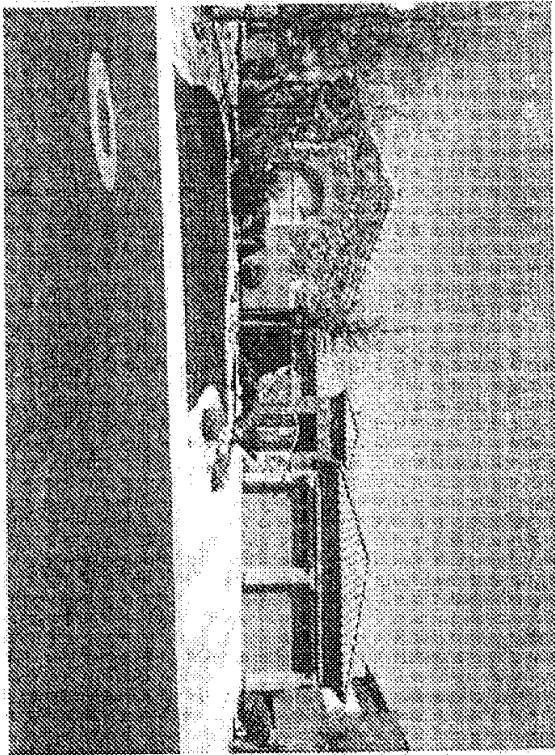
Dated 3/28/2013

Nevada Legal Support Services LLC



Jeanette Vignale
930 S. 4th Street, Suite 200
Las Vegas, NV 89101
(702) 382-2747
NV License #1711

NVLSS ID# 439743 82
COUNTY OF SERVICE: CLARK
SERVER: Jeanette Vignale
NEVADA ASSOCIATION



Photos taken by: Jeanette Vignale County: CLARK 36
 Photo Date: 3/29/2013 Time: 1:37 PM NLN ID# 439743 Page 1 of 1
 Primary Borrower: Melissa N. Lieberman
 Property Address: 2184 Pont National Drive, Henderson NV 89044

Nevada Legal Support Services LLC
 930 S. 4th Street, Suite 200
 Las Vegas, NV 89101
 (702) 382-2747 NV. Lic. #1711

Priority Posting & Publishing Order # P1030527 TS#N62616

Priority Posting & Publishing
Order # P1030527
TS # N62616

AFFIDAVIT OF SERVICE

State of Nevada)
County of Clark)

I, Jeanette Vignale, state:

That at all times herein I have been a citizen of the United States, over 18 years of age, and am not a party to, or interested in, the proceeding in which this affidavit is made.

I served **Melissa N. Lieberman** with a copy of the Notice of Sale, on 3/29/2013 at approximately 1:37 PM, by:

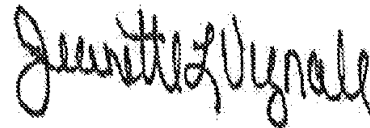
Attempting to personally serve the person(s) residing at the property, however no one answered the door. I thereafter posted a copy of the Notice of Sale on the property in the manner prescribed pursuant to NRS 116.311635, in a conspicuous place on the property, which is located at:

**2184 Pont National Drive
Henderson NV 89044**

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

Dated 3/29/2013

Nevada Legal Support Services LLC



Jeanette Vignale, 8222112
930 S. 4th Street, Suite 200
Las Vegas, NV 89101
(702) 382-2747
NV License #1711

NVLSS ID# 439743 · 82
COUNTY OF SERVICE: CLARK
SERVER: Jeanette Vignale

Misty Blanchard

From: Misty Blanchard [mblanchard@nas-inc.com]
Sent: Thursday, May 30, 2013 12:35 PM
To: kpearsoncall@pcminternet.com
Subject: HOA Sale Scheduled - 2184 Pont National Drive Madeira Canyon
Attachments: N62616_WeeklyHOASales2.pdf

Please be advised there is an HOA sale scheduled for 6/7/13. There are 2 postponements available. Please advise how the Association would like to proceed with the sale.

THE OWNER BREACHED THEIR PAYMENT ARRANGEMENT.

We have discovered that more properties are now being sold at the foreclosure auction to third party investors. When this happens, all parties get paid, including the HOA. Therefore, it is suggested that the HOA allow NAS to take the property to foreclosure sale. If there are third party investors interested in buying the property, it will be sold to such interested parties. If there are no third party investors at the sale, and the HOA wants to give further consideration to other possible sale outcomes or options, NAS can then have the foreclosure sale postponed to a later date.

Again, it is the recommendation of NAS to proceed with the sale in anticipation of a third party investor buying the property. Please let me know how to proceed with each HOA sale e-mail I send you each week.

Thank you,

Misty Blanchard
Nevada Association Services, Inc.
6224 W. Desert Inn Rd.
Las Vegas, NV 89146
702-804-8885 Office
702-804-8887 Fax



PERSONAL AND CONFIDENTIAL: Nevada Association Services, Inc. is a debt collector. Nevada Association Services, Inc. is attempting to collect a debt. Any information obtained will be used for that purpose. This message originates from Nevada Association Services, Inc. This message and any file(s) or attachment(s) transmitted with it are confidential, intended only for the named recipient, and may contain information that is a trade secret, proprietary, or is otherwise protected against unauthorized use or disclosure. Any disclosure, distribution, copying, or use of this information by anyone other than the intended recipient, regardless of address or routing, is strictly prohibited. Personal messages express only the view of the sender and are not attributable to Nevada Association Services, Inc.

Misty Blanchard

From: Karla Pearson-Call [kpearsoncall@pcmineternet.com]
Sent: Thursday, May 30, 2013 1:40 PM
To: Misty Blanchard
Subject: RE: HOA Sale Scheduled - 2184 Pont National Drive Madeira Canyon

Take the property to foreclosure sale. If there are no interest third party investors please postpone the sale to a later date.

*Karla Pearson-Call, PCAM®
General Manager
Club at Madeira Canyon & Madeira Canyon
P - (702) 294-5580*

From: Misty Blanchard [mailto:mb Blanchard@nas-inc.com]
Sent: Thursday, May 30, 2013 12:35 PM
To: Karla Pearson-Call
Subject: HOA Sale Scheduled - 2184 Pont National Drive Madeira Canyon

Please be advised there is an HOA sale scheduled for 6/7/13. There are 2 postponements available. Please advise how the Association would like to proceed with the sale.

THE OWNER BREACHED THEIR PAYMENT ARRANGEMENT.

We have discovered that more properties are now being sold at the foreclosure auction to third party investors. When this happens, all parties get paid, including the HOA. Therefore, it is suggested that the HOA allow NAS to take the property to foreclosure sale. If there are third party investors interested in buying the property, it will be sold to such interested parties. If there are no third party investors at the sale, and the HOA wants to give further consideration to other possible sale outcomes or options, NAS can then have the foreclosure sale postponed to a later date.

Again, it is the recommendation of NAS to proceed with the sale in anticipation of a third party investor buying the property. Please let me know how to proceed with each HOA sale e-mail I send you each week.

Thank you,

Misty Blanchard
Nevada Association Services, Inc.
6224 W. Desert Inn Rd.
Las Vegas, NV 89146
702-804-8885 Office
702-804-8887 Fax



Misty Blanchard

From: Misty Blanchard
Sent: Wednesday, June 05, 2013 11:22 AM
To: 'nteran@cogburnlaw.com'
Subject: 2184 Pont National Drive, Melissa Lieberman

Norma,

I called and left a message for you today. I wanted to advise you that the HOA sale for 2184 Pont National Drive was postponed to 6/7/2013. The postponement was granted due to the payment arrangement. The owner has not made the payment as required. We sent the payment arrangement to your office directly along with a breach letter and postponement letter. The owner needs to make the payment plan payment of \$836.00 on the 28th of the month which the first payment was due on 5/28/2013. The HOA has instructed our office to proceed with the H.O.A. sale on 6/7/2013 should the owner choose not to make the partial payment of \$836.00. As long as the payment plan payment is received in our office by 6/6/2013 the H.O.A. will allow another postponement of the sale. The H.O.A. sale will be postponed as needed while making payments of \$836.00 by the 28th of the month and cancelled upon payment in full.

Thank you,

Misty Blanchard
Nevada Association Services, Inc.
6224 W. Desert Inn Rd.
Las Vegas, NV 89146
www.nas-inc.com
702-804-8885 Office
702-804-8887 Fax



PERSONAL AND CONFIDENTIAL: Nevada Association Services, Inc. is a debt collector. Nevada Association Services, Inc. is attempting to collect a debt. Any information obtained will be used for that purpose. This message originates from Nevada Association Services, Inc. This message and any file(s) or attachment(s) transmitted with it are confidential, intended only for the named recipient, and may contain information that is a trade secret, proprietary, or is otherwise protected against unauthorized use or disclosure. Any disclosure, distribution, copying, or use of this information by anyone other than the intended recipient, regardless of address or routing, is strictly prohibited. Personal messages express only the view of the sender and are not attributable to Nevada Association Services, Inc.

No match found

PACER Service Center			
Transaction Receipt			
06/07/2013 08:25:08			
PACER Login:	ca0265	Client Code:	
Description:	Search	Search Criteria:	LName: Lieberman FName: melissa
Billable Pages:	0	Cost:	0.10



Bankruptcy Party Search
Fri Jun 7 11:25:37 2013
No Records Found

User: ca0285 P
Client:
Search: Bankruptcy Party Search Name Lieberman, melissa All Courts Page: 1

No records found

User: ca0285 P		Receipt: 08/07/2013 11:25:38 56827503
Client:		
Description: Bankruptcy Party Search		
Name: Lieberman, melissa All Courts Page: 1		
Pages: 1 (80/10)		

SALE ENDORSEMENT

Attached to Guarantee No. 4914500
Customer Reference No. N62616/LIEBERMAN
Issued By

First American Title Insurance Company
a corporation, herein called the Company

THE COMPANY HEREBY ASSURES THE ASSURED THAT, SUBSEQUENT TO DECEMBER 21, 2010 AT 7:30 AM, THE DATE OF THE GUARANTEE ISSUED UNDER THE ABOVE NUMBER, NO MATTERS ARE SHOWN BY THE PUBLIC RECORDS WHICH WOULD AFFECT THE ASSURANCES IN SAID GUARANTEE OTHER THAN THE FOLLOWING:

TAXES AND ASSESSMENTS NOT EXAMINED AT THIS TIME.

NOTE 1: A NOTICE OF TRUSTEE'S SALE DATED 03-28-2013, EXECUTED BY NEVADA ASSOCIATION SERVICES, INC., RECORDED 04-01-2013 AS 20130401-723 OF OFFICIAL RECORDS. SAID NOTICE SETS FORTH, AMONG OTHER ITEMS, A PURPORTED SALE DATE OF 04-26-2013 AT 10 A.M.

NO OTHER CHANGES.

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

THIS ENDORSEMENT IS MADE A PART OF SAID GUARANTEE AND IS SUBJECT TO THE EXCLUSIONS FROM COVERAGE, THE LIMITS OF LIABILITY AND THE OTHER PROVISIONS OF THE CONDITIONS AND STIPULATIONS THEREIN, EXCEPT AS MODIFIED BY THE PROVISIONS HEREOF.

DATED: 06-07-2013 7:30 A.M. AT 7:30 A. M.

First American Title Insurance Company

AUGIE JIMENEZ
TITLE OFFICER
PHONE:PH: 702-222-4273
FAX:FX: 866-515-8363

Form 1234
CLTA Guarantee Form No. 2
Date-Down Endorsement (5-10-67)

First American Title Insurance Company

MORTGAGE SERVICES DIVISION
2250 CORPORATE CIRCLE, SUITE 350, HENDERSON, NV 89074

JUNE 7, 2013

**NEVADA ASSOCIATION SERVICES (N.A.S.) (HOA)
6224 W. DESERT INN ROAD, STE A
LAS VEGAS, NV 89146
ATTN: JUNE GERBER**

**REFERENCE: N62616/LIEBERMAN
OUR ORDER NUMBER: 4914500**

THE ITEMS ENCLOSED WERE PREPARED FOR THE SOLE USE OF THE HEREIN-NAMED TRUSTEE. THESE ITEMS SHOULD NOT BE RELIED UPON BY ANY THIRD PARTY AS A CONDITION OF TITLE.

**First American Title Insurance Company
Mortgage Services Division**

**AUGIE JIMENEZ
TITLE OFFICER
PH: 702-222-4273
FX: 866-515-8363**

ENCLOSURE

BANA 000298

First American Title Insurance Company

MORTGAGE SERVICES DIVISION
2250 CORPORATE CIRCLE, SUITE 350, HENDERSON, NV 89074

JUNE 7, 2013

**TSG-NV
2250 CORPORATE CIRCLE, SUITE 350
HENDERSON NV 89074
ATTN: AUGIE JIMENEZ**

REFERENCE: **N62616/LIEBERMAN**
OUR ORDER NUMBER: **4914500**

THE ITEMS ENCLOSED WERE PREPARED FOR THE SOLE USE OF THE HEREIN-NAMED TRUSTEE. THESE ITEMS SHOULD NOT BE RELIED UPON BY ANY THIRD PARTY AS A CONDITION OF TITLE.

**First American Title Insurance Company
Mortgage Services Division**

**AUGIE JIMENEZ
TITLE OFFICER
PH: 702-222-4273
FX: 866-515-8363**

ENCLOSURE

BANA 000299

First American Title Insurance Company

MORTGAGE SERVICES DIVISION
2250 CORPORATE CIRCLE, SUITE 350, HENDERSON, NV 89074

JUNE 7, 2013

**TSG-NV
2250 CORPORATE CIRCLE, SUITE 350
HENDERSON NV 89074
ATTN: CUSTOMER SERVICE**

REFERENCE: **N62616/LIEBERMAN**
OUR ORDER NUMBER: **4914500**

THE ITEMS ENCLOSED WERE PREPARED FOR THE SOLE USE OF THE HEREIN-NAMED TRUSTEE. THESE ITEMS SHOULD NOT BE RELIED UPON BY ANY THIRD PARTY AS A CONDITION OF TITLE.

**First American Title Insurance Company
Mortgage Services Division**

**AUGIE JIMENEZ
TITLE OFFICER
PH: 702-222-4273
FX: 866-515-8363**

ENCLOSURE

BANA 000300



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

Would anyone like to qualify for 2184 Pont National Drive Henderson, NV 89044?

On Behalf of Madeira Canyon, a planned community, I am conducting their foreclosure sale with a reference number of TS number N62616. Recorded under a notice of Delinquent Assessment Lien October 27, 2010, as instrument number 0002037 Book 20101027 in the official records of Clark County, Nevada. The purported owner at the same time of recordation is Melissa Lieberman. The purported street address is 2184 Pont National Drive Henderson, NV 89044. The Assessors Parcel number is 190-20-311-033. This property is being sold on an as-is basis and sale will be made without covenant or warranty, expressed or implied. I have an opening bid from the Madeira Canyon, a planned community of \$8,607.64. Are there any other offers?

Postponement Script

TS number N62616. The purported street address is 2184 Pont National Drive Henderson, NV 89044 has been postponed to Friday, *July 12, 2013*

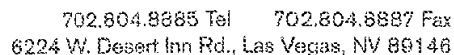
Cancelled Script

TS number N62616. The purported street address is 2184 Pont National Drive Henderson, NV 89044 has been cancelled.

||||

\$30,000

Rick



Address: 2184 Port National Dr. Henderson, NV
T.S. No. 68216 Date 6/7/13 89044

Check No.	Name of Bank	Amount
30304763	City National Bank	10,000.00
30304764	City National Bank	\$ 10,000.00
30304765	City National Bank	\$ 10,000.00
		\$

	Total of Cash Received	\$	<u>30,000.00</u>
Opening Bid \$	<u>26,076.44</u>	Total Received	\$ <u>30,000.00</u>
	Successful Bid	\$	<u>30,000.00</u>
	Refund Amount	\$	<u> </u>

Received By _____

Buyers Signature _____

Buyers Name

Drivers License N

Title to Property to Be Vested As Follow: Underwood Partners,
LLC

Address

Phone Number

Number of Bidders

Number of Witnesses

Number of Witnesses 20
Case Rick to pick up Deed

HOLD DOCUMENT UP TO THE LIGHT TO VIEW FINE WATERMARK

CITY NATIONAL BANK

The way up.

For details call 800-973-7100

CASHIER'S CHECK

30304765

10-1025
1020

DATE May 28, 2013

PAY TO THE ORDER OF UNDERWOOD PARTNERS LLC
OWNER OF

\$ 10,000.00

PAY TEN THOUSAND DOLLARS AND ZERO CENTS

UNDERWOOD PARTNERS LLC
Branch: 370

Maisha Othman

Pay to the order of the payee \$10,000

*000000000000

REDACTED

HOLD DOCUMENT UP TO THE LIGHT TO VIEW TRUE WATERMARK

CITY NATIONAL BANK

The way up.

For Investor and Entrepreneur

CASHIER'S CHECK

30304764

DATE May 28, 2013

PAY TO THE ORDER OF UNDERWOOD PARTNERS LLC

\$ 10,000.00**

PAY TEN THOUSAND DOLLARS AND ZERO CENTS**

UNDERWOOD PARTNERS LLC
Branch 370

Marsha O'Keefe
AUTHORIZED SIGNATURE

Nick 6/1/14

Two signatures required over \$5,000

REDACTED

OLD DOCUMENT UP TO THE LIGHT TO VIEW TRUE WATERMARK

CITY NATIONAL BANK

The way up.

For more info, call 800-772-7100

CASHIER'S CHECK

18-1906
1200

30304763

DATE May 28, 2013

PAY TO THE ORDER OF UNDERWOOD PARTNERS LLC

\$ *****10,000.00**

PAY EIGHTEEN THOUSAND DOLLARS AND ZERO CENTS**

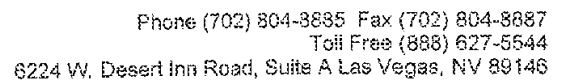
UNDERWOOD PARTNERS LLC
Branch: 370

Handwritten signature

Two signatures required over \$50,000

Handwritten signature
AUTHORIZED SIGNATURE

REDACTED



TS Number : N62616

On Friday, June 7, 2013 at 10:00 AM, the undersigned appeared at the location described in the Notice of Trustee Sale and conducted a Trustee's Sale as agent for Madeira Canyon, a planned community.

At said sale, the property described in the Notice of Trustee Sale was sold to: Underwood Partners, LLC for the sum of \$30,000.00.

I certify (or declare) under the penalty of perjury that the foregoing is true and correct.

By: L. H. H. H. H.

Nevada Association Services, Inc.

Dated this 7th day of June, 2013

0632



Phone Notes

Nevada Association Services, Inc.
8224 W. Desert Inn Road, Suite A
Las Vegas, NV 89146
Phone (702) 804-8935
Fax (702) 804-8987
Toll Free (888) 827-5544

Melissa Lieberman

Madre Canyon, a planned community
N8616

2184 Pond National Drive

REDACTED

Special Note:

*****SOLD TO 3RD PARTY - NEW HO TO PICK UP AND RECORD THEIR OWN DEED - 6/7/13*****

[j] HO has not filed BK. NVS to proceed per June *****10/25/10**** record 3rd party autho from Cogburn law**** 4/9/13 [j]***

[j] Ho has attorney Shawn Christopher Esq #702-707-3125 *****10/19/10

Date	By	Note
04/02/2013	yerskine	Phone Note: Norma at Cogburn Law Office called regarding the acct. She asked for a fax number that we can send 3rd party autho to. I gave her our fax number and asked that she give until tomorrow to call back to speak to someone regarding the ...
04/02/2013	yerskine	... acct. She said she will do that and said thank you and the call ended.
04/08/2013	yerskine	Phone Note: Norma at Cogburn law office called and stated that 3rd party autho was sent to our office on 4/2. I told her that it is not yet entered in the acct but I will locate it and give the file to the correct person. I asked her to call tomorrow ...
04/08/2013	yerskine	... and she will be speaking with either Elissa or Misty. She said thank you and the call ended.
04/09/2013	chicks	Phone Note: Spoke with Norma @ Cogburn Law office (very rude). She asked to speak to Elissa. I told her that we still have not received the 3rd party autho yet. She said someone told her that we had it. I told her she was more than welcomed to send it again, she ...
04/09/2013	chicks	... kept going back and forth w/ me. I told her that I was the receptionist and I personally have not rec'd anything for this account. I told her note I saw an authorization I note the account and place it in the file. She said she will fax it ...
04/09/2013	chicks	... three times just to make sure that we get it. I told her that would be fine, and she is more than welcome to check back to confirm we have rec'd it.
04/16/2013	ehollander	Phone Note: Spoke with Norma at Cogburn Law Firm. I went over the account with her and I advised her that we have received the authorization. I asked her if the HO has actually retained their office to represent them and she said yes. She wanted ...
04/16/2013	ehollander	... to know what kind of arrangement can be made. I advised her that her client can request a payment plan but she will need to send her request in writing AND I ASKED HER TO STATE IN HER LETTER THAT THE HO OFFICE HAS BEEN RETAINED TO REPRESENT THIS ...
04/16/2013	ehollander	... HO. I went over the payment plan with her in detail and I advised her that her client can request either a 6 or 12 month payment plan and that they will also need to send a deposit of \$250.00 along with the payment plan request. We went over ...
04/16/2013	ehollander	... the payment plan again including the current assessments that will be included. She thanked me, call ended.
06/06/2013	mbienchard	Phone Note: Called Norma at Cogburn law and left a message to call me that they payment was not made and the HOA wants to foreclose on 6/7/2013.
08/15/2013	jgorber	Phone Note: paid in full w. cc properly sold to 3rd party at hca sale

Jamie S. Cogburn
Kristin H. Cogburn
Karen L. Hanks
Andrew L. Rempfer *

* Also Licensed in IA
† Also Licensed in CA

COGBURN | LAW OFFICES

www.cogburnlaw.com

Larson A. Welsh
David L. Longhalm
Shirley Reginiano-Gerber
Whitney L. Welch
Paul R.M. Cullen †

Writers Email:
pcullen@cogburnlaw.com

June 20, 2013

Via Fax Only

Nevada Association Services, Inc.
6224 W. Desert Inn Road, Suite A
Las Vegas, NV 89146

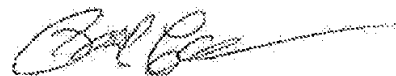
Re: Melissa N. Lieberman
Property Address: 2184 Pont National Drive Henderson, NV 89044

To Whom It May Concern:

This letter serves to request the tracking number of the agreement that was mailed to Mrs. Lieberman on May 24, 2013. Per Autumn the agreement was mailed out via regular mail as well as certified.

Sincerely,

COGBURN LAW OFFICES



Paul R. M. Cullen

PRMC/nt

RECEIVED

JUN 21 2013

2879 St. Rose Parkway, Suite 200 • Henderson • Nevada • 89052
Phone: (702) 384-3616 • Facsimile: (702) 943-1936

BANA 000310

0634

TRANSMISSION VERIFICATION REPORT

TIME : 06/21/2013 15:24
NAME : NAS
FAX : 7028048887
TEL :
SER.# : BRDC7J523147

DATE, TIME
FAX NO./NAME
DURATION
PAGE(S)
RESULT
MODE

06/21 15:23
9431936
00:00:49
05
OK
STANDARD
ECM



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

Nevada Association Services, Inc.

FAX COVER SHEET

Date: June 21, 2013

To: Paul R. M. Cullen

No. of Pages: Including this cover sheet

From: Misty Blanchard

Fax Number: 702-943-1936

Subject:

Owner(s): Melissa Lieberman

Property Address: 2184 Pont National Drive

Association: Madeira Canyon, a planned community

REDACTED

Notes:

Dear Mr. Cullen,

Your fax of June 20th was forwarded to me for a response.

You are requesting a tracking number for the payment plan agreement which was mailed to your office on May 14th, for the benefit of Mrs. Lieberman. NAS does not send payment arrangements by certified mail or other mail requiring a tracking number. I am not sure why you were under such an assumption. Because NAS does not send the payment plan agreement in a form requiring a tracking number, you are most likely mistaken when claiming that. As you told me NAS did, I have enclosed a copy of the

BANA 000311



Nevada Association Services
6224 W. Desert Inn Road, Suite A
Las Vegas, NV 89146
Phone: (702) 804-8886
Fax: (702) 804-8887
Toll Free: (888) 627-5544

Nevada Association Services, Inc.

FAX COVER SHEET

Date: June 21, 2013

To: Paul R. M. Cullen

No. of Pages: Including this cover sheet

From: Misty Blanchard

Fax Number: 702-943-1936

Subject:

Owner(s): Melissa Lieberman
Property Address: 2184 Pont National Drive
Association: Madeira Canyon, a planned community
0309 01

Notes:

Dear Mr. Cullen,

Your fax of June 20th was forwarded to me for a response.

You are requesting a tracking number for the payment plan agreement which was mailed to your office on May 14th, for the benefit of Mrs. Lieberman. NAS does not send payment arrangements by certified mail or other mail requiring a tracking number. I am not sure why you were under such an assumption. Because NAS does not send the payment plan agreement in a form requiring a tracking number, you are most likely mistaken when claiming that Autumn told you NAS did. I have enclosed a copy of the payment plan agreement that was sent to your office on May 14, 2013.

As a side note, a breach of payment plan letter was also sent to your office, for Ms. Lieberman's benefit, on May 30th. I have enclosed a copy of that letter. Neither your office or Ms. Lieberman responded to this letter. Also on May 30th, under separate cover, a notice of postponement letter was sent to your office. I have enclosed a copy of that letter. And finally, on June 5th, I called your office and left a message for Norma Teran regarding the breached payment plan and upcoming foreclosure sale. For reasons unknown to me, Ms. Teran never called me back.

Had someone from your office responded to the various communiqués, perhaps the foreclosure sale could have been once again continued. However, because of the continued lack of response from your office or Ms. Lieberman, this office was instructed to proceed with the foreclosure sale of the property. The property was sold on June 7th.

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

BANA 000312

Please do not hesitate to call me should you have any questions.

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

BANA 000313



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

May 14, 2013

Melissa Lieberman
c/o Cogburn Law Offices
2879 St. Rose Parkway, Suite 200
Henderson, NV 89052

RE: 2184 Pont National Drive
Madeira Canyon, a planned community / Melissa Lieberman / N62616

Dear Ms. Lieberman:

This letter confirms your agreement to pay all delinquent assessments due on the above referenced property:

Amounts and Dates

5/28/2013	\$836.00	6/28/2013	\$836.00	7/28/2013	\$836.00
8/28/2013	\$836.00	9/28/2013	\$836.00	10/28/2013	\$836.00
11/28/2013	\$836.00	12/28/2013	\$836.00	1/28/2014	\$836.00
2/28/2014	\$836.00	3/28/2014	\$836.00	4/28/2014	** BALANCE

**** Contact this office to obtain the final payment amount.**

The current monthly assessment obligation may be included in the payment plan.

Any special assessments or increases in monthly assessments, or other charges, that may be levied by your association will be added to the payment schedule. Should you fail to make full payment by the dates indicated above, the full amount will be immediately due and payable. If not paid, the foreclosure proceedings will continue.

Payment must be in the form of cashier's check or money order. Your cashier's check or money order must be made payable to Nevada Association Services, Inc.

Your association may apply your payments to assessments, penalties, if any, fines, if any, late fees, interest, collection costs and other charges. By signing this agreement and returning it to this office, you understand and agree to the terms stated above.

Sincerely,

Carly Jarrard, Nevada Association Services, Inc.

Agree and accepted:

Signature

Date

cc: Madeira Canyon, a planned community

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

Page 1 of 1

BANA 000314

0638



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

May 30, 2013

Melissa Lieberman
c/o Cogburn Law Offices
2879 St. Rose Parkway, Suite 200
Henderson, NV 89052

*RE: 2184 Port National Drive
Madeira Canyon, a planned community / Melissa Lieberman
NAS # N62616*

Dear Ms. Lieberman:

As you know, you have breached the terms of the previously agreed upon payment plan. If you have already submitted your payment, please notify this office immediately. If you have not submitted payment, you must remit your payment immediately, along with an additional \$25.00 fee.

If you fail to remit your payment within 5 days, full payment will be due and payable or this office will be forced to proceed with the non-judicial foreclosure action.

Sincerely,

Carly Jarrard
Nevada Association Services, Inc.

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

BANA 000315



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

May 30, 2013

Melissa Lieberman
c/o Cogburn Law Offices
2879 St. Rose Parkway, Suite 200
Henderson, NV 89052

RE: 2184 Pont National Drive / N62616
Madeira Canyon, a planned community / Melissa Lieberman

Dear Ms. Lieberman:

THIS LETTER SERVES AS A COURTESY ONLY.

You have been previously advised that an HOA sale was set on the above property. This letter serves as a courtesy to inform you that the HOA sale has been postponed to Friday, June 7, 2013.

You may wish to contact this office to discuss your account.

Thank you.

Sincerely,

Misty Blanchard
Nevada Association Services, Inc.

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

BANA 000316



Nevada Association Services
8224 W. Desert Inn Road, Suite A
Las Vegas, NV 89146
Phone: (702) 804-8885
Fax: (702) 804-8887
Toll Free: (866) 627-5544

Nevada Association Services Disbursement Requisition

Date: June 17, 2013
Owner(s) names: Melissa Lieberman
Property Add.: 2184 Pont National Drive
Account Number: REDACTED
HOA: Madeira Canyon, a planned community

Processed By: June Gerber
N#: N62616

Payment Made By: CC/MO
Full or Partial Payment: Payment in Full
If Full Payment, June 7, 2013
Assessments Paid

Manager
Madeira Canyon, a planned community
c/o Lydia Guzman
Professional Community Management of
California, Inc. (PCM)
23726 Birtcher Drive
Lake Forest, CA 92630

Amounts to Disburse

NAS Fees	\$1,920.00	
NAS Costs	\$191.82	
To HOA:	\$5,197.48	
To Mgmt Co:	\$0.00	
To Title Co:	\$305.00	First American Title, Order# 4914500
To Posting Co:	\$993.34	Priority Posting & Publishing, Order# 859523 - 1030527
Reimbursement	\$21,392.36	Reimbursement to: Clerk of the Court, 1286 Crimson Sage Ave., Henderson, NV 89012

Total Of Payment: \$30,000.00
Notes:

Mailing \$185.82
Recording Costs \$81.00

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



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

June 17, 2013

Priority Posting & Publishing
Attn: Lockbox Dept.
P.O. Box 25099
Santa Ana, CA 92799

RE: Priority Posting & Publishing # 859523 - 1030527
NAS # N62616

To whom it may concern:

Enclosed you will find a client trust account check in the amount of \$993.34. This represents Payment in Full on the above-referenced matter.

If you have any questions, please do not hesitate to call.

Sincerely,

June Gerber
Nevada Association Services, Inc.
Encl.

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

BANA 000318

NEVADA ASSOCIATION SERVICES, INC.
TRUST ACCOUNT
6224 W. DESERT INN RD.
LAS VEGAS, NV 89146
(702) 894-8885



273378

99-17711224

DATE 6/18/2013

PAY TO THE ORDER OF Priority Posting & Publishing

\$ **993.34

Nine Hundred Ninety-Three and 34/100

DOLLARS

Priority Posting
Attn: Lockbox Dept.
P.O. Box 25099
Santa Ana, CA 92799-5099

VOID AFTER 180 DAYS

[Signature]

MEMO

859523-1030527 N62616

REDACTED

NEVADA ASSOCIATION SERVICES, INC. / TRUST ACCOUNT

Priority Posting & Publishing

Lieberman

6/18/2013

273378

993.34

Bank of Nevada Trust 859523-1030527 N62616

993.34

NEVADA ASSOCIATION SERVICES, INC. / TRUST ACCOUNT

Priority Posting & Publishing

Lieberman

6/18/2013

273378

993.34

Bank of Nevada Trust 859523-1030527 N62616

993.34

Please Reorder from Priority Business Checks Pk. (702) 263-2433 Fax (702) 263-2436 Ask About All Your Printing Needs!

BANA 000319



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

June 17, 2013

First American Title Nevada/NDTS
Attn: National Default Title Services
2250 Corporate Circle, Suite 350
Henderson, NV 89074

RE: First American Title Nevada/NDTS # 4914500
NAS # N62616

To whom it may concern:

Enclosed you will find a client trust account check in the amount of \$305.00. This represents Payment in Full on the above-referenced matter.

If you have any questions, please do not hesitate to call.

Sincerely,

June Gerber
Nevada Association Services, Inc.
Encl.

cc: [illegible]

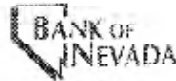
Nevada Association Services, Inc. is a debt collector. Nevada Association Services, Inc. is attempting to collect a debt. Any information obtained will be used for that purpose.

BANA 000320

273377

84-1770224

NEVADA ASSOCIATION SERVICE INC.
TRUST ACCOUNT
6224 W. DESERT INN RD.
LAS VEGAS, NV 89146
(702) 804-8625



DATE 6/18/2013

PAY TO THE
ORDER OF First American Title Nevada/NDTS

\$ **305.00

Three Hundred Five and 00/100

DOLLARS

First American Title Nevada/NDTS
TSG Nevada Division
2250 Corporate Circle #350
Henderson, NV 89074

VOID AFTER 180 DAYS

MEMO

4914500 N62616

REDACTED

NEVADA ASSOCIATION SERVICES, INC. / TRUST ACCOUNT

First American Title Nevada/NDTS

Lieberman

6/18/2013

273377

305.00

Bank of Nevada Trust 4914500 N62616

305.00

NEVADA ASSOCIATION SERVICES, INC. / TRUST ACCOUNT

First American Title Nevada/NDTS

Lieberman

6/18/2013

273377

305.00

Bank of Nevada Trust 4914500 N62616

305.00

Please Recycle from Priority Business Checks Pk., (702) 263-2436 Fax (702) 200-2430 (Ask About All Your Printing Needs)

BANA 000321



Nevada Association Services, Inc.
6224 W. Desert Inn Road, Suite A
Las Vegas, NV 89148
Phone (702) 804-8865
Fax (702) 804-8907
Toll Free (888) 627-6544

June 17, 2013

Madreia Canyon, a planned community
c/o Lydia Guzman
Professional Community Management of California, Inc. (PCM)
23726 Birtcher Drive
Lake Forest, CA 92630

RE: Melissa Lieberman
2184 Pont National Drive
Acct#: **REDACTED**
NAS# N62616

Dear Board of Directors:

Enclosed you will find a client trust account check in the amount of \$5,197.48. This represents a payment in full on the above referenced delinquent account through June 7, 2013 for all collectable assessments and/or violations. From the payment made by the delinquent Homeowner, NAS has deducted \$1,490.16 in costs and \$1,920.00 for fees.

Should you have any further questions, please do not hesitate to call me.

Sincerely,

June Gerber
Nevada Association Services, Inc.
Encl.

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

BANA 000322

NEVADA ASSOCIATION SERVICE NC.
TRUST ACCOUNT
5224 W. DESERT INN RD.
LAS VEGAS, NV 89148
(702) 804-8885



273375
94-1777/224

DATE 6/18/2013

PAY TO THE ORDER OF Madeira Canyon \$ 5,197.48

Five Thousand One Hundred Ninety-Seven and 48/100 DOLLARS

Memora Canyon
c/o Professional Community Mgmt
23726 Birchier Dr
Lake Forest, CA 92630

VOID AFTER 180 DAYS

MEMO

2184 Pont National Dr N62616

REDACTED

NEVADA ASSOCIATION SERVICES, INC. / TRUST ACCOUNT

Memora Canyon

Lieberman

6/18/2013

273375

5,197.48
-81.00
-185.82
266.82

Bank of Nevada Trust 2184 Pont National Dr N62616

5,197.48

NEVADA ASSOCIATION SERVICES, INC. / TRUST ACCOUNT

Memora Canyon

Lieberman

6/18/2013

273375

5,197.48
-81.00
-185.82
266.82

Bank of Nevada Trust 2184 Pont National Dr N62616

5,197.48

Please mail tax statement and
when recorded mail to:
Underwood Partners, LLC
180 Newport Center Dr., #230
Newport Beach, CA 92660

FORECLOSURE DEED

APN # 190-20-311-033
First American Title Nevada/NDTS
#4914500

NAS # N62616

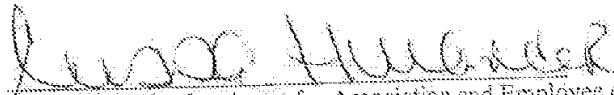
The undersigned declares:

Nevada Association Services, Inc., herein called agent (for the Madeira Canyon, a planned community), was the duly appointed agent under that certain Notice of Delinquent Assessment Lien, recorded October 27, 2010 as instrument number 0002037 Book 20101027, in Clark County. The previous owner as reflected on said lien is Melissa N Lieberman, Nevada Association Services, Inc. as agent for Madeira Canyon, a planned community does hereby grant and convey, but without warranty expressed or implied to Underwood Partners, LLC (herein called grantee), pursuant to NRS 116.31162, 116.31163 and 116.31164, all its right, title and interest in and to that certain property legally described as: Provence Sub 7, Plat book 127, Page 62, Lot 75, Block 1 Clark County

AGENT STATES THAT:

This conveyance is made pursuant to the powers conferred upon agent by Nevada Revised Statutes, the Madeira Canyon, a planned community governing documents (CC&R's) and that certain Notice of Delinquent Assessment Lien, described herein. Default occurred as set forth in a Notice of Default and Election to Sell, recorded on 12/21/2010 as instrument # 0000548 Book 20101221 which was recorded in the office of the recorder of said county. Nevada Association Services, Inc. has complied with all requirements of law including, but not limited to, the elapsing of 90 days, mailing of copies of Notice of Delinquent Assessment and Notice of Default and the posting and publication of the Notice of Sale. Said property was sold by said agent, on behalf of Madeira Canyon, a planned community at public auction on 6/7/2013, at the place indicated on the Notice of Sale. Grantee being the highest bidder at such sale, became the purchaser of said property and paid therefore to said agent the amount bid \$30,000.00 in lawful money of the United States, or by satisfaction, pro tanto, of the obligations then secured by the Delinquent Assessment Lien.

Dated: June 7, 2013

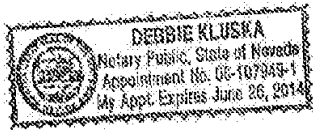


By Elissa Hollander, Agent for Association and Employee of Nevada Association Services

STATE OF NEVADA)
COUNTY OF CLARK)

On June 7, 2013, before me, Debbie Kluska, personally appeared Elissa Hollander personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged that he/she executed the same in his/her authorized capacity, and that by signing his/her signature on the instrument, the person, or the entity upon behalf of which the person acted, executed the instrument.
WITNESS my hand and seal.

(Seal)



(Signature)

Debbie Kluska

STATE OF NEVADA
DECLARATION OF VALUE

1. Assessor Parcel Number(s)

a. 190-20-311-033
b. _____
c. _____
d. _____

2. Type of Property:

a. ☐ Vacant Land b. ☒ Single Fam. Res.
c. ☐ Condo/Twnhse d. ☐ 2-4 Plex
e. ☐ Apt. Bldg f. ☐ Comm'l/Ind'l
g. ☐ Agricultural h. ☐ Mobile Home
Other _____

FOR RECORDERS OPTIONAL USE ONLY
Book _____ Page: _____
Date of Recording: _____
Notes: _____

3 a. Total Value/Sales Price of Property

\$ _____

b. Deed in Lieu of Foreclosure Only (value of property) _____

c. Transfer Tax Value: _____

d. Real Property Transfer Tax Due _____

4. If Exemption Claimed:

a. Transfer Tax Exemption per NRS 375.090, Section _____

b. Explain Reason for Exemption: _____

5. Partial Interest: Percentage being transferred: 100 %

The undersigned declares and acknowledges, under penalty of perjury, pursuant to NRS 375.060 and NRS 375.110, that the information provided is correct to the best of their information and belief, and can be supported by documentation if called upon to substantiate the information provided herein. Furthermore, the parties agree that disallowance of any claimed exemption, or other determination of additional tax due, may result in a penalty of 10% of the tax due plus interest at 1% per month. Pursuant to NRS 375.030, the Buyer and Seller shall be jointly and severally liable for any additional amount owed.

Signature [Signature] Capacity: NAS Employee/Agent for HOA

Signature _____ Capacity: _____

SELLER (GRANTOR) INFORMATION
(REQUIRED)

Print Name: Nevada Association Services
Address: 6224 W. Desert Inn Road
City: Las Vegas
State: NV Zip: 89146

BUYER (GRANTEE) INFORMATION
(REQUIRED)

Print Name: Underwood Partners, LLC
Address: 180 Newport Center Dr., #230
City: Newport Beach
State: CA Zip: 92660

COMPANY/PERSON REQUESTING RECORDING (Required if not seller or buyer)

Print Name: _____ Escrow # _____
Address: _____ State: _____ Zip: _____
City: _____

AS A PUBLIC RECORD THIS FORM MAY BE RECORDED/MICROFILMED

June 15, 2013

Richard Vilkin
Law Offices of Richard Vilkin, P.C.
1286 Crimson Sage Ave.
Henderson, NV 89012

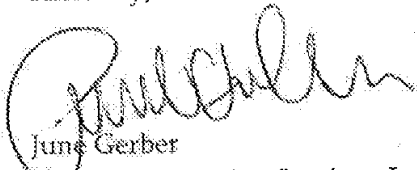
Re: Excess Proceeds

Mr. Vilkin, Esq.,

Enclosed you will find a client trust account check payable to the Clerk of the Court in the amount of \$21,392.36. This amount represents Excess Proceeds to be interpleaded for 2184 Pont National Drive.

Should you have any further questions, please do not hesitate to call me.

Sincerely,



June Gerber
Nevada Association Services, Inc.

Encl:

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

273376
BA-17711226

NEVADA ASSOCIATION SERVICE INC.
TRUST ACCOUNT
8224 W. DESERT INN RD.
LAS VEGAS, NV 89146
(702) 804-8686



DATE 6/18/2013

PAY TO THE ORDER OF Clerk of the Court.

\$ **21,392.36

Twenty-One Thousand Three Hundred Ninety-Two and 36/100 DOLLARS

Clerk of the Court.

VOID AFTER 100 DAYS

MEMO

2184 Pont National Dr N62616

REDACTED

NEVADA ASSOCIATION SERVICES, INC. / TRUST ACCOUNT
Clerk of the Court.

Lieberman

8/18/2013

273376
21,392.36

Bank of Nevada Trust 2184 Pont National Dr N62616

21,392.36

NEVADA ASSOCIATION SERVICES, INC. / TRUST ACCOUNT
Clerk of the Court.

Lieberman

6/18/2013

273376
21,392.36

Bank of Nevada Trust 2184 Pont National Dr N62616

21,392.36

Mailing Address:

Melissa Lieberman
C/o Cogburn Law Offices
2879 St. Rose Parkway, Suite 200
Henderson, NV 89052

Melissa Lieberman
2184 Pont National Drive
Henderson, NV 89044

Her

Debbie Kluska

From: Debbie Kluska
Sent: Thursday, August 08, 2013 3:04 PM
To: Lydia Guzman; 'Karla Pearson-Cali'
Subject: 2184 Pont National Drive
Attachments: Madeira Canyon HOA - Del Webb(08).PDF; N62616 - Lieberman- Summons and Complaint.pdf

Case # A-13-685203-C

Melissa Lieberman vs. Mediera Canyon Community, Nevada Association Services, etc.

Dear Lydia and Karla,

Please be advised that NAS was served with the attached Summons and Complaint on July 31, 2013. We are tendering the defense and indemnification of this case to you under the Consent and Authorization signed by an agent of the HOA on 6/18/08 (copy attached).

Because the response of NAS to the Complaint is due by August 20, 2013 (20 days from service), we ask for a written response no later than August 14, 2013. If you would like to discuss, please don't hesitate to call. Thank you.

Sincerely,

Debbie Kluska
Nevada Association Services, Inc.
6224 W. Desert Inn Rd.
Las Vegas, NV 89146
702-804-8885 Office
702-804-8887 Fax



PERSONAL AND CONFIDENTIAL: Nevada Association Services, Inc. is a debt collector. Nevada Association Services, Inc. is attempting to collect a debt. Any information obtained will be used for that purpose. This message originates from Nevada Association Services, Inc. This message and any file(s) or attachment(s) transmitted with it are confidential, intended only for the named recipient, and may contain information that is a trade secret, proprietary, or is otherwise protected against unauthorized use or disclosure. Any disclosure, distribution, copying, or use of this information by anyone other than the intended recipient, regardless of address or routing, is strictly prohibited. Personal messages express only the view of the sender and are not attributable to Nevada Association Services, Inc.

Returned & Signed for Mail

NAS
6224 W Desert Blvd Ste A
Las Vegas, NV 89146

626

RECEIVED
MAR 14 2011
NEVADA ASSOC

CERTIFIED MAIL



7196 7006 9294 8808 4208
Return Receipt (Electronic)

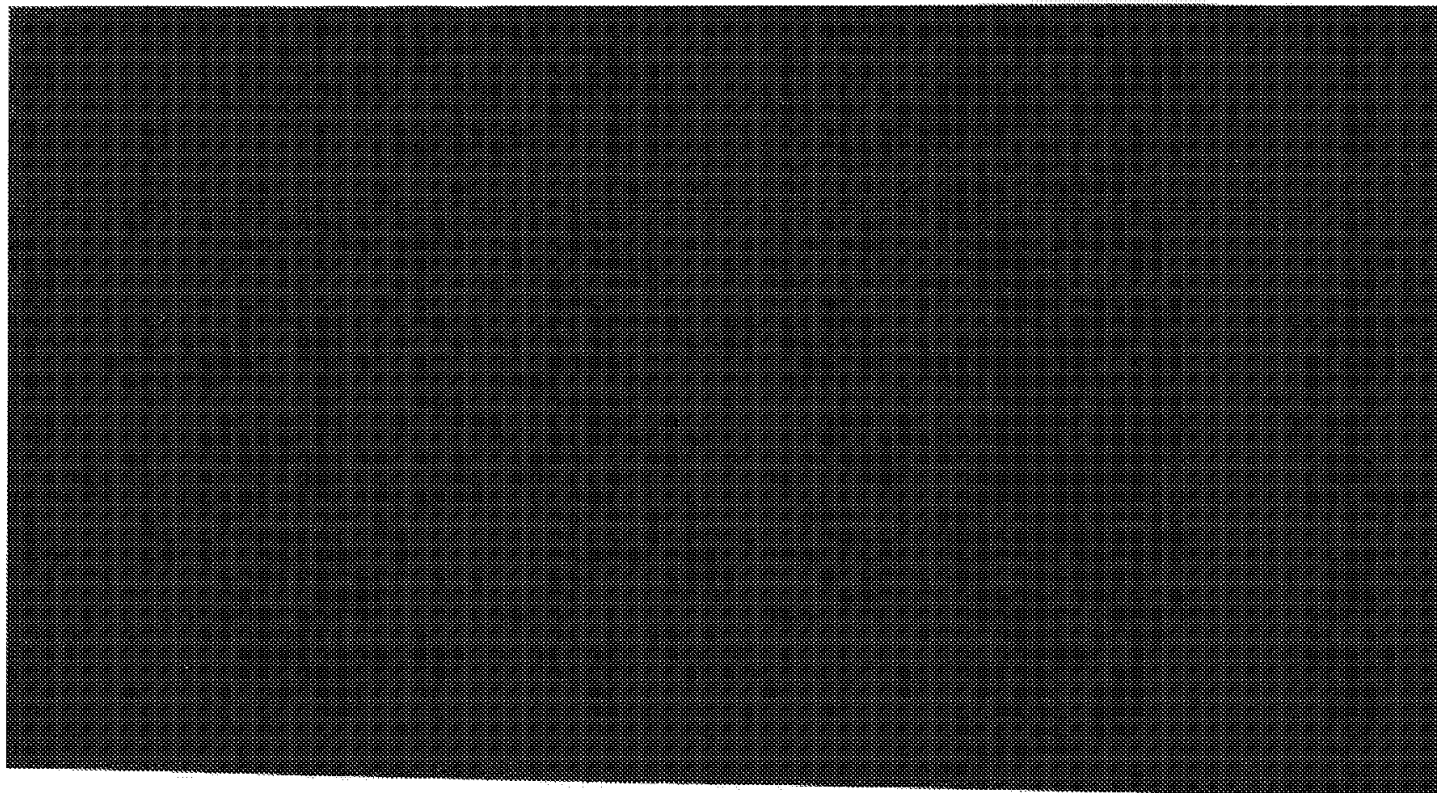
PRESORT
U.S. Postage and
Fees Paid
WSO

MS2616
20101228-16
NOD

|||||
Melissa Lieberman
2184 PONT NATIONAL DR
HENDERSON, NV 89044-2006

3/3
2/8

NIXIE 091 DE 1 00 03/13/11
RETURN TO SENDER
UNCLAIMED
UNABLE TO FORWARD
BC: 0914661224 *0294-00019-13-29
|||||



HBH-CP 891 4866322
BC: 89148661224 *0234-03796-1

UNABLE TO FORWARD
RETURN TO SENDER
UNCLASIFIED
00 02/ NIXIE 891 DE 1

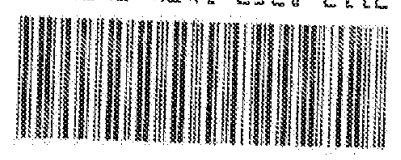
Melissa Lieberman
2184 PONT NATIONAL DR
HENDERSON, NV 89044-2006

N62616
20101105-16
LJEN

Handwritten notes:
626
626
626

Return Receipt (Electronic)

7113 8257 1474 7409 4808

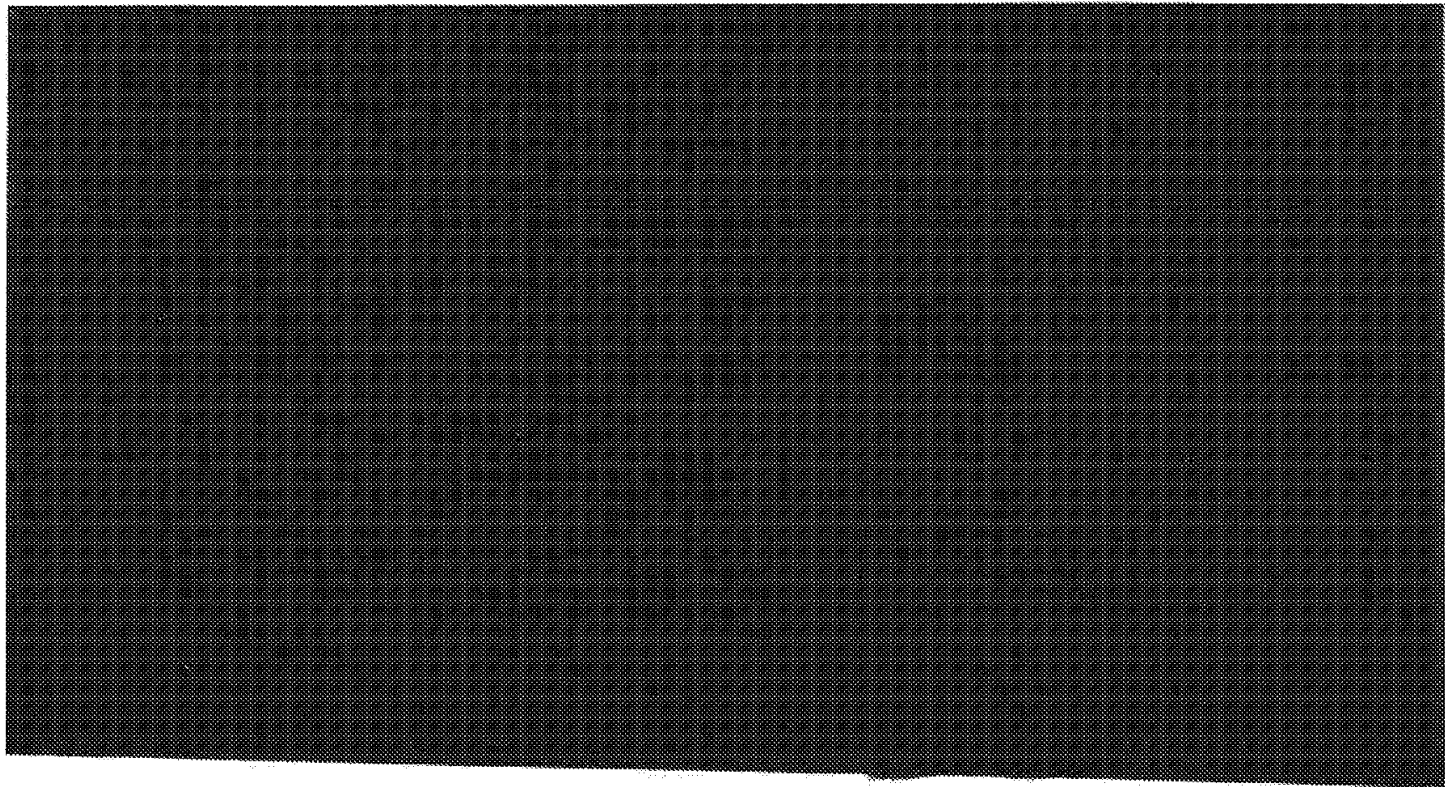


PRESORT
First-Class Mail
U.S. Postage and
Fees Paid
W50

NAS
6224 W Desert Inn Rd Ste A
Las Vegas, NV 89146

CERTIFIED MAIL

BANA 000334



HCM-CP1 89044
931456612

BC: 9314566129
K0194-01671-19-
UNABLE TO FORWARD
RETURN TO SENDER
00 02/13/

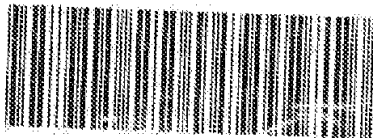
MIXTE
081 DE 1
HENDERSON, NV 89044-2006
2184 PONT NATIONAL DR
Melissa Lieberman

6226
N62616
20101005-16
FIRSTCLASS



Return Receipt (Electronic)

7113 8257 1474 6542 5765



PRESORT
First-Class Mail
U.S. Postage and
Fees Paid
W50

NAS
6224 W Desert Inn Rd Ste A
Las Vegas, NV 89121-16

CERTIFIED MAIL

0660

2. Article Number

7196 9008 9111 0457 2921

3. Service Type CERTIFIED MAIL™

4. Restricted Delivery? (Extra Fee) ☐ Yes ☐ No

1. Article Addressed to:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE
ATTN: SALES & ACQUISITIONS
7475 S. JOULET ST.
ENGLEWOOD, CO 80112

TS No.: N62616

JUL 20 2011

Lieberman
Madera Canyon, a planned community

PS Form 3811, January 2005

Domestic Return Receipt

2. Article Number

7196 9008 9111 0457 2936

3. Service Type CERTIFIED MAIL™

4. Restricted Delivery? (Extra Fee) ☐ Yes ☐ No

1. Article Addressed to:

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

TS No.: N62616

PS Form 3811, January 2005

Domestic Return Receipt

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

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

☐ Agent Addressed
☐ Yes
☐ No

2. Article Number

7196 9008 9111 0457 2945

3. Service Type CERTIFIED MAIL™

4. Restricted Delivery? (Extra Fee) ☐ Yes ☐ No

1. Article Addressed to:

State of Nevada
Orbudsman for Common Interest Communities
2501 East Sahara Avenue, #102
Las Vegas, Nevada 89104

TS No.: N62616

JUL 19 2011

Lieberman
Madera Canyon, a planned community

PS Form 3811, January 2005

Domestic Return Receipt

2. Article Number

7196 9008 9111 0457 2934

3. Service Type CERTIFIED MAIL™

4. Restricted Delivery? (Extra Fee) ☐ Yes ☐ No

1. Article Addressed to:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
1901 E VANDERBILT STREET, SUITE C
DANVILLE, IL 61834

TS No.: N62616

PS Form 3811, January 2005

Domestic Return Receipt

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

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

☐ Agent Addressed
☐ Yes
☐ No

BANA 00035

RESIDENTIAL APPRAISAL SUMMARY REPORT

File No.: 16-0131

SUBJECT	Property Address: 2184 Pont National Dr		City: Henderson		State: NV		Zip Code: 89044	
	County: Clark		Legal Description: Provence Sub 7, Book 127 Page 82, Lot 75 Block 1					
ASSIGNMENT	Assessor's Parcel #: 190-20-311-033		Tax Year: 2013-14		R.E. Taxes: \$ 3,787.42		Special Assessments: \$ See comment	
	Current Owner of Record: Melissa N. Lieberman as of June 7, 2013		Occupant: <input checked="" type="checkbox"/> Owner		<input type="checkbox"/> Tenant		<input type="checkbox"/> Vacant	
MARKET AREA DESCRIPTION	Project Type: <input type="checkbox"/> PUD <input type="checkbox"/> Condominium <input type="checkbox"/> Cooperative <input type="checkbox"/> Other (describe)		HOA: \$ 95		<input type="checkbox"/> per year		<input checked="" type="checkbox"/> per month	
	Market Area Name: Southeast		Map Reference:		Census Tract: 57.13			
SITE DESCRIPTION	The purpose of this appraisal is to develop an opinion of: <input type="checkbox"/> Market Value (as defined), or <input checked="" type="checkbox"/> other type of value (describe) Fair Market Value							
	This report reflects the following value (if not Current, see comments): <input type="checkbox"/> Current (the Inspection Date is the Effective Date) <input checked="" type="checkbox"/> Retrospective <input type="checkbox"/> Prospective							
DESCRIPTION OF THE IMPROVEMENTS	Approaches developed for this appraisal: <input checked="" type="checkbox"/> Sales Comparison Approach <input type="checkbox"/> Cost Approach <input type="checkbox"/> Income Approach (See Reconciliation Comments and Scope of Work)							
	Property Rights Appraised: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Leased Fee <input type="checkbox"/> Other (describe)							
Intended Use: Litigation								
Intended User(s) (by name or type): Akerman, LLP								
Client: Akerman, LLP Address: 1180 Town Center Dr, Suite 330, Las Vegas, NV 89144								
Appraiser: Tammy L. Howard Address: 3034 S. Durango Drive, Suite 100, Las Vegas, NV 89117								
MARKET AREA DESCRIPTION	Location: <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural		Predominant Occupancy		One-Unit Housing		Present Land Use	
	Built up: <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%		<input checked="" type="checkbox"/> Owner		PRICE AGE		One-Unit 50% <input checked="" type="checkbox"/> Not Likely	
MARKET AREA DESCRIPTION	Growth rate: <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow		<input type="checkbox"/> Tenant		\$(000) (yrs)		2-4 Unit % <input type="checkbox"/> Likely * <input type="checkbox"/> In Process *	
	Property values: <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining		<input checked="" type="checkbox"/> Vacant (0-5%)		82 Low New		Multi-Unit 10% * To: _____	
MARKET AREA DESCRIPTION	Demand/supply: <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply		<input checked="" type="checkbox"/> Vacant (>5%)		2.8 mil High 25		Comm'l 15%	
	Marketing time: <input type="checkbox"/> Under 3 Mos. <input checked="" type="checkbox"/> 3-6 Mos. <input type="checkbox"/> Over 6 Mos.		<input type="checkbox"/> Vacant (>5%)		225 Pred 10		Vacant 25%	
Market Area Boundaries, Description, and Market Conditions (including support for the above characteristics and trends): Subject is located in the SE ptn. of Las Vegas, +/- 15-20 miles from the Las Vegas Strip & downtown areas. It is bound on the north by St. Rose Pkwy and I-215, the east by Stephanie Street (& alignment of), the south by the limit of development in that direction and the west by Via Inspirada Blvd and Executive Airport Dr. This area includes a compatible mix of tract style SFR's in several planned communities. Notable properties in the area include the developing community of Inspirada, Anthem Country Club, Seven Hills and the Rio Secco Golf Course, MacDonald Ranch and Dragon Ridge Golf and Country Club. Green Valley Ranch Hotel and Casino anchor the nbhd at the NWC. The area has an adequate mix of public schools, parks, shops, & general conveniences. Access is good via I-215, St. Rose Pkwy & local streets. Prices over the past 12 months show a stable trend. The average list price to sale price ratio during the prior year within the neighborhood is 98%. The reasonable exposure time for the subject property at the opinion of market value stated in this report is 60-90 days. Average overall appeal and marketability.								
Dimensions: 96.39 x 112.63 x 80.07 x 134.09 Site Area: 12,744 SF <input checked="" type="checkbox"/> Corner Lot <input type="checkbox"/> Cul de Sac								
Zoning Classification: RM-10 Description: Medium Density Residential, 10 units/acre								
Zoning Compliance: <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal nonconforming (grandfathered) <input type="checkbox"/> Illegal <input type="checkbox"/> No zoning								
MARKET AREA DESCRIPTION	Utilities Public Other Description		Off-site Improvements Type Public Private		Topography Level			
	Electricity <input checked="" type="checkbox"/> <input type="checkbox"/>		Street Asphalt <input type="checkbox"/> <input checked="" type="checkbox"/>		Size Typical for neighborhood			
MARKET AREA DESCRIPTION	Gas <input checked="" type="checkbox"/> <input type="checkbox"/>		Curb/Gutter Concrete <input type="checkbox"/> <input checked="" type="checkbox"/>		Shape Slightly irregular			
	Water <input checked="" type="checkbox"/> <input type="checkbox"/>		Sidewalk Concrete <input type="checkbox"/> <input checked="" type="checkbox"/>		Drainage Assume adequate			
MARKET AREA DESCRIPTION	Sanitary Sewer <input checked="" type="checkbox"/> <input type="checkbox"/>		Street Lights Electric <input type="checkbox"/> <input checked="" type="checkbox"/>		View Valley view from rear			
	Storm Sewer <input type="checkbox"/> <input type="checkbox"/> Unknown		Alley None <input type="checkbox"/> <input type="checkbox"/>		Landscaping Front/rear			
FEMA Spec'l Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Flood Zone X FEMA Map # 32003C 2950F FEMA Map Date 11/16/2011								
Highest & Best Use as improved: <input checked="" type="checkbox"/> Present use, or <input type="checkbox"/> Other use (explain)								
Actual Use as of Effective Date: Single family residential Use as appraised in this report: Single family residential								
Summary of Highest & Best Use: The highest and best use is as it exists, a single family residence.								
Site Comments: No apparent adverse easements, encroachment, environmental conditions, illegal or legal nonconforming zoning uses noted at the time of the inspection; however, inspection was made without the benefit of a title report or survey. The subject lot is an elevated corner lot; the lots/residences to the northwest are at a slightly lower elevation which affords some valley views from the subject's rear yard.								
DESCRIPTION OF THE IMPROVEMENTS	General Description		Exterior Description		Foundation		Basement <input checked="" type="checkbox"/> None	
	# of Units 1 <input type="checkbox"/> Acc. Unit		Foundation Concrete		Slab Concrete		Area Sq. Ft. N/A	
DESCRIPTION OF THE IMPROVEMENTS	Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/>		Exterior Walls Stucco		Crawl Space None		% Finished	
	Design (Style) Standard		Roof Surface Concrete tiles		Basement None		Ceiling	
DESCRIPTION OF THE IMPROVEMENTS	<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Und. Cons.		Gutters & Downspits None		Sump Pump <input type="checkbox"/> N/A		Walls	
	Actual Age (Yrs.) 6		Window Type Fixed/Sliding		Dampness <input type="checkbox"/> None/Noted		Floor	
DESCRIPTION OF THE IMPROVEMENTS	Effective Age (Yrs.) 2		Storm/Screens Woven Mesh		Settlement None/Noted		Outside Entry	
					Infestation None/Noted			
DESCRIPTION OF THE IMPROVEMENTS	Interior Description		Appliances		Attic		Amenities	
	Floors Tile/carpet		Refrigerator <input type="checkbox"/> None <input type="checkbox"/> Fireplaces # 1 Woodstove(s) #		<input type="checkbox"/> Stairs <input type="checkbox"/> Patio Covered		Car Storage <input type="checkbox"/> None	
DESCRIPTION OF THE IMPROVEMENTS	Walls Drywall/paint		Range/Oven <input checked="" type="checkbox"/> Disposal <input checked="" type="checkbox"/> Drop Stair <input type="checkbox"/> Deck None		<input checked="" type="checkbox"/> Scuttle <input checked="" type="checkbox"/> Porch Covered		Garage # of cars (3 Tot.)	
	Trim/Finish Wood/paint		Dishwasher <input checked="" type="checkbox"/> Fan/Hood <input checked="" type="checkbox"/> Floor <input type="checkbox"/> Fence Masonry block		<input checked="" type="checkbox"/> Heated <input type="checkbox"/> Pool Pool-spa		Attach. 3	
DESCRIPTION OF THE IMPROVEMENTS	Bath Floor Tile		Microwave <input checked="" type="checkbox"/> Washer/Dryer <input type="checkbox"/> Finished <input type="checkbox"/>				Detach. _____	
	Bath Wainscot Tile/cultured marble						Blt.-In _____	
DESCRIPTION OF THE IMPROVEMENTS	Doors Raised panel/hollow						Carport _____	
	Countertops Granite/solid surface						Driveway _____	
DESCRIPTION OF THE IMPROVEMENTS	Finished area above grade contains: 8 Rooms 4 Bedrooms 3 Bath(s) 2,846 Square Feet of Gross Living Area Above Grade						Surface Concrete	
	Additional features: Assume tile/marble/carpet flooring, upgraded cabinets with granite countertops, overhead lights/fans, front and rear drought tolerant landscaping, masonry block and wrought iron wall enclosed rear yard, courtyard entry, pool-spa, stone trim at front elevation							
Describe the condition of the property (including physical, functional and external obsolescence): As of the effective date of this appraisal, the subject property is assumed to be in average condition. As of the effective date of value, there were no apparent major repairs, renovation, or remodeling evident. The effective age is based on the appraiser's view of the community from the guard gated entry, and MLS data. An exterior inspection of the gated entry was performed from the public street. An extraordinary assumption is made that the interior is in similar condition as the exterior and review of MLS data and that the condition was similar at the effective date of this appraisal. The use of the extraordinary assumption may have affected the assignment results.								
*Personal property items are not included herein. The interior description has been based on public records and MLS records.								

RESIDENTIAL APPRAISAL SUMMARY REPORT

File No.: 16-0131

TRANSFER HISTORY	My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.									
	Data Source(s): County Records/MLS									
	1st Prior Subject Sale/Transfer Analysis of Sale/Transfer History: MLS & County Records did not reveal any sale of the subject in the 3-year period preceding the date of value, June 7, 2013. The property was purchased by Melissa N. Lieberman on November 27, 2006 new from the builder for \$759,000. We are not aware of any listing, sale or offer for the subject property between the November 27, 2006 purchase and June 7, 2013 effective date of value.									
	Date: None/Prior three years									
	Price: N/A									
SALES COMPARISON APPROACH	2nd Prior Subject Sale/Transfer									
	Date:									
	Price:									
	Source(s):									
	The Sales Comparison Approach was not developed for this appraisal.									
SALES COMPARISON APPROACH	SALES COMPARISON APPROACH TO VALUE (If developed)									
	The Sales Comparison Approach was not developed for this appraisal.									
	FEATURE		SUBJECT		COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
	Address		2184 Pont National Dr Henderson, NV 89044		2320 Panisse Ave Henderson, NV 89044		2832 Saint Dizier Dr Henderson, NV 89044		2308 Indigo Island St Henderson, NV 89044	
	Proximity to Subject		0.35 miles SW		0.54 miles SW		0.23 miles W			
	Sale Price		\$ 0.00		\$ 420,000		\$ 428,000		\$ 395,000	
	Sale Price/GLA		\$ /sq.ft.		\$ 162.35 /sq.ft.		\$ 150.49 /sq.ft.		\$ 148.44 /sq.ft.	
	Data Source(s)		Exterior Inspection		MLS#1274745		MLS#1293160		MLS#1331213	
	Verification Source(s)		County Rcrds		Clark County Records		Clark County Records		Clark County Records	
	VALUE ADJUSTMENTS		DESCRIPTION		+(-) \$ Adjust.		DESCRIPTION		+(-) \$ Adjust.	
	Sales or Financing		N/A		Cash		Conv., sellers contri		-5,280	
	Concessions		0.00		Traditional sale		Traditional sale		Traditional sale	
	Rights Appraised		Fee Simple		Fee Simple		Fee Simple		Fee Simple	
	Date of Sale/Time		N/A		9/28/2012 COE		3/29/2013 COE		5/14/2013 COE	
	Location		Average/gated		Average/guard gate		Average/guard gate		Average/non gated	
	Site		12,744 SF/corner		9,148 SF/interior		10,454 SF		7,405 SF/interior	
	View		Valley view from rear		Similar		Similar		Similar	
	Design (Style)		Standard		Standard		Standard		Standard	
	Quality of Construction		Average, typical		Average		Average		Average	
	Actual Age		6		6 years		New		7 years	
	Condition		Asm. average		Average		New		-10,000	
	Above Grade		Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	
	Room Count		8 4 3		7 3 3		7 3 2.5		7 3 2.5	
	Gross Living Area		2,846 sq.ft.		2,587 sq.ft.		2,844 sq.ft.		2,661 sq.ft.	
	Basement & Finished Rooms Below Grade		0		0		0		0	
Functional Utility		Average		Average		Average		Average		
Heating/Cooling		FAU/Central		FAU/Central		FAU/Central		FAU/Central		
Energy Efficient Items		Standard		Standard		Standard		Standard		
Garage/Carport		3 car garage		3 car garage		2 Car Garage		+5,000		
Porch/Patio/Deck		Cov. patio		Cov. patio		Cov. patio		Cov. patio		
Fireplace/Upgrades		1/flooring/cab/c-tops		1/similar		1/similar		1/similar		
Pool		Pool-spa		Pool-spa		No Pool-spa		+25,000		
Site Improvements		L/S, block walls		Similar		Sim site imp.		Similar		
Contract Date		N/A		8/28/2012		2/17/2013		3/31/2013		
Day on Market		N/A		19		125		9		
Net Adjustment (Total)				+ - \$ 4,425		+ - \$ 4,720		+ - \$ 68,875		
Adjusted Sale Price of Comparables				\$ 424,425		\$ 432,720		\$ 463,875		
Summary of Sales Comparison Approach COE, close of escrow, indicates the date the transaction was recorded. The contract date is the date the contract for sale was signed. Information for the COE and contract sales dates was obtained from MLS and county records and has been provided to give the Client additional understanding of the market conditions as of the effective date of this appraisal.										
For the purpose of this appraisal, when conflict between County Records and appraiser inspection were noted, appraiser inspection was used. For the purpose of this appraisal, when conflict between MLS and county records were noted, MLS was used.										
Exterior inspections of some of the comparable sales were not possible due to being situated in guard gated communities. However, that does not limit the reliability of this report as these appraisers are familiar with the area. GLVAR MLS photos were used from the time of the sale as they are more reflective of the condition at the time of sale and the retrospective effective date of this appraisal.										
All of the sales are typical tract residences from the subject subdivision or competing subdivision that have closed within 9 months of the effective date of value and are indicative of market conditions at that time.										
Sale 1 is a slightly smaller single story residence with an in-ground pool and spa. The lot is elevated. This property was on the market for 19 days before selling \$58,000 below list as an all cash traditional sale. It had previously been purchased for \$300,000 in September 2011.										
Sale 2 is a similar sized residence in a guard gated community. This property was on the market for 125 days before selling 36,050 above list as a traditional sale; the buyer obtained Conventional financing. The seller contributed \$11,700 towards the buyers closing costs where up to \$6,420 would be typical; we have adjusted for the difference of \$5,280. This property was new at the time of sale and did not have a pool or spa. The seller had owned the property since 2004.										
Sale 3 is a slightly smaller residence in an adjacent, non gated subdivision. This property was on the market for 9 days before selling \$50,100 above list as an all cash, traditional sale. It was previously purchased for \$255,000 in May 2011.										
See Page 4 for continuation										
Indicated Value by Sales Comparison Approach \$ 430,000										

File No.: 16-0131

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BANA (LIEBERMAN) 0003
BANA 001157

Supplemental Addendum

File No. 16-0131

Owner	Melissa N. Lieberman				
Property Address	2184 Pont National Dr				
City	Henderson	County	Clark	State	NV Zip Code 89044
Lender/Client	Akerman, LLP				

Purpose: The purpose of this appraisal is to form an opinion of the fair market value for the subject property as of the effective date which is a retrospective date of June 7, 2013.

Intended User: Akerman, LLP. No other users are intended by the Appraiser. Appraiser shall consider the intended users when determining the level of detail to be provided in the Appraisal Report.

Intended Use: Litigation. No other use is intended by the Appraiser. The intended use as stated shall be used by the Appraiser in determining the appropriate Scope of Work for the assignment.

Scope of Appraisal:

Upon receiving this assignment from the client we identified the intended users of the report, confirmed that the effective date of the appraisal is to be consistent with the date of inspection. Next the real property being appraised was identified and available property-specific data was collected through public records, various data services and or MLS database.

An exterior inspection of the property was completed as described herein; a visual observation of the unobstructed, exposed surfaces of accessible areas from standing height was performed on the exterior areas of the subject property for valuation purposes only. The appraiser is NOT a "home inspector" and can only report conditions based on the visual observation noted above. The appraiser DOES NOT warrant any part/whole of the subject property environmental conditions or other conditions that would require a licensed professional such as; identifying the existence of Lead Based paint, Mold, Soil Slippage, Hazardous Waste, Radon Gas etc. We did not test the subject's mechanical systems; the appraiser is not an expert with regard to mechanical issues or electrical, plumbing, roof, foundation systems, or State, City, County, Building Code compliance etc.

The appraiser's inspection included noting the apparent condition, quality, utility, amenities and architectural style. Measurements and room counts used in this report came from county records. Zoning data was obtained from public records, office files, and or city/county planning offices. The collected data was then used to develop a profile of the subject property and analyze the highest and best use of the subject property.

The appraiser performed a search of the local market area for the most similar closed comparable sales, pending/contingent sales and active listings. The accessible sales were inspected from the street and photos taken. MLS photos may be used when there is; obstruction, people are outside, when there is no access to the property, or when the MLS photo is considered a more accurate depiction of the properties condition at the time of sale. The sales were confirmed and verified from public records, various data services, MLS and when necessary with an agent, the owner, or the title company. Interior/exterior upgrade adjustments may be made to one or more of the comparables due to information obtained from the appraiser's exterior inspection of the property and/or information obtained from the multiple listing service (MLS). Where available, the appraiser has reviewed interior photographs provided by listing agents on the comparables to obtain a better understanding of these properties. The sales data was then analyzed and a value opinion derived.

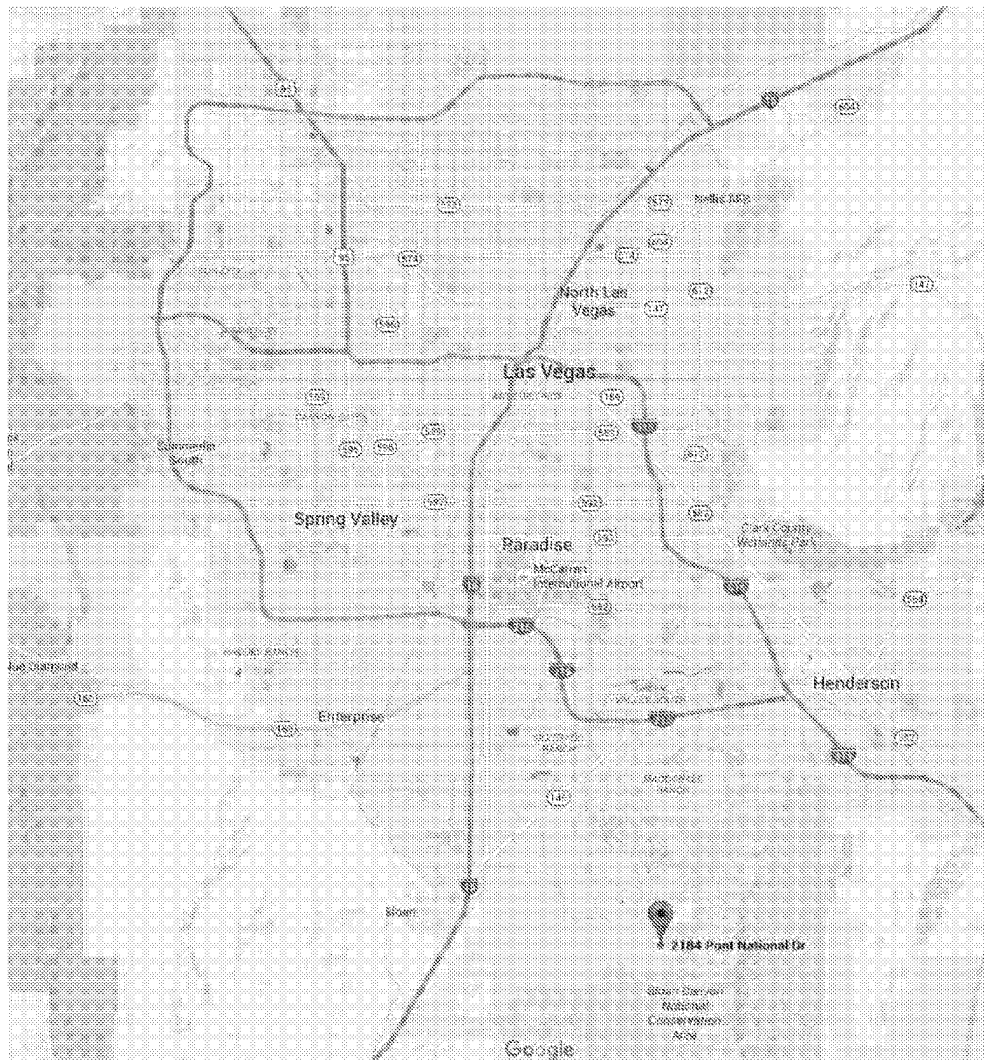
In the preparation of this report, we have relied on data from county records, multiple listing service, title companies, etc. We believe this report to be complete and accurate, however, should any error or omission be subsequently discovered, we reserve the right to correct it.

Sales Comparison Analysis:

For the purpose of this appraisal, when conflict between County Records and appraiser inspection were noted, appraiser inspection was used. For the purpose of this appraisal, when conflict between MLS and county records were noted, MLS was used.

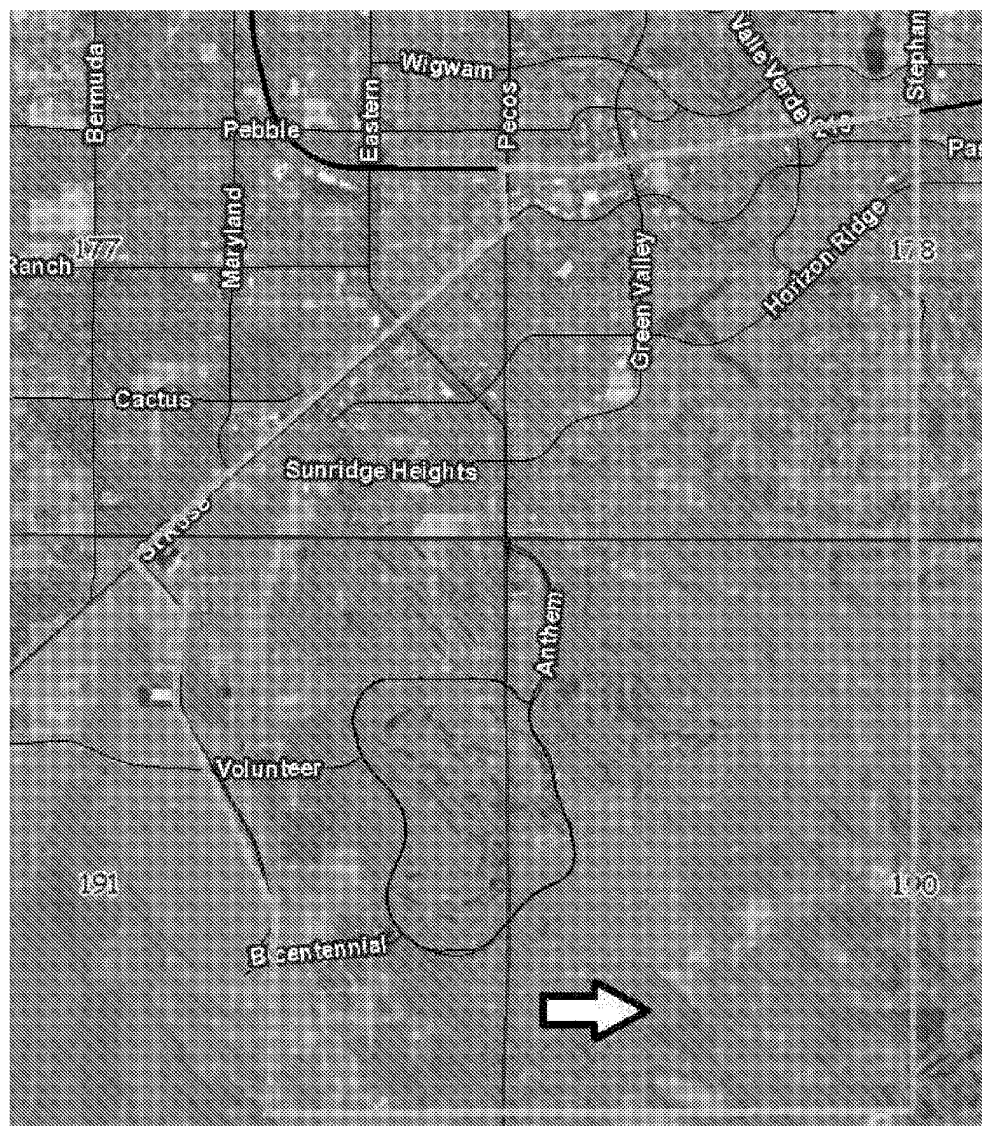
Location Map

Owner	Melissa N. Lieberman				
Property Address	2184 Pont National Dr				
City	Henderson	County	Clark	State	NV Zip Code 89044
Lender/Client	Akerman, LLP				



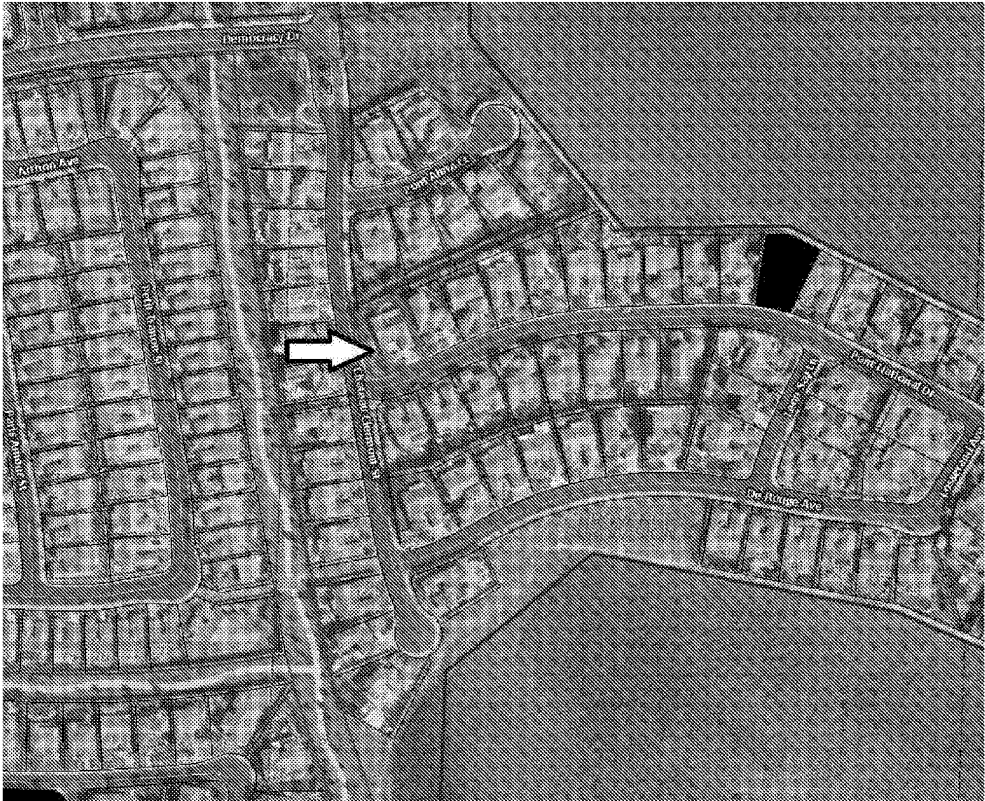
Neighborhood Map

Owner	Melissa N. Lieberman				
Property Address	2184 Pont National Dr				
City	Henderson	County	Clark	State	NV Zip Code 89044
Lender/Client	Akerman, LLP				



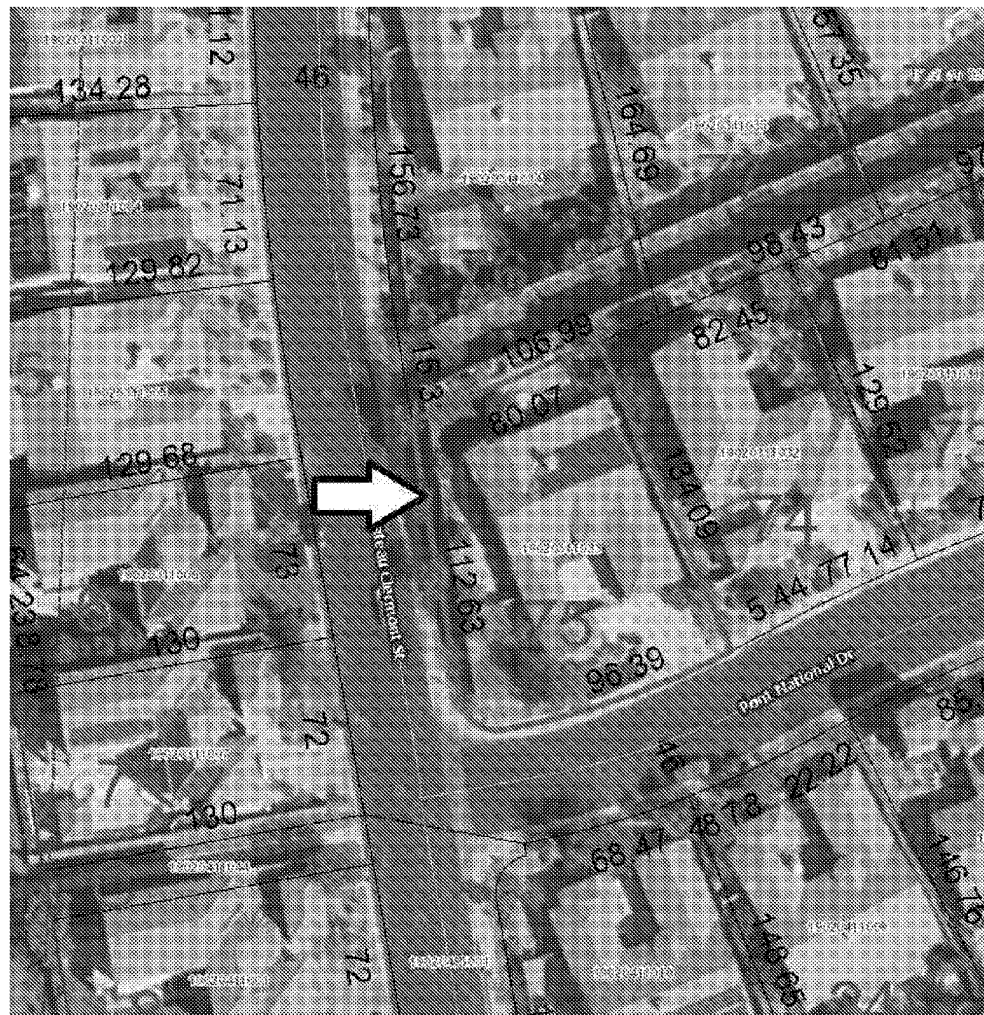
Aerial View

Owner	Melissa N. Lieberman				
Property Address	2184 Pont National Dr				
City	Henderson	County	Clark	State	NV Zip Code 89044
Lender/Client	Akerman, LLP				

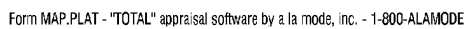


Aerial View Close Up

Owner	Melissa N. Lieberman				
Property Address	2184 Pont National Dr				
City	Henderson	County	Clark	State	NV
				Zip Code	89044
Lender/Client	Akerman, LLP				



Owner	Melissa N. Lieberman						
Property Address	2184 Pont National Dr						
City	Henderson	County	Clark	State	NV	Zip Code	89044
Lender/Client	Akerman, LLP						



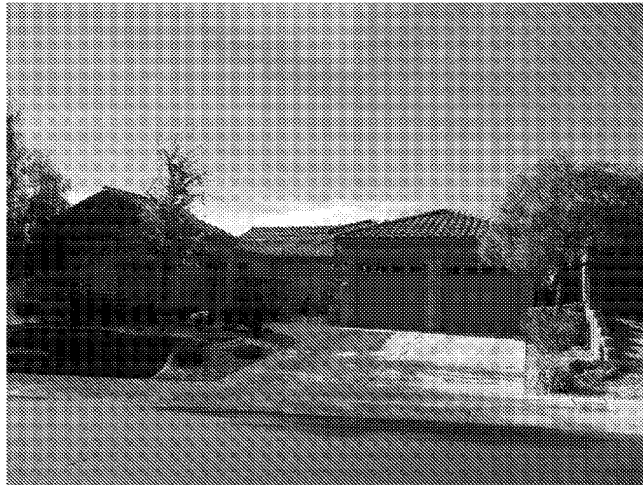
BANA (LIEBERMAN) 0009

BANA 001163

0670

Subject Photo Page

Owner	Melissa N. Lieberman				
Property Address	2184 Pont National Dr				
City	Henderson	County	Clark	State	NV Zip Code 89044
Lender/Cient	Akerman, LLP				



Subject Front

2184 Pont National Dr
Sales Price 0.00
Gross Living Area 2,846
Total Rooms 8
Total Bedrooms 4
Total Bathrooms 3
Location Average/gated
View Valley view from rear
Site 12,744 SF/corner
Quality Average, typical
Age 6

Photos taken 3/31/2016
by Tammy Howard



Street scene

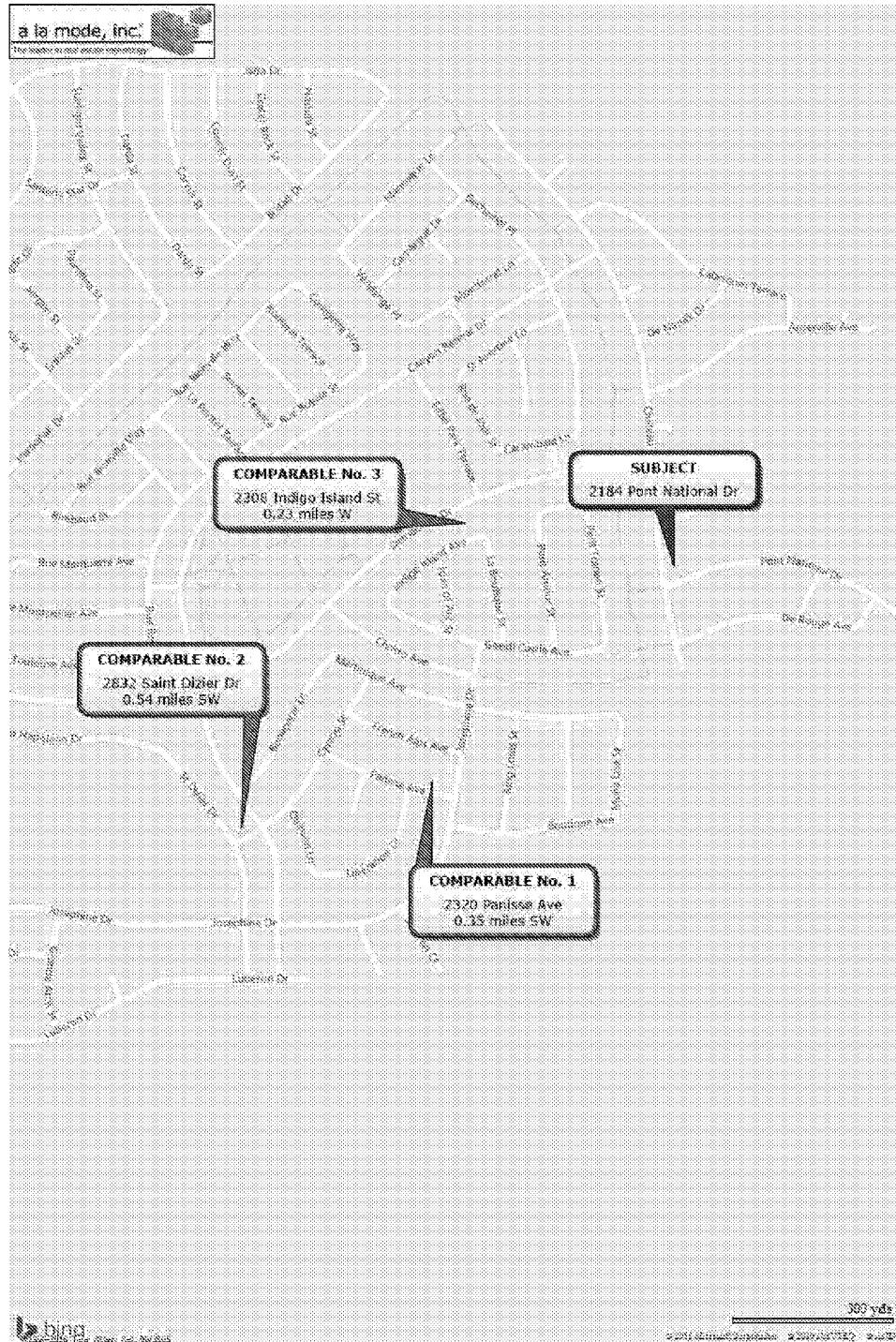
Looking northeast along
Pont National, subject
is on the left

Portion of rear yard

Photo from MLS

Comparable Sale Location Map

Owner	Melissa N. Lieberman				
Property Address	2184 Pont National Dr				
City	Henderson	County	Clark	State	NV
Lender/Client	Akerman, LLP			Zip Code	89044



Comparable Photo Page

Owner	Melissa N. Lieberman				
Property Address	2184 Pont National Dr				
City	Henderson	County	Clark	State	NV Zip Code 89044
Lender/Cient	Akerman, LLP				



Comparable 1

2320 Panisse Ave

Prox. to Subject 0.35 miles SW
 Sales Price 420,000
 Gross Living Area 2,587
 Total Rooms 7
 Total Bedrooms 3
 Total Bathrooms 3
 Location Average/guard gate
 View Similar
 Site 9,148 SF/interior
 Quality Average
 Age 6 years

Photo from MLS listing



Comparable 2

2832 Saint Dizier Dr

Prox. to Subject 0.54 miles SW
 Sales Price 428,000
 Gross Living Area 2,844
 Total Rooms 7
 Total Bedrooms 3
 Total Bathrooms 2.5
 Location Average/guard gate
 View Similar
 Site 10,454 SF
 Quality Average
 Age New

Photo from MLS listing



Comparable 3

2308 Indigo Island St

Prox. to Subject 0.23 miles W
 Sales Price 395,000
 Gross Living Area 2,661
 Total Rooms 7
 Total Bedrooms 3
 Total Bathrooms 2.5
 Location Average/non gated
 View Similar
 Site 7,405 SF/interior
 Quality Average
 Age 7 years

Photo from MLS listing

Assumptions, Limiting Conditions & Scope of Work

File No.: 16-0131

Property Address: 2184 Pont National Dr	City: Henderson	State: NV	Zip Code: 89044
Client: Akerman, LLP	Address: 1160 Town Center Dr, Ste. 330, Las Vegas, NV 89144		
Appraiser: Tammy L. Howard	Address: 3034 S. Durango Drive, Suite 100, Las Vegas, NV 89117		

STATEMENT OF ASSUMPTIONS & LIMITING CONDITIONS

- The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
- The appraiser may have provided a sketch in the appraisal report to show approximate dimensions of the improvements, and any such sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size. Unless otherwise indicated, a Land Survey was not performed.
- If so indicated, the appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand.
- If the cost approach is included in this appraisal, the appraiser has estimated the value of the land in the cost approach at its highest and best use, and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used. Unless otherwise specifically indicated, the cost approach value is not an insurance value, and should not be used as such.
- The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property, or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property, or adverse environmental conditions (including, but not limited to, the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
- The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
- The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
- If this appraisal is indicated as subject to satisfactory completion, repairs, or alterations, the appraiser has based his or her appraisal report and valuation conclusion on the assumption that completion of the improvements will be performed in a workmanlike manner.
- An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any other party acquiring this report from the client does not become a party to the appraiser-client relationship. Any persons receiving this appraisal report because of disclosure requirements applicable to the appraiser's client do not become intended users of this report unless specifically identified by the client at the time of the assignment.
- The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public, through advertising, public relations, news, sales, or by means of any other media, or by its inclusion in a private or public database.
- An appraisal of real property is not a "home inspection" and should not be construed as such. As part of the valuation process, the appraiser performs a non-invasive visual inventory that is not intended to reveal defects or detrimental conditions that are not readily apparent. The presence of such conditions or defects could adversely affect the appraiser's opinion of value. Clients with concerns about such potential negative factors are encouraged to engage the appropriate type of expert to investigate.

The Scope of Work is the type and extent of research and analyses performed in an appraisal assignment that is required to produce credible assignment results, given the nature of the appraisal problem, the specific requirements of the intended user(s) and the intended use of the appraisal report. Reliance upon this report, regardless of how acquired, by any party or for any use, other than those specified in this report by

the Appraiser, is prohibited. The Opinion of Value that is the conclusion of this report is credible only within the context of the Scope of Work, Effective Date, the Date of Report, the Intended User(s), the Intended Use, the stated Assumptions and Limiting Conditions, any Hypothetical Conditions and/or Extraordinary Assumptions, and the Type of Value, as defined herein. The appraiser, appraisal firm, and related parties assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.

Additional Comments (Scope of Work, Extraordinary Assumptions, Hypothetical Conditions, etc.):

An exterior inspection of the property was performed for the public street. An extraordinary assumption is made the interior is in similar condition as the exterior and that these conditions were similar on the retrospective date of value. The use of the extraordinary assumption may have affected the assignment results.

The purpose of this appraisal is for a "non lender" appraisal. It should be noted that the appraisers's data and comparables utilized were retrieved as of the inspection date noted within the body of the report. This report is intended for use by the Client that is named on page 1 of this report.

Measurements and room counts used in this report come from the appraisers interior/exterior inspection of the subject property, previous appraisal files and/or builder floor plans. These numbers may differ slightly with those recorded with Clark County records due to differences in measuring techniques.

The sales were confirmed and verified from public records, various data services, MLS and when necessary with an agent, the owner or the title company.

In the preparation of this report, we have relied on data from county records, multiple listing service, title companies, etc. We believe this report to be complete and accurate, however, should any error or omission be subsequently discovered, we reserve the right to correct it.

Certifications

File No.: 16-0131

Property Address: 2184 Pont National Dr	City: Henderson	State: NV	Zip Code: 89044
Client: Akerman, LLP	Address: 1160 Town Center Dr, Ste. 330, Las Vegas, NV 89144		
Appraiser: Tammy L. Howard	Address: 3034 S. Durango Drive, Suite 100, Las Vegas, NV 89117		

APPRAISER'S CERTIFICATION

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The credibility of this report, for the stated use by the stated user(s), of the reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- I did not base, either partially or completely, my analysis and/or the opinion of value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property, or of the present owners or occupants of the properties in the vicinity of the subject property.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification.

Additional Certifications:

The reported analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the requirements of the Code of Professional Ethics & Standards of Professional Appraisal Practice of the Appraisal Institute.

-The use of this report is subject to the requirements of the Appraisal Institute relating to review by its duly authorized representatives.

-As of the date of this report, Matthew Lubawy, MAI has completed the continuing education program of the Appraisal Institute.

-The appraisers' state registration/certification has not been revoked, suspended, canceled or restricted.

Disclosure of Prior Appraisal and/or Other Services:

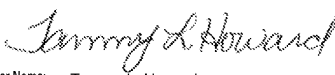
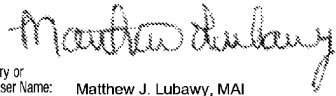
I certify that, to the best of my knowledge and belief:

I have not performed a prior appraisal or other service regarding the subject property within the 3 year period immediately preceding acceptance of this appraisal assignment.

DEFINITION OF FAIR MARKET VALUE *:

"The price which a purchaser, willing but not obliged to buy, would pay an owner willing but not obliged to sell, taking into consideration all the uses to which the property is adapted and might in reason be applied."

Source: Unruh v. Streight, 96 Nev. 684, 686, 615 P.2d 247 (1980)

Client Contact: Michele Pori	Client Name: Akerman, LLP
E-Mail: michele.pori@akerman.com	Address: 1160 Town Center Dr, Ste. 330, Las Vegas, NV 89144
APPRAISER	SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)
	
Appraiser Name: Tammy L. Howard	Supervisory or Co-Appraiser Name: Matthew J. Lubawy, MAI
Company: Valbridge Property Advisors	Company: Valbridge Property Advisors
Phone: (702) 242-9369	Phone: (702) 242-9369
Fax: (702) 242-6391	Fax: (702) 242-6391
E-Mail: thoward@valbridge.com	E-Mail: mlubawy@valbridge.com
Date Report Signed: 04/01/2016	Date Report Signed: 04/01/2016
License or Certification #: A.0000253-CG	License or Certification #: A.0000044-CG
State: NV	State: NV
Designation:	Designation: MAI
Expiration Date of License or Certification: 06/30/2017	Expiration Date of License or Certification: 04/30/2017
Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input checked="" type="checkbox"/> Exterior Only <input type="checkbox"/> None	Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input checked="" type="checkbox"/> None
Date of Inspection: March 31, 2016	Date of Inspection:

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BANA (LIEBERMAN) 0015

BANA 001169

0676

Qualifications of Tammy L. Howard
Senior Appraiser
Valbridge Property Advisors | Lubawy & Associates, Inc.

Independent Valuations for a Variable World

State Certifications

State of Nevada
License #A,0000253-CG

Education

Attended University of
Nevada, Las Vegas; 1983-89
Graduated Plainwell High
School, MI, 1980

Contact Details

702-242-9369 (p)
702-242-6391 (f)

Valbridge Property Advisors |
Lubawy & Associates
3634 S. Durango Drive
Suite 100
Las Vegas, NV 89117

www.valbridge.com
torourke@valbridge.com

Related Courses/Seminars:

Real Estate Appraisal Principles
Residential Valuation
Uniform Standards of Professional Appraisal Practice
Basic Valuation Procedures
Residential Case Studies
Case Studies in Law & Ethics
Forensic Real Property Appraising
FHA Appraisal Inspections from the Ground Up
Litigation Appraisal & Expert Testimony
Real Estate Law I and II
Income Property Analysis
Market Extraction
Factory Built Housing
Income Capitalization

Experience:

Senior Appraiser

ValbridgePropertyAdvisors|Lubawy & Associates (2013-Present)

Senior Appraiser

Lubawy & Associates (June 2012-2013)

Senior Appraiser

Grubb & Ellis-Landauer Valuation (Oct 2010-May 2012)

Associate Appraiser

Integra Realty Resources | Shelli Lowe & Associates (1985-2010)

Appraisal/valuation and consulting assignments include: apartment buildings; retail buildings; and shopping centers; office buildings; industrial buildings; religious; and special purpose properties including schools and houses of worship; residential subdivisions; and vacant industrial, commercial and residential land. Assignments have been concentrated in Nevada.

APPRAISER CERTIFICATE

STATE OF NEVADA DEPARTMENT OF BUSINESS AND INDUSTRY

NOT TRANSFERABLE

REAL ESTATE DIVISION

NOT TRANSFERABLE

This is to Certify That : TAMMY L HOWARD

Certificate Number: A.0000253-CG

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

Issue Date: June 30, 2015

Expire Date: June 30, 2017

In witness whereof, THE DEPARTMENT OF BUSINESS AND INDUSTRY, REAL ESTATE DIVISION, by virtue of the authority vested in Chapter 643C of the Nevada Revised Statutes, has caused this Certificate to be issued with its Seal printed thereon. This certificate must be conspicuously displayed in place of business.

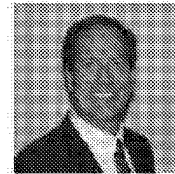
FOR: VALBRIDGE PROPERTY ADVISORS
3034 S DURANGO DR #100
LAS VEGAS, NV 89117

REAL ESTATE DIVISION

JOSEPH (JD) DECKER
Administrator



Qualifications of Matthew Lubawy, MAI, CVA, CMEA
 Senior Managing Director
 Valbridge Property Advisors | Lubawy & Associates, Inc.



Independent Valuations for a Variable World

State Certifications

Nevada License
 # A.0000044-CG

Arizona License
 #31821

Education

Bachelor of Science
 Business Administration
 University of Nevada, Las Vegas

Contact Details

702-242-9369 (p)
 702-242-6391 (f)

Valbridge Property Advisors |
 Lubawy & Associates, Inc.
 3034 S. Durango Dr. #100
 Las Vegas, NV 89117
www.valbridge.com
mlubawy@valbridge.com

Membership/Affiliations

Member: Appraisal Institute – MAI Designation #10653
 Director - (2008 – 2011)
 President of Las Vegas Chapter (1998 – 1999)
 1st V.P. of Las Vegas Chapter (1997 – 1998)
 2nd V.P. of Las Vegas Chapter (1996 – 1997)
 Member: NACVA – CVA Designation (Certified Valuation
 Analyst for business valuation)
 Member: NEBB Institute – CMEA Designation for Machinery
 and Equipment
 Board Member: Valbridge Property Advisors -
 Vice-Chairman of the Board of Directors
 (2011 – Present)
 Member: International Right of Way Association
 Member: National Association of Realtors
 Member: GLVAR
 Board Member: Nevada State Development Corporation
 Chairman of the Board (2008-Present)

Experience

Senior Managing Director
 Valbridge Property Advisors | Lubawy & Associates (2013 to Present)

Principal
 Lubawy & Associates (1994-2013)

Independent Fee Appraiser and Real Estate Consultant
 Timothy R. Morse and Associates (1992 – 1994)

Staff Appraiser/Assistant Vice President
 First Interstate Bank (1988 – 1992)

Independent Fee Appraiser and Real Estate Consultant
 The Clark Companies (1987 - 1988)

APPRAISER CERTIFICATE

STATE OF NEVADA DEPARTMENT OF BUSINESS AND INDUSTRY

NOT TRANSFERABLE

REAL ESTATE DIVISION

NOT TRANSFERABLE

This is to Certify That: MATTHEW J LUBAWY

Certificate Number: A.0000044-CG

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

Issue Date: March 31, 2015

Expire Date: April 30, 2017

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

FOR: VALBRIDGE PROPERTY ADVISORS
3034 S DURANGO DR #100
LAS VEGAS, NV 89117

REAL ESTATE DIVISION

JOSEPH (JD) DECKER
Administrator



MATTHEW LUBAWY, MAI DEPOSITIONS/TRIAL TESTIMONY

DEPOSITIONS

NEVADA STATE DISTRICT COURT

- **State of Nevada vs. Friendly Lounge, Inc., (Case #05-A-508773)**
Date: January 4, 2007
Attorneys: Michael Chapman (Chapman Law Firm) and Kirby Gruchow (Santoro, Driggs, Walch, Kearney, Johnson & Thompson)
Judge: Timothy Williams, District 16
Our File Nos: 05-156 & 06-303
- **Nevada Power vs. Don & Paul, LLC (Case #06-A-518730)**
Date: January 2007
Attorney: Michael Chapman (Chapman Law Firm)
Judge: Mark R. Denton, District 13
Our File No: 06-266
- **Nevada Power vs. DFA, LLC (Case #06-A-518732)**
Date: January 2007
Attorney: Michael Chapman (Chapman Law Firm)
Judge: Jennifer Togliatti, District 9
Our File No: 06-263
- **Nevada Power vs. North Brown Properties, Inc. (Case #05-A-508237)**
Date: February 2007
Attorneys: Michael Chapman (Chapman Law Firm) and Bill Coulthard (Harrison, Kemp, Jones and Coulthard)
Judge: Elizabeth Gonzalez, District 11
Our File Nos: 05-324 & 06-380
- **Nevada Power vs. Steven P. Shearing (et al) (Case #05-A-509849)**
Date: June 2007
Attorneys: Joshua Reisman (Ballard Spahr Andrews & Ingersoll LLP)
Judge: Michael Villani, Dept. 17
Our File No: 07-138

**MATTHEW LUBAWY, MAI
DEPOSITIONS (continued)**

- **Peach vs. Warmington Homes-Nevada (Case #03-A-466958)**
Date: January 31, 2008
Attorneys: Andrew C. Green - McKay Law Firm; William J. Taylor
Judge: Timothy C. Williams
Our File No: 06-1034
- **NDOT vs. BDR South Parcel Investments LLC (Case #06-A-527718)**
Date: April 22, 2008
Attorneys: Thomas Rondeau - Goold Patterson Ales & Day; Charles Titus - Santoro, Driggs, Walch, Kearney, Holley & Thompson
Judge: Mark R. Denton
Our File No: 07-181
- **Vons Company vs. Del Webb Communities (Case #05-A-501372)**
Date: June 5, 2008
Attorneys: Rogelio M. Ruiz - Garcia, Calderon & Ruiz; Sean Thueson - Holland & Hart
Judge: Mark R. Denton
Our File No: 08-096
- **Nevada Power Company vs. Pardee Homes of Nevada (Case #07-A-549636)**
Date: September 5, 2008
Attorneys: P. Kyle Smith - Harrison, Kemp, Jones & Coulthard; Kirby Gruchow - Leach Johnson Song & Gruchow
Judge: Michael Villani
Our File No: 07-105
- **Nevada Power Company vs. Michael B. Phillips (Case #07-A-0549641)**
Date: October 21, 2008
Attorneys: Charles M. Damus - Charles M. Damus & Associates; Kirby Gruchow - Leach Johnson Song & Gruchow
Judge: Valorie J. Vega
Our File No: 08-021
- **Nevada Power Company vs. Lucky Blue II LLC & Norman Family LP (Case #07-A-549646-C)**
Date: October 22, 2008
Attorneys: Mark Ferrario - Kummer Kaempfer Bonner Renshaw; Kirby Gruchow - Leach Johnson Song & Gruchow
Judge: Jessie Walsh
Our File No: 08-023

MATTHEW LUBAWY, MAI
DEPOSITIONS (continued)

- **Nevada Power Company vs. Treasure Cove, LLC and Storybook Homes** (Case #07-A-549645-C)
Date: October 23, 2008
Attorneys: Kyle Smith - Harrison, Kemp, Jones & Coulthard; Kirby Gruchow - Leach Johnson Song & Gruchow
Judge: Valorie J. Vega
Our File No: 08-022
- **Nevada Power Company vs. Ernest A. and Kathleen C. Becker/Nevada State Bank** (Case #07-A-550071-C)
Date: March 19, 2009
Attorneys: John M. Netzorg - Law Offices of John M. Netzorg; Brich N. Storm, Chapman Law Firm
Judge: Valorie J. Vega
Our File No: 08-171
- **Albert D. Massi, et al vs. Clark County and City of Las Vegas** (Case #A555582)
Date: July 9, 2009
Attorneys: Philip Byrnes, City of Las Vegas Attorney's Office; Laura FitzSimmons, Sylvester & Polednak
Our File No: 09-048
- **FDIC as receiver for Community Bank of Nevada vs. Glen Smith & Glen Development Company LLC** (Case #A575592)
Date: May 25, 2010
Attorneys: Spencer H. Gunnerson, Kemp, Jones & Coulthard; Aaron Shipley, McDonald Carano Wilson
Our File No: 09-251
- **Nevada Power Company vs. Vegas Valley Investment, LLC, et al.** (Case #A-09-592829-C)
Date: August 17, 2010
Attorneys: Neil J. Beller - Law Office of Neil J. Beller, Ltd.
Our File No: 10-194
- **Branch Banking and Trust Company, et al., v. Joe D. Thomas, et al.,** (Case #A-12-670622-B)
Date: August 9, 2013
Attorneys: Gabriel Blumberg, Gordon Silver- Attorneys for Defendant; Allison Noto, Sylvester & Polednak, Attorneys for Plaintiff
Our File No: 13-0108-000

**MATTHEW LUBAWY, MAI
DEPOSITIONS (continued)**

U.S. DISTRICT COURT

- **George F. Tibsherany, Inc. vs. The Midby Companies, LLC** (Case #CV-S-05-0613-LDG-GWF)
Date: December 11, 2006
Attorneys: Nicholas M. Wleczorek (Morris, Polich, and Purdy, LLPO), William L. Coulthard (Harrison, Kemp & Jones), John Wendland (Weil & Drage, APC), Scott R. Cook (Gordon & Rees), Aviva Gordon (Ellis & Gordon)
Judge: Lloyd D. George
Our File No: 06-301
- **OMRLV Property LLC vs. Earl W. Courtney, et al** (Case #2:07-CV-01523-PMP-RJJ)
Date: August 12, 2009
Attorneys: David Stoft (McDonald Carano Wilson LLP), Jeffrey S. Rugg (Brownstein Hyatt Farber Schreck)
Our File No: 08-280

FEDERAL BANKRUPTCY COURT

- **Castaways Hotel/Casino, 2800 E. Fremont Street** (Bankruptcy Case #BK-S-0317939-LBR)
Attorney: Candace Carlyon, Gordon and Silver
Our File No: 04-240
- **Murano Apartments, LLC vs. Michael J. Mona, Jr., Rudolph Straat; and Maria Gudelis** (Case #BK-S-05-10067-BAM)
Date: December 5, 2005
Attorneys: Anthony Zmaila (Santoro, Driggs, Walch, Kearney, Johnson & Thompson and Shawn Mangano (Sylvester and Polednak)
- **Whitton Corporation** (Case #BK-S-10-32680-BAM)
Date: April 13, 2011
Attorneys: Rodney M. Jean and Mohamed A. Iqbal, Jr., (Lionel Sawyer Collins)

- **Marion Manor, LLC** (Case No. BK-S-11-28020-BAM)
Date: February 24, 2012
Attorneys: Chris Kaup and Lars Evensen with Holland & Hart; David J. Winterton & Associates, Ltd.
- **Desert Inn Management Company, LTD.** (Case No. BK-S-12-16719-LBR)
Date: January 29, 2013
Attorneys: Eric T. Gjerdingen, Gordon Silver & Jeffrey Willis, Snell & Wilmer

TRIAL TESTIMONY

NEVADA STATE DISTRICT COURT

- **Clark County vs. Sepehri**, (Case #04-A-488474-C)
Date: June 1, 2006
Attorneys: Michael Mansfield and Brent Larsen
Judge: Valorie Vega
Our File No: 04-218
- **Becker vs Nevada Power** (Case #07-A-550071-C)
Date: November 9, 2007
Attorney: Michael Chapman
Judge: Valorie Vega
Our File Nos: Various
- **NDOT vs. BDR South Parcel Investments LLC** (Case #06-A-527718)
Date: February 4, 2009
Attorneys: Thomas Rondeau - Goold Patterson Ales & Day; Charles Titus - Santoro, Driggs, Walch, Kearney, Holley & Thompson
Judge: Mark R. Denton
Our File No: 07-181
- **Adaven Management, Inc. vs. Mountain Falls Acquisition Corporation**
(Case #CV21737 - Fifth Judicial District Court, Dept. 2 - Pahrump)
Date: August 13, 2009
Attorneys: Paul Taggart - Taggart & Taggart, Ltd.; Jeremy J. Nork - Holland & Hart LLP
Judge: Robert W. Lane
Our File Nos: 09-144 & 09-145

MATTHEW LUBAWY, MAI
TRIAL TESTIMONY (continued)

- **Becker vs Nevada Power (Case #07-A-550071-C)**
Date: August 25, 2009
Attorney: Michael Chapman
Judge: Valorie Vega
Our File No: 08-171
- **Bank of Nevada vs. CSC Temple, LLC; Temple Development Corporation; and Aaron Temple (Case #A572394)**
Date: February 10, 2010
Attorneys: Gardner Jolley, David Malley - Jolley Urga Wirth Woodbury & Standish; Richard Scottie
Judge: Jessie Walsh
Our File No: 08-270
- **City National Bank vs. Vandoza Investments LLC and Charles Vanicek (Case #A-10-611624-B)**
Date: August 20, 2010
Attorneys: Justin L. Carley - Snell & Wilmer
Judge: Elizabeth Gonzalez
Our File No: 10-239
- **Bank of Nevada vs. Monterey Industrial, LLC; and Maria Guadalupe De Tostado, (Case #A-10-623435-C)**
Date: March 15, 2011
Attorney: Michael D. Mazur, ESQ
Judge: Jessie Walsh
- **Alliance Homes LLC (Bank of NV) vs. N. Las Vegas II, LLC; Frank T. Ferraro, Jr.; Christopher Paskvan; Tom Fehrman, (Case #A-10-610698-C)**
Date: April 15, 2011
Attorneys: H. Stanley Johnson, CJD Law Group LLC; James B. Ball, Poli and Ball, PLC
Judge: Nancy L. Allf

MATTHEW LUBAWY, MAI
TRIAL TESTIMONY (continued)

- **Bank of Nevada vs. Pebble Pines, LLC and Quiet Moon, LLC, (Case #A-11-637410-C)**
Date: June 3, 2011
Attorney: Stephanie Hardie Allen - Kaempfer Crowell Penshaw Gronauer & Fiorentino
Judge: Jerry A. Wiese
Our File No: 10-468
- **NV Energy v. Copperfield Investment & Development Co.**
(Case # A-09-604760-C) testified on behalf of Plaintiff
Date: October 27, 2011
Attorneys: Plaintiff attorney: Kirby Gruchow (Leach, Johnson, Song & Gruchow)
Defendant attorney: John M. Netzorg
Judge: Susan Johnson
- **Bank of Nevada v. Classic Productions, LLC**
(Case # A-10-626894-C) testified on behalf of Plaintiff
Date: August 27, 2012
Attorneys: Plaintiff attorney: Michael D. Mazur
Defendant attorney: Lucas M. Gjovig
Judge: Jerry A. Wiese
- **Taylor Emanuel v. Richard Jones, et al.**
(Case # A-10-611339-B) testified on behalf Defendant/Counter Claimant - Bank of Las Vegas
Date: August 28, 2012
Attorneys: Defendant/Counter Claimant attorney: Nicole Lovelock (Holland & Hart, LLP)
Plaintiff attorney: David J. Winterton
Judge: Elizabeth Gonzalez
- **November 2005 Land Investors, LLC, et al. v. Nevada Power Co.**
(Case # A-611150 - testified on behalf of Defendant - Nevada Power Company
Date: June 28 & July 1, 2013
Attorneys: Defendant: William E. Peterson & Jarine C. Prupas, Snell & Wilmer (Snell & Wilmer, LLP)
Plaintiff attorney: J. Randall Jones & Eric M. Pepperman (Kemp, Jones & Coulthard, LLP) & Mark E. Farrario (Greenberg Traurig)

MATTHEW LUBAWY, MAI
TRIAL TESTIMONY (continued)

- **Branch Banking and Trust Company, et al., v. Joe D. Thomas, et al., (Case #A-12-670622-B)**
Date: September 9, 2013
Attorneys: Gabriel Blumberg, Gordon Silver- Attorneys for Defendant; Allison Noto, Sylvester & Polednak, Attorneys for Plaintiff
Our File No: 13-0108-000

U.S. DISTRICT COURT

- **Kohlrantz vs. Oilmen Participation Corp. (Case #CV-S-00-0042-RLH-PAL)**
Date: December 18, 2007
Attorney: Kenneth Hogan
Judge: Roger L. Hunt
Our File No: 06-002 & 06-341
- **FDIC as receiver for Community Bank of Nevada vs. Glen Smith & Glen Development Company LLC (Case #A575592)**
Date: January 10, 2011
Attorneys: Spencer H. Gunnerson, Kemp, Jones & Coulthard; Aaron Shipley, McDonald Carano Wilson
Judge: Elizabeth Gonzales
Our File No: 09-251

FEDERAL BANKRUPTCY COURT

- **International Bank of Commerce vs. Boulder Crossroads, LLC (Bankruptcy Case #09-10381, Western District of Texas, Austin Division)**
Date: August 26-28, 2009
Attorney: Sabrina L. Streusand, Streusand & Landon, LLP; Barbara M. Barron and Stephen W. Sather of Barron & Newburger, P.C.; Diann M. Bartek, Cox Smith Matthews Inc.
Judge: Craig A. Gargotta
Our File No: 09-129

MATTHEW LUBAWY, MAI
TRIAL TESTIMONY (continued)

- **Motion for Relief from Stay**
(Bankruptcy Case #09-11113-LBR, Las Vegas, Nevada)
Date: March 16, 2010
Attorney: Michael H. Singer on behalf of Overland Financial; David A. Riggi on behalf of Toros Yeranossian
Judge: Linda Riegel
Our File No: 09-106
- **Celtic Bank vs. Braelynn Land, LLC (Bankruptcy Case)**
Date: August 31, 2010
Attorney: Karl Y. Olsen of Parsons Behle & Latimer
Judge: Linda Riegel
Our File No: 09-382
- **Francis K. Poirier vs. Sean R. Harron and Elise M. Harron (Bankruptcy Case #09-22463-mkn)**
Date: November 9, 2010
Attorneys: Michael Stein and Erica J. Stutman of Snell & Wilmer
Chief Judge: Mike K. Nakagawa
Our File No: 1007-001C (Residential)
- **Francis K. Poirier vs. Sean R. Harron and Elise M. Harron (Bankruptcy Case #09-22463-mkn)**
Date: January 13, 2011
Attorneys: Michael Stein and Erica J. Stutman of Snell & Wilmer
Chief Judge: Mike K. Nakagawa
Our File No: 1007-001C (Residential)
- **Whitton Corporation (Case #BK-S-10-32680-BAM)**
Date: June 3, 2011
Attorneys: Rodney M. Jean and Mohamed A. Iqbal, Jr., (Lionel Sawyer Collins); David Snyder and Brett Axelrod (Fox Rothschild)
Judge: Bruce A. Markell

MATTHEW LUBAWY, MAI
TRIAL TESTIMONY (continued)

- **Marion Manor, LLC** (Bankruptcy Case No. BK-S-11-28020-BAM)
Date: February 28-29, 2011 and March 9, 2011
Attorneys: Tenille Pereira, (David J. Winterton & Associates, Ltd.) Debtor's
Attorneys; Lars K. Evensen, (Holland & Hart, LLP) Creditor's Attorney
Judge: Bruce A. Markell
Our File No: 11-272



Valbridge

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Fee Schedule

Expert Witness Testimony	\$400/hr.
Deposition and Court Testimony	\$400/hr.
Supplemental Work, Research, Trial Preparation	\$400/hr.

Three-hour minimum for deposition and testimony.

If deposition or Court Testimony is cancelled within 24 hours of scheduled appearance, client will be billed for 50% of the three-hour minimum, in addition to any preparation time.

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7 *Attorneys for Plaintiff*
8 *BAC Home Loans Servicing, LP*

9 **UNITED STATES DISTRICT COURT**
10 **DISTRICT OF NEVADA**

11 BAC HOME LOANS SERVICING, LP,
12
13 Plaintiff,

CASE NO.: 2:11-cv- 00167

COMPLAINT

14 v.

15 STONEFIELD II HOMEOWNERS
16 ASSOCIATION; ANTHEM HIGHLANDS
17 COMMUNITY ASSOCIATION; MONTECITO
18 AT MOUNTAIN'S EDGE HOMEOWNERS
19 ASSOCIATION; HERITAGE SQUARE SOUTH
20 HOMEOWNERS' ASSOCIATION, INC.;
21 SIERRA RANCH HOMEOWNERS
22 ASSOCIATION; CORTEZ HEIGHTS
23 HOMEOWNERS ASSOCIATION; SOUTHERN
24 HIGHLANDS COMMUNITY ASSOCIATION;
25 ELKHORN – CIMARRON ESTATES
26 HOMEOWNERS ASSOCIATION; ELKHORN
27 COMMUNITY ASSOCIATION, a Nevada non-
28 profit corporation; CANYON CREST
ASSOCIATION; LAS BRISAS
HOMEOWNERS ASSOCIATION; ALIANTE
MASTER ASSOCIATION; MOUNTAIN'S
EDGE MASTER ASSOCIATION; ALESSI &
KOENIG, LLC; ALLIED TRUSTEE
SERVICES, INC.; ANGIUS & TERRY
COLLECTIONS, LLC; ASSESSMENT
MANAGEMENT GROUP INC.; ASSET
RECOVERY SERVICES, INC.; LJS&G, LTD.,
d/b/a Leach Johnson Song & Gruchow;
HOMEOWNER ASSOCIATION SERVICES,

{LV008657;1}

1

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BANA 000715

INC.; NEVADA ASSOCIATION SERVICES,
INC.; PHIL FRINK & ASSOCIATES, INC.;
G.J.L., INCORPORATED, d/b/a Pro Forma Lien
& Foreclosure; K.G.D.O. HOLDING
COMPANY, INC., d/b/a Terra West Property
Management; RMI MANAGEMENT LLC, d/b/a/
Red Rock Financial Services; SILVER STATE
TRUSTEE SERVICES, LLC,

Defendants.

INTRODUCTION

Nevada law gives homeowners' associations the power to impose and foreclose a lien for unpaid assessments. Nevada Revised Statute section 116.3116 makes this lien superior to a first security interest, but only in an amount equal to common assessments for the nine months preceding the action to enforce the lien. (The portion of a homeowners' association lien senior to a first deed of trust is referred-to as a "super-priority lien.") BAC Home Loans Servicing, LP ("BAC") services hundreds of residential loans secured by properties that are subject to these homeowners' association liens. To maintain clear and marketable title to these properties, BAC has tendered payments to the trustees of many homeowners' associations that, if accepted, would fully satisfy their super-priority liens. But the trustees of many homeowners associations – including Defendants – are rejecting these payments based on erroneous interpretations of Nev. Rev. Stat. § 116.3116 and other law. The trustees are also demanding BAC pay fees and costs excluded from the super-priority lien as a condition to accepting payment of the super-priority amount. BAC therefore seeks a declaration confirming (a) its right to tender payment of super-priority liens and (b) the amount entitled to super-priority status.

PARTIES

Plaintiff

1. BAC is a Texas limited partnership, but is a citizen of North Carolina.

Defendant Homeowners' Associations (HOAs)

2. Stonefield II Homeowners Association ("Stonefield") is a Nevada non-profit corporation with its principal place of business in Nevada.
3. Anthem Highlands Community Association ("Anthem") is a Nevada non-profit

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1 corporation with its principal place of business in Nevada.

2 4. Montecito at Mountain's Edge Homeowners Association ("Montecito") is a Nevada
3 non-profit corporation with its principal place of business in Nevada.

4 5. Heritage Square South Homeowners' Association, Inc. ("Heritage"), is a Nevada non-
5 profit corporation with its principal place of business in Nevada.

6 6. Sierra Ranch Homeowners Association ("Sierra Ranch") is a Nevada non-profit
7 corporation with its principal place of business in Nevada.

8 7. Cortez Heights Homeowners Association ("Cortez Heights") is a Nevada non-profit
9 corporation with its principal place of business in Nevada.

10 8. Southern Highlands Community Association ("Southern Highlands") is a Nevada non-
11 profit corporation with its principal place of business in Nevada.

12 9. Elkhorn – Cimarron Estates Homeowners Association ("Elkhorn-Cimarron") is a
13 Nevada non-profit corporation with its principal place of business in Nevada.

14 10. Elkhorn Community Association, ("Elkhorn") is a Nevada non-profit corporation with
15 its principal place of business in Nevada.

16 11. Canyon Crest Association ("Canyon Crest") is a Nevada non-profit corporation with
17 its principal place of business in Nevada.

18 12. Las Brisas Homeowners Association ("Las Brisas") is a Nevada non-profit corporation
19 with its principal place of business in Nevada.

20 13. Aliante Master Association ("Aliante") is a Nevada non-profit corporation with its
21 principal place of business in Nevada.

22 14. Mountain's Edge Master Association ("Mountain's Edge") is a Nevada non-profit
23 corporation with its principal place of business in Nevada.

24 **Defendant Trustees**

25 15. Alessi & Koenig, LLC ("Alessi"), is a Nevada limited liability company with its
26 principal place of business in Nevada.

27 16. Upon information and belief, Alessi acts as trustee for Defendant Southern Highlands,
28 as well as other homeowners' associations in Nevada.

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1 17. Allied Trustee Services, Inc. (“Allied”), is a Nevada foreign corporation with a
2 qualifying state of California, with its principal place of business unknown.

3 18. Upon information and belief, Allied acts as trustee for Defendant Cortez Heights, as
4 well as other homeowners’ associations in Nevada.

5 19. Angius & Terry Collections, LLC (“Angius”), is a Nevada limited liability company
6 with its principal place of business in Nevada.

7 20. Upon information and belief, Angius acts as trustee for Defendant Elkhorn, as well as
8 other homeowners’ associations in Nevada.

9 21. Assessment Management Group Inc. (“AMGI”) is a Nevada corporation with its
10 principal place of business in Nevada.

11 22. Upon information and belief, AMGI acts as trustee for Defendant Elkhorn-Cimarron,
12 as well as other homeowners’ associations in Nevada.

13 23. Asset Recovery Services, Inc. (“ARSI”), is a Nevada corporation with its principal
14 place of business in Nevada.

15 24. Upon information and belief, ARSI acts as trustee for Defendant Canyon Crest, as well
16 as other homeowners’ associations in Nevada.

17 25. LJS&G, Ltd., d/b/a Leach Johnson Song & Gruchow (“Gruchow”), is a Nevada
18 corporation with its principal place of business in Nevada.

19 26. Upon information and belief, Gruchow acts as trustee for Defendant Sierra Ranch, as
20 well as other homeowners’ associations in Nevada.

21 27. Homeowner Association Services, Inc. (“HOASI”), is a collection agency licensed in
22 Clark County with its with its principal place of business in Nevada.

23 28. Upon information and belief, HOASI acts as trustee for Defendant Las Brisas, as well
24 as other homeowners’ associations in Nevada.

25 29. Nevada Association Services, Inc. (“NASI”), is a Nevada corporation with its principal
26 place of business in Nevada.

27 30. Upon information and belief, NASI acts as trustee for Defendant Aliante, as well as
28 other homeowners’ associations in Nevada.

{LV008657;1}

41. Upon information and belief, homeowners' associations currently unknown to BAC are directing Defendant Trustees to refuse to communicate with BAC and to reject tender of lien amounts from BAC and other loan servicers. BAC reserves the right to amend its Complaint to insert the names of these homeowners associations when they are identified.

42. This Court has subject matter jurisdiction under 28 U.S.C. § 1332 because there is complete diversity of citizenship and the amount in controversy exceeds \$75,000.

1 43. BAC is a citizen of North Carolina. None of the Defendants are North Carolina
2 citizens. There is complete diversity between BAC and Defendants.

3 44. The amount in controversy exceeds \$75,000 because, as shown below, the value of the
4 object of this litigation – clear, marketable title for real property securing hundreds of mortgage loans
5 – exceeds \$75,000.

6 45. The court may exercise personal jurisdiction over each Defendant because each
7 Defendant is a Nevada citizen or is actively doing business in Nevada.

8 46. Venue is proper under 28 U.S.C. § 1391(b) because the acts or transactions complained
9 of occurred in this District and the real property at issue is in this District.

10 **FACTS**

11 **Background**

12 47. BAC services thousands of mortgage loans in Nevada on behalf of many holders of
13 first deeds of trust, or “first security interests” for purposes of Nev. Rev. Stat. § 116.3116.

14 48. Many of these deeds of trust are subject to the liens of homeowners’ associations.

15 49. Under Nevada law, homeowners’ associations have the right to charge property owners
16 residing within the community an assessment to cover the association’s expenses for maintaining or
17 improving the community, among other things.

18 50. When these assessments go unpaid, the association may impose and then foreclose on
19 a lien if the assessments remain unpaid.

20 51. Under Nev. Rev. Stat. § 116.3116, an association may impose a lien for “any penalties,
21 fees, charges, late charges, fines and interest charged” under Nev. Rev. Stat. § 116.3102(1)(j)–(n).

22 52. Nev. Rev. Stat. § 116.3116 makes an association’s lien for assessments junior to a first
23 deed of trust, such as the deeds of trust securing BAC’s loans, with one exception: an association’s
24 lien is senior to a first security interest “to the extent of the assessments for common expenses based
25 on the periodic budget adopted by the association pursuant to NRS 116.3115 which would have
26 become due in the absence of acceleration during the 9 months immediately preceding institution of
27 an action to enforce the lien[.]”

28 53. As generally applied and interpreted by homeowners’ associations and their trustees

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(including, without limitation, Defendants), the “super-priority” lien created by Nev. Rev. Stat. § 116.3116 attaches only after a first-priority deed of trust is foreclosed. If the amount secured by the super-priority lien is not paid at or prior to foreclosure of the first deed of trust, the super-priority lien continues to cloud title to the property. BAC must clear this cloud in order to deliver marketable title to its foreclosure purchaser.

54. To fulfill its obligation to protect the deeds of trust securing the loans it services, BAC tenders payment of the super-priority amount. On occasion, BAC makes this tender prior to foreclosing on the deed of trust.

55. Several trustees of homeowners’ associations, including the trustee Defendants, have wrongfully rejected BAC’s tender.

56. In some instances, Defendant Trustees have refused to communicate with BAC when BAC sought a pay-off amount for the association’s super-priority lien.

57. By refusing BAC’s tender of the super-priority amount, the HOA Defendants prevent BAC from clearing the super-priority lien from the title of the properties securing its loans.

Illustrative Examples

58. For example, on January 29, 2010, BAC tendered a check for \$180.00 to Defendant Trustee Frink in full satisfaction of Defendant Homeowners’ Association Stonefield’s lien against a property located at 9050 Alsandair Court.

59. On February 18, 2010, Stonefield, through its trustee Frink, returned BAC’s check. Frink rejected the check, claiming (1) “the Association has no relationship, and therefore no obligation to communicate with or negotiate with, [BAC] under any circumstance unless and until [BAC] is the owner of the property,” and (2) “the Association has no obligation or intention to accept a partial payment from [BAC]” Apparently, Frink regarded BAC’s payment as a “partial payment” because it did not include the attorney’s fees Stonefield allegedly incurred while attempting to enforce its lien or the full amount of assessments Stonefield asserted were due. A true and correct copy of the returned check with the accompanying letter, as well as BAC’s original letter to Stonefield, are attached as **Exhibit 1**.

60. BAC also tendered payments to Southern Highlands, through its trustee Alessi, only to

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1 have Alessi reject the payments and proceed with its foreclosure action.

2 61. On December 17, 2009, January 13, 2010, January 26, 2010, January 29, 2010 and
3 February 12, 2010, BAC tendered five (5) separate checks to SHCA for full payment of five (5) liens
4 on five (5) properties: 10865 Calcedonian Street, 11117 Deluna Street, 10792 Vineyard Pass Street,
5 10930 Fintry Hills Street, and 6017 Lamotte Avenue.

6 62. Alessi rejected these five (5) payments based on its contention that the payments were
7 not for the full lien amount because none of the five (5) payments included Southern Highlands'
8 attorney's fees or "the reasonable costs of collection." A true and correct copy of the returned checks
9 with the accompanying letter from Alessi are collectively attached as **Exhibit 2**.

10 63. Anthem, through Red Rock, also received and rejected payment in full from BAC.

11 64. As with Southern Highlands, BAC tendered five (5) checks to Red Rock for full
12 payment of five (5) liens on five (5) properties: 2724 Mintlaw Avenue, 2855 Strathallan Avenue,
13 2784 Drummoosie Drive, 2859 Strathallan Avenue, 2734 Craigmillar Street.

14 65. Red Rock returned each check, based on its contention that BAC had failed to tender
15 the full amount due, meaning the full amount of Anthem's attorney's fees.

16 66. Similar to the illustrative examples above, each named Defendant Trustee has
17 wrongfully rejected tender of payments by BAC that would have satisfied the full lien amount for the
18 corresponding Defendant Homeowners' Association.

19 67. Defendant Trustees and Defendant Homeowners' Associations are intransigent in their
20 position. They will continue to refuse BAC's payments and to release their liens because they believe
21 – erroneously – that the law requires BAC to pay them more than the amount being tendered: nine (9)
22 months' worth of common general assessments.

23 68. BAC therefore seeks declaratory relief to clarify and settle legal relations between it
24 and Defendants, and to obtain relief from the uncertainty and controversy surrounding Defendants'
25 refusal of BAC's payments.

26 **ACTION FOR DECLARATORY JUDGMENT AND INJUNCTIVE RELIEF**

27 69. Based on the facts alleged above, BAC seeks declaratory relief under 28 U.S.C. § 2201
28 and Nev. Rev. Stat. Ch. 30.

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1 70. Because the issues outlined above are principally questions of law and because the
2 associations, including Defendants, will continue clouding the title of properties securing the loans
3 BAC services under erroneous interpretations of the law, BAC requests “a speedy hearing” as
4 provided by Federal Rule of Civil Procedure 57.

5 71. An actual controversy exists between BAC and Defendants because Defendants have,
6 among other things, (a) refused to accept BAC’s tender to pay the amounts secured by the super-
7 priority lien and (b) improperly demanded payment of attorneys’ fees and collection costs even
8 though these expenses are not afforded super-priority status by Nev. Rev. Stat. § 116.3116.

9 72. BAC’s interests are adverse to Defendants’ because BAC cannot clear the title to the
10 properties securing the loans it services unless it pays Defendants the amount secured by the super-
11 priority lien, but Defendants refuse to accept payment unless BAC also pays funds not entitled to
12 super-priority status.

13 73. BAC seeks two judicial declarations. These judicial declarations are necessary (a) to
14 settle an actual and ripe dispute between BAC and Defendants concerning the parties’ rights and
15 obligations under Nev. Rev. Stat. § 116.3116 and (b) to prevent the Defendants from unlawfully
16 clouding title to real property with excessive and unlawful liens.

17 74. First, a judicial declaration is needed establishing BAC’s right to pay off or “redeem”
18 the associations’ super-priority liens.

19 75. Many homeowners associations, including Defendants, refuse to provide BAC payoff
20 information and reject BAC’s tender in part because they wrongfully contend BAC “has no
21 relationship [with it], and therefore no obligation to communicate with or negotiate with [BAC] under
22 any circumstance unless and until [BAC] is the owner of the property[.]” **Exhibit 1.**

23 76. BAC has both a common-law and a statutory right to pay off or redeem any lien that is
24 senior to the deeds of trust securing the loans it services. This Court should judicially declare that
25 BAC is entitled to pay off that portion of an association’s lien that is senior to BAC’s first deed of
26 trust, even if payment is tendered before BAC forecloses on the deed of trust. This right necessarily
27 includes the right to obtain information related to the exercise of those rights, including the amount
28 due under Nev. Rev. Stat. § 116.3116.

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1 77. Second, the Court should issue a judicial declaration establishing an association's
2 super-priority lien does not include attorneys' fees or collection costs. Under the plain language of
3 Nev. Rev. Stat. § 116.3116, only nine (9) months of regular, budgeted common assessments are
4 included in the super-priority amount.

5 78. Without these declarations, associations and trustees – including, without limitation,
6 Defendants – will continue refusing tender from BAC unless BAC also pays amounts to which they
7 are not entitled. Allowing Defendants to continue this practice would deprive BAC of the ability to
8 protect its deeds of trust without paying excessive and unlawful fees to Defendants.

9 79. In addition to these judicial declarations, the Court should issue an injunction (a)
10 prohibiting Defendants from wrongfully rejecting BAC's tender of the super-priority amount and (b)
11 requiring Defendants to disclose and account for the super-priority amounts upon request by BAC.
12 This injunction is required to give effect to the Court's declaratory judgments.

13 **PRAYER FOR RELIEF**

14 BAC respectfully prays that the Court grant the following:

15 a. A declaration that (1) BAC has a right to pay off or redeem an association's super-
16 priority lien, and (2) only budgeted common assessments, but not attorneys' fees or collection costs,
17 are included within the super-priority amount under Nev. Rev. Stat. § 116.3116;

18 b. Attorney's fees and costs of suit, as provided for in 28 U.S.C. § 2201 and Nev. Rev.
19 Stat. Ch. 30.;

20 c. An injunction as set forth in paragraph 79 of this Complaint; and

21 d. For such other and further relief the Court deems proper.

22 DATED this 31st day of January, 2011.

23 **AKERMAN SENTERFITT LLP**

24 /s/ Ariel Stern
25 ARIEL E STERN, ESQ.
26 Nevada Bar No. 8276
27 DIANA S. ERB, ESQ.
28 Nevada Bar No. 10580
400 South Fourth Street, Suite 450
Las Vegas, Nevada 89101
Attorneys for Plaintiff

EXHIBIT “1”

DOUGLASE MILES*
Also Admitted in Nevada and Illinois
RICHARD J. BAUER, JR.*
JEREMY T. BERGSTROM
Also Admitted in Arizona
NED TIMOTHY WINTERS*
KEENAN E. MCCLENNAHAN*
MARK T. ROMEYER*
Also Admitted to District of
Columbia & Virginia
TAMI S. COBBY*
MATTHEW D. TOKARZ*
L. BEVANT JACQUEZ*
DANIEL L. CARTER*
BRANDY TRAM*
RYAN W. STOCKING*
DESA M. CORREA
ROBIN L. LEWIS
Also Admitted in California
WAYNE A. RASH*
ROCK K. JUNG
VY T. PHAM*
SCOTT B. CLIFANT
Also Admitted in California



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

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SUITE 200
COSTA MESA, CA 92626
PHONE (714) 481-9100
FACSIMILE (714) 481-9141

OF COUNSEL
JOHN W. LISH
Admitted in Utah

January 29, 2010

Phil Erink & Associates
1895 Blumas Street, Suite 5
Reno, NV 89509

Re: *Property Address:* 9050 Alсандair Court
ACCT #: 12086
LOAN #: [REDACTED] 8504
MBBW File No. 09-L0454

Dear Sir/Madame:

As you may recall, this firm represents the interests of BAC Home Loans Servicing, LP fka Countrywide Home Loans, Inc. (hereinafter "BAC") with regard to the issues set forth herein. We have received correspondence from your firm regarding our inquiry into the "Super Priority Demand Payoff" for the above referenced property. The Statement of Account provided by in regards to the above-referenced address shows a full payoff amount of \$4,371.38. BAC is the beneficiary/servicer of the first deed of trust loan secured by the property and wishes to satisfy its obligations to the HOA. Please bear in mind that:

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

The association has a lien on a unit for:

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

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

2. A lien under this section is prior to all other liens and encumbrances on a unit except:
 - (b) A first security interest on the unit recorded before the date on which the assessment sought to be enforced became delinquent...

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

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

Our client has authorized us to make payment to you in the amount of \$180.00 to satisfy its obligations to the HOA as a holder of the first deed of trust against the property. Thus, enclosed you will find a cashier's check made out to PHIL FRANK & ASSOCIATES, INC. in the sum of \$180.00, which represents the maximum 9 months worth of delinquent assessments recoverable by an HOA. This is a non-negotiable amount and any endorsement of said cashier's check on your part, whether express or implied, will be strictly construed as an unconditional acceptance on your part of the facts stated herein and express agreement that BAC's financial obligations towards the HOA in regards to the real property located at 9050 Alсандair Court have now been "paid in full".

Thank you for your prompt attention to this matter. If you have any questions or concerns, I may be reached by phone directly at (702) 942-0442.

Sincerely,

MILES, BAUER, BERGSTROM & WINTERS, LLP



Rock K. Jung, Esq.

Miles, Bauer, Bergstrom & Winters, LLP Trust Acct
 Payee: Phil Frink & Associates
 09-L0454
 Initials: TLC
 Date: 1/29/2010 Amount: 180.00
 Check # 2576

Inv. Date	Reference #	Description	Inv. Amount	Case #	Matter Description	Cost Amount
1/29/2010	#12086	To Cure HOA Delinquency	180.00			

Miles, Bauer, Bergstrom & Winters, LLP
 Trust Account
 1665 Scenic Avenue - Suite 200
 Costa Mesa, CA 92626
 Phone: (714) 481-9100

Bank of America
 1100 N. Green Valley Parkway
 Henderson, NV 89074
 16-681220
 1020

2576

Date: 1/29/2010

Amount \$180.00

09-L0454

Loan # 8504

Pay \$*****One Hundred Eighty & No/100 Dollars

to the
 order
 of

Phil Frink & Associates

Check-Void After 90 Days



GAYLE A. KERN, LTD.

ATTORNEYS AT LAW

GAYLE A. KERN, ESQ.
MEMBER OF THE BARS OF NEVADA AND CALIFORNIA
gaylekern@kernltd.com

SARAH V. CARRASCO, ESQ.
MEMBER OF THE BARS OF NEVADA AND ARIZONA
sarahcarrasco@kernltd.com

5421 KIETZKE LANE, SUITE 200
RENO, NEVADA 89511

TELEPHONE: (775) 324-5930
FACSIMILE: (775) 324-6173

February 18, 2010

Rock K. Jung, Esq.
Miles, Bauer, Bergstrom & Winters, LLP
2200 Paseo Verde Pkwy, Suite 250
Henderson, NV 89052

Re: *Stonefield II Homeowners Association*
9050 Alsandair Drive, Unit ID: 1-119-02

Dear Mr. Jung:

I represent the Stonefield II Homeowners Association. I am in receipt of your letter of January 29, 2010 to Phil Frink and Associates enclosing a cashier's check in the amount of \$180.00, with the statement that "any endorsement of said cashier's check on your part, whether express or implied, will be strictly construed as an unconditional acceptance on your part of the facts stated herein and express agreement that BAC's financial obligations towards the HOA in regards to the real property located at 9050 Alsandair Drive have now been "paid in full". This, as well as the other statements contained in your letter, are unenforceable, unlawful and without merit. Accordingly, I return your "tender" of payment. As noted below, we will deal solely with the record owner of the property.

The 9-month super priority is only triggered by a foreclosure by the first deed of trust holder. The Washoe County Recorder's website reflects that your client has not even recorded a Notice of Default at this time, so most certainly has not completed a foreclosure and therefore cannot claim the benefit of the super-priority write off. Second, the Association has no relationship, and therefore no obligation to communicate with or negotiate with, a first deed of trust holder under any circumstance unless and until that lender is the owner of the property. Having a deed of trust gives BAC no right to information regarding the account. Third, \$180.00 is a fraction of what is due the Association and is not sufficient, without a written payment plan from the record owner, to stop the pending foreclosure.

Sincerely,

BANA 000729

Page Two
February 17, 2010

As noted, your check is being returned to you as the Association has no obligation or intention to accept a partial payment from a lien-holder, and most certainly will not accept a payment with conditions on the "expressed or implied" endorsement thereof. If BAC wishes to pay this account in full, please provide written authorization from the owner of record of the property that we may release account information to your firm, and we will provide a written breakdown of all amounts due.

We are collecting a debt for the above-referenced Association. Any information obtained will be used for this purpose.

Very truly yours,

GAYLE A. KERN, LTD.



Gayle A. Kern

Enclosure
c: Client
Phil Frink and Associates, Inc.

EXHIBIT “2”

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



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

ADDITIONAL OFFICES

AGOURA HILLS, CA
PHONE: 818-735-9600

RENO NV
PHONE: 775-426-2323

DIAMOND BAR, CA
PHONE: 909-843-6590

Nevada Licensed Qualified Collection Manager
AMANDA LOWER

February 4, 2010

Miles, Bauer, Bergstrom & Winters
2200 Pasco Verde Parkway, Suite 250
Henderson, NV 89052

Re: Rejection of Partial Payments

Gentlepersons,

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

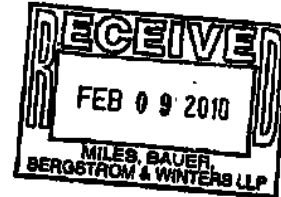
If the association were to accept your offer that only includes assessments, Alessi & Koenig would be left with a lien against the association for our substantial out-of-pocket expenses and fees generated. The association could end up having *lost* money in attempting to collect assessments from the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

It has come to my attention that our office inadvertently posted some of the checks sent from Miles Bauer that contained only partial payments. We are therefore refunding that money, as our clients have not authorized us to take payments that amount to a small fraction of their total liens. We apologize for an inconvenience this may cause you.

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

Sincerely,

Ryan Kerbow, Esq.



09-L1013

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

**ALESSI
 &
 KOENIG**
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 Las Vegas, Nevada 89147
 Telephone: 702-222-4033
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 www.alessikoenig.com

ADDITIONAL OFFICES IN

AGUIRA HILLS, CA
 PHONE: 818-715-9600

RENO, NV
 PHONE: 775-628-2323
 &
 DIAMOND BAR, CA
 PHONE: 925-796-1000

Nevada Licensed Qualified Collection
 Manager

AMANDA LOWMYER

FACSIMILE COVER LETTER

To:	Tari Cole	Re:	10865 Calcedonian SUHO #18971
From:	Aileen Ruiz	Pages:	1, including cover
Fax No.:	702-492-8558	HQ #:	18971

Dear Tari Cole:

This cover will serve as an amended demand on behalf of Southern Highlands Community Association for the above referenced escrow; property located at 10865 Calcedonian St, Las Vegas, NV. The total amount due through December, 15, 2009 is \$1,455.95. The breakdown of fees, interest and costs is as follows:

11/9/2009 Notice of Delinquent Assessment Lien - Nevada	\$295.00
11/9/2009 Demand Fee	\$150.00
Total	\$445.00
1. Attorney and/or Trustees fees:	\$445.00
2. Costs (Notary, Recording, Copies, Mailings, Publication and Posting)	\$50.00
3. Interest Through November, 9, 2009	\$11.10
4. Title Research (10-Day Mailings per NRS 116.31163)	\$0.00
5. Management Document Processing & Transfer Fee	\$0.00
6. Late Fees Through November, 9, 2009	\$10.00
7. Fines Through November, 9, 2009	\$200.00
8. Assessments Through December, 15, 2009 @ \$55.00 per month	\$739.85
9. Progress Payments:	\$0.00
12. RPIR-GI Report	\$0.00
Sub-Total:	\$1,455.95
Less Payments Received:	\$0.00
Total Amount Due:	\$1,455.95

Please have a check in the amount of \$1,455.95 made payable to the Alessi & Koenig, LLC and mailed to the below listed NEVADA address. Upon receipt of payment a release of lien will be drafted and recorded. Please contact our office with any questions.

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

BANA 000733

DOUGLAS E. MILES*
Also Admitted in Nevada and Illinois
RICHARD J. BAUER, JR.*
JEREMY T. BERGSTROM
Also Admitted in Arizona
FRED TIMOTHY WINTERS*
KEENAN E. MCLENAHAN*
MARK T. DOMEYER*
Also Admitted in District of
Columbia & Virginia
TAMI S. CROSBY*
MATTHEW D. TOKARZ*
L. BRYANT JACQUEZ*
DANIEL L. CARTER*
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DINA M. CORENA
ROBIN L. LEWIS
Also Admitted in California
WAYNE A. RASH*
ROCK K. JUNG
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COSTA MESA, CA 92626
PHONE (714) 481-9100
FACSIMILE (714) 481-9141

OF Counsel
JOHN W. LISH
Admitted in Utah

January 29, 2010

Alessi & Koenig
9500 W. Flamingo Road, Suite 100
Las Vegas, NV 89147

Re: *Property Address:* 10865 Calcedonian St. #18971
HOA #: 18971
LOAN # [REDACTED] 5529
MBBW File No. 09-L1013

Dear Sir/Madame:

As you may recall, this firm represents the interests of BAC Home Loans Servicing, LP fka Countrywide Home Loans, Inc. (hereinafter "BAC") with regard to the issues set forth herein. We have received correspondence from your firm regarding our inquiry into the "Super Priority Demand Payoff" for the above referenced property. The Statement of Account provided by in regards to the above-referenced address shows a full payoff amount of \$1,455.95. BAC is the beneficiary/servicer of the first deed of trust loan secured by the property and wishes to satisfy its obligations to the HOA. Please bear in mind that:

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

The association has a lien on a unit for:

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

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

2. A lien under this section is prior to all other liens and encumbrances on a unit except:
 - (b) A first security interest on the unit recorded before the date on which the assessment sought to be enforced became delinquent...

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

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

Our client has authorized us to make payment to you in the amount of \$495.00 to satisfy its obligations to the HOA as a holder of the first deed of trust against the property. Thus, enclosed you will find a cashier's check made out to ALESSI & KOENIG, LLC in the sum of \$495.00, which represents the maximum 9 months worth of delinquent assessments recoverable by an HOA. This is a non-negotiable amount and any endorsement of said cashier's check on your part, whether express or implied, will be strictly construed as an unconditional acceptance on your part of the facts stated herein and express agreement that BAC's financial obligations towards the HOA in regards to the real property located at 10865 Calcedonian St. #18971 have now been "paid in full".

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

Sincerely,

MILES, BAUER, BERGSTROM & WINTERS, LLP



Rock K. Jung, Esq.

Miles, Bauer, Bergstrom & Winters, LLP Trust Acct
 Payee: Alessi & Koenig, LLC

Check #: 2565

09-L1013 Initials: TLC
 Date: 1/26/2010 Amount: 495.00

Inv. Date	Reference #	Description	Inv. Amount	Case #	Matter Description	Cost Amount
1/26/2010	#18371	To Cure HOA Delinquency	495.00			

Miles, Bauer, Bergstrom & Winters, LLP
 Trust Account
 1665 Scenic Avenue - Suite 200
 Costa Mesa, CA 92626
 Phone: (714) 481-9100

Bank of America
 1100 N. Green Valley Parkway
 Henderson, NV 89074
 18-861220
 1020

09-L1013
 Loan # 5529

Pay \$****Four Hundred Ninety-Five & No/100 Dollars

to the
 order
 of
 Alessi & Koenig, LLC

2565
 Date: 1/26/2010
 Amount: \$****495.00

Check Void After 90 Days

Security Features Included. Details on back.

09-L0936

DAVID ALESSI*
 THOMAS BAYARD*
 ROBERT KOENIG**
 KYLE KESBOW****
 * Admitted to the California Bar
 ** Admitted to the California, Nevada
 and Colorado Bars
 *** Admitted to the Nevada Bar
 **** Admitted to the Nevada and California Bar



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

Nevada Licensed Qualified Collection
 Manager

AMANDA LOWER

FACSIMILE COVER LETTER

To:	Tarl Cole	Re:	11117 Deluna St/HO #11862
From:	Alison Ruiz	Pages:	1, including cover
Fax No.:	702-462-8556	FIG #:	11862

Dear Tarl Cole:

This cover will serve as an amended demand on behalf of Southern Highlands Community Association for the above referenced escrow, property located at 11117 Deluna St, Las Vegas, NV. The total amount due through December, 15, 2009 is \$16,150.77. The breakdown of fees, interest and costs is as follows:

Notice of Delinquent Assessment Lien - Nevada	\$345.00
Notice of Default	\$395.00
Notice of Violation Lien	\$500.00
Notice of Trustee's Sale	\$395.00
Payment Plan Letter (6)	\$150.00
Pre NOD	\$150.00
Payment Plan Breach Letter	\$125.00
Pre-Notice of Trustee's Sale	\$150.00
Trustees Fees	\$420.00
Demand Fee	\$150.00
11/4/2009 Update Demand Fee	\$95.00
Total	\$2,875.00
1. Attorney and/or Trustees fees:	\$2,875.00
2. Costs (Notary, Recording, Copies, Mailings, Publication and Posting)	\$510.00
3. Interest Through November, 4, 2009	\$22.40
4. Title Research (10-Day Mailings per NRS 116.31163)	\$240.00
5. Management Document Processing & Transfer Fee	\$0.00
6. Late Fees Through November, 4, 2009	\$10.00
7. Fines Through June, 30, 2009	\$11,000.00
8. Assessments Through December, 15, 2009 @ \$55.00 per month	\$1,493.37
9. Progress Payments:	\$0.00
12. RPIR-GI Report	\$0.00

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

DOUGLAS E. MILES *
Also Admitted in Nevada and Illinois
RICHARD J. BAUER, JR.*
JEREMY T. BERGSTROM
Also Admitted in Arizona
FRED TIMOTHY WINTERS*
KEENAN E. McCLENAHAN*
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WAYNE A. RASHI *
ROCK K. JUNG
VY T. PHAM *



MILES, BAUER, BERGSTROM & WINTERS, LLP
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FACSIMILE (714) 481-9143

Of Counsel
JOHN W. LISH
Admitted in Utah

January 20, 2010

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

Re: *Property Address:* 11117 Deluna St.
HO #: 11882
LOAN #: 0428
MBBW File No. 09-L0936

Dear Sir/Madame:

As you may recall, this firm represents the interests of BAC Home Loans Servicing, LP fka Countrywide Home Loans, Inc. (hereinafter "BAC") with regard to the issues set forth herein. We have received correspondence from your firm regarding our inquiry into the "Super Priority Demand Payoff" for the above referenced property. The Statement of Account provided by in regards to the above-referenced address shows a full payoff amount of \$16,150.77. BAC is the beneficiary/servicer of the first deed of trust loan secured by the property and wishes to satisfy its obligations to the HOA. Please bear in mind that:

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

The association has a lien on a unit for:

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

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

2. A lien under this section is prior to all other liens and encumbrances on a unit except:
 - (b) A first security interest on the unit recorded before the date on which the assessment sought to be enforced became delinquent...

BANA 000738

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

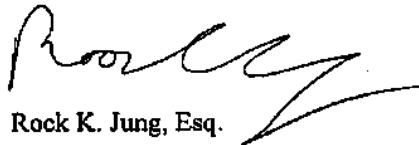
Based on Section 2(b), a portion of your HOA lien is arguably prior to BAC's first deed of trust, specifically the nine months of assessments for common expenses incurred before the date of your notice of delinquent assessment. As stated above, the payoff amount stated by you includes many fees that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

Our client has authorized us to make payment to you in the amount of \$495.00 to satisfy its obligations to the HOA as a holder of the first deed of trust against the property. Thus, enclosed you will find a cashier's check made out to Alessi & Koenig, LLC in the sum of \$495.00, which represents the maximum 9 months worth of delinquent assessments recoverable by an HOA. This is a non-negotiable amount and any endorsement of said cashier's check on your part, whether express or implied, will be strictly construed as an unconditional acceptance on your part of the facts stated herein and express agreement that BAC's financial obligations towards the HOA in regards to the real property located at 11117 Deluna St. have now been "paid in full".

Thank you for your prompt attention to this matter. If you have any questions or concerns, I may be reached by phone directly at (702) 942-0442.

Sincerely,

MILES, BAUER, BERGSTROM & WINTERS, LLP



Rock K. Jung, Esq.

0717

Dec-17-09 10:23am From-Summeret

7023803786

T-806 P.005/006 F-501

16-H0012

**ALESSI
&
KOENIG**

A Multi-Jurisdictional Law Firm
9500 W. Flamingo Road, Suite 100
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www.alessikoenig.com

DAVID ALESSI

THOMAS BAYARD

ROBERT KOENIG

RYAN LEBROW

* Admitted to the California Bar

** Admitted to the California, Nevada
and Colorado Bars

*** Admitted to the Nevada Bar

**** Admitted to the Nevada and California Bars

ADDITIONAL OFFICES IN

ACQUILA HILLS, CA
PHONE: 916-735-0689RENO, NV
PHONE: 775-696-3333DIAMOND BAR, CA
PHONE: 924-843-6598Nevada Licensed Qualified Collection
Manager

AMANDA LOWER

FACSIMILE COVER LETTER

To:	Tari Cole	Re:	10782 Vineyard Pass B/HO #11848
From:	Alessi Ruiz	Date:	Monday, December 14, 2009
Fax No.:	702-482-8888	Pages:	1, including cover
		HO #:	11343

Dear Tari Cole:

This cover will serve as an amended demand on behalf of Southern Highlands Community Association for the above referenced property, property located at 10782 Vineyard Pass St, Las Vegas, NV. The total amount due through January, 15, 2010 is \$4,369.43. The breakdown of fees, interest and costs is as follows:

Notice of Delinquent Assessment Lien -- Nevada	\$345.00
Notice of Default	\$395.00
Notice of Trustee's Sale	\$395.00
Trustees Fees	\$420.00
12/14/2009 Demand Fee	\$150.00
Total	\$1,705.00
1. Attorney and/or Trustees fees:	\$1,705.00
2. Costs (Notary, Recording, Copies, Mailings, Publication and Posting)	\$510.00
3. Interest Through December, 14, 2009	\$23.71
4. Title Research (10-Day Mailings per NRS 116.31163)	\$240.00
5. Management Document Processing & Transfer Fee	\$0.00
6. Late Fees Through December, 14, 2009	\$10.00
7. Fines Through December, 14, 2009	\$300.00
8. Assessments Through January, 15, 2010 @ \$55.00 per month	\$1,580.72
9. Progress Payments:	\$0.00
12. RPIR-GI Report	\$0.00
Sub-Total:	\$4,369.43
Less Payments Received:	\$0.00
Total Amount Due:	\$4,369.43

Please have a check in the amount of \$4,369.43 made payable to the Alessi & Koenig, LLC and mailed to the below listed NEVADA address. Upon receipt of payment a release of lien will be drafted and recorded. Please contact our office with any questions.

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

DOUGLAS E. MILES *
Also Admitted in Nevada and Illinois
RICHARD J. BAUER, JR. *
JEREMY T. BERGSTROM
Also Admitted in Arizona
FRED TIMOTHY WINTERS *
KEENAN E. MCLENNAN *
MARK T. DOMEYER *
Also Admitted in District of
Columbia & Virginia
TAMI S. CROSBY *
MATTHEW D. TOKARZ *
L. BRYANT JAQUEZ *
DANIEL L. CARTER *
BRIAN H. TRAN *
RYAN W. STOCKING *
GINA M. COBENA
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WAYNE A. BASH *
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FACSIMILE (714) 481-9141

Of Counsel
JOHN W. LISH
Admitted in Utah

January 29, 2010

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

Re: *Property Address:* 10792 Vineyard Pass St. #11343
HOA #: 11343
LOAN #: [REDACTED] 4722
MBBW File No. 10-H0012

Dear Sir/Madame:

As you may recall, this firm represents the interests of BAC Home Loans Servicing, LP fka Countrywide Home Loans, Inc. (hereinafter "BAC") with regard to the issues set forth herein. We have received correspondence from your firm regarding our inquiry into the "Super Priority Demand Payoff" for the above referenced property. The Statement of Account provided by in regards to the above-referenced address shows a full payoff amount of \$4,369.43. BAC is the beneficiary/servicer of the first deed of trust loan secured by the property and wishes to satisfy its obligations to the HOA. Please bear in mind that:

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

The association has a lien on a unit for:

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

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

2. A lien under this section is prior to all other liens and encumbrances on a unit except:
(b) A first security interest on the unit recorded before the date on which the assessment sought to be enforced became delinquent...

BANA 000742

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

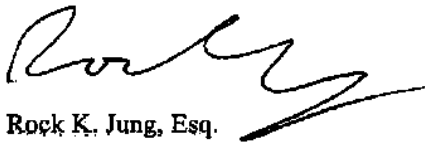
Based on Section 2(b), a portion of your HOA lien is arguably prior to BAC's first deed of trust, specifically the nine months of assessments for common expenses incurred before the date of your notice of delinquent assessment. As stated above, the payoff amount stated by you includes many fees that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

Our client has authorized us to make payment to you in the amount of \$495.00 to satisfy its obligations to the HOA as a holder of the first deed of trust against the property. Thus, enclosed you will find a cashier's check made out to Alessi & Koenig, LLC in the sum of \$495.00, which represents the maximum 9 months worth of delinquent assessments recoverable by an HOA. This is a non-negotiable amount and any endorsement of said cashier's check on your part, whether express or implied, will be strictly construed as an unconditional acceptance on your part of the facts stated herein and express agreement that BAC's financial obligations towards the HOA in regards to the real property located at 10792 Vineyard Pass St, #11343 have now been "paid in full".

Thank you for your prompt attention to this matter. If you have any questions or concerns, I may be reached by phone directly at (702) 942-0442.

Sincerely,

MILES, BAUER, BERGSTROM & WINTERS, LLP



Rock K. Jung, Esq.

Miles, Bauer, Bergstrom & Winters, LLP Trust Acct

10-H0012

Initials: TLC

Payee: Alessi & Koenig, LLC

Check #: 2577

Date: 1/29/2010 Amount: 495.00

Inv. Date	Reference #	Description	Inv. Amount	Case #	Matter Description	Cost Amount
1/29/2010	#11343	To Cure HOA Delinquency	495.00			

Miles, Bauer, Bergstrom & Winters, LLP
Trust Account
1665 Scenic Avenue - Suite 200
Costa Mesa, CA 92626
Phone: (714) 481-9100

Bank of America
1100 N. Green Valley Parkway
Henderson, NV 89074

16-66/1220
1020

10-H0012

Loan # 4722

2577

Date: 1/29/2010

Amount \$**** 495.00

Pay \$*****Four Hundred Ninety-Five & No/100 Dollars

to the
order
of

Alessi & Koenig, LLC

Check Valid After 90 Days

Details on back. Security Features Included.

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Of Counsel
JOHN W. LISH
Admitted in Utah

January 15, 2010

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

Re: *Property Address:* 10930 Fintry Hills St. #18160
HOA #: 18160
LOAN #: [REDACTED] 7844
MBBW File No. 09-L1545

Dear Sir/Madame:

As you may recall, this firm represents the interests of BAC Home Loans Servicing, LP fka Countrywide Home Loans, Inc. (hereinafter "BAC") with regard to the issues set forth herein. We have received correspondence from your firm regarding our inquiry into the "Super Priority Demand Payoff" for the above referenced property. The Statement of Account provided by in regards to the above-referenced address shows a full payoff amount of \$2,254.50. BAC is the beneficiary/servicer of the first deed of trust loan secured by the property and wishes to satisfy its obligations to the HOA. Please bear in mind that:

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

The association has a lien on a unit for:

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

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

2. A lien under this section is prior to all other liens and encumbrances on a unit except:
(b) A first security interest on the unit recorded before the date on which the assessment sought to be enforced became delinquent...

BANA 000745

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

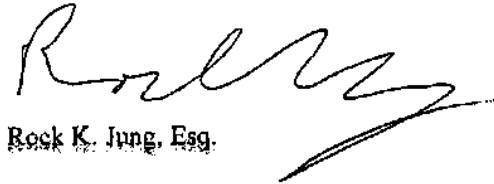
Based on Section 2(b), a portion of your HOA lien is arguably prior to BAC's first deed of trust, specifically the nine months of assessments for common expenses incurred before the date of your notice of delinquent assessment. As stated above, the payoff amount stated by you includes many fees that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

Our client has authorized us to make payment to you in the amount of \$495.00 to satisfy its obligations to the HOA as a holder of the first deed of trust against the property. Thus, enclosed you will find a cashier's check made out to Alessi & Koenig, LLC in the sum of \$495.00, which represents the maximum 9 months worth of delinquent assessments recoverable by an HOA. This is a non-negotiable amount and any endorsement of said cashier's check on your part, whether express or implied, will be strictly construed as an unconditional acceptance on your part of the facts stated herein and express agreement that BAC's financial obligations towards the HOA in regards to the real property located at 10930 Fintry Hills St. #18160 have now been "paid in full".

Thank you for your prompt attention to this matter. If you have any questions or concerns, I may be reached by phone directly at (702) 942-0442.

Sincerely,

MILES, BAUER, BERGSTROM & WINTERS, LLP



Rock K. Jung, Esq.