

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
Electronically Filed
Sep 14 2022 03:51 p.m.
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*

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DATED this 14th day of September, 2022.

AKERMAN LLP

/s/ Lilith V. Xara

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Nevada Bar No. 8215

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Las Vegas, Nevada 89134

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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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6 Phone: (702) 476-3211
7 Fax: (702) 476-3212
8 Email: richard@vilkinlaw.com
9 *Attorneys for Nevada*
10 *Association Services, Inc.*

11 DISTRICT COURT
12 CLARK COUNTY, NEVADA

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

15 Plaintiff,

16 v.

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

27 Defendants.

28 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

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

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

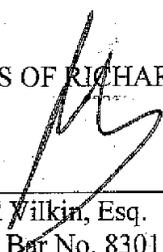
(C) NAS is not seeking damages at this time.

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

Date: April 28, 2016

LAW OFFICES OF RICHARD VILKIN, P.C.

By: _____


Richard Wilkin, Esq.
Nevada Bar No. 8301
1286 Crimson Sage Ave.
Henderson, NV 89012
Attorneys for Nevada Association Services, Inc.

Certificate of E-Service

1 On April 28, 2016 I caused to be E-Served the foregoing NRCP 16.1 INITIAL
 2 DISCLOSURES BY NEVADA ASSOCIATION SERVICES, INC. (with attachments of five
 3 files consisting of: File 1 (42 pages); File 2 (37 pages); File 3 (20 pages); File 4 (46 pages); and
 4 File 5 (37 pages)) (total of 182 pages constituting the complete file of NAS for this property) by
 5 submitting the foregoing to the Wiznet system and requesting that it be electronically served on
 6 all parties who have registered for E-Service for this case as follows:
 7

8

9 **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"/>
Brieanne Siriwan	brieanne.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"/>

15

16 **Cogburn Law Offices**

Name	Email	Select
Jamie Cogburn	jsc@cogburnlaw.com	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/>
Lisa Catanzaro	lcatanzaro@cogburnlaw.com	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/>
Wiznet Filing	wiznet@cogburnlaw.com	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/>

21

22 **Cogburn Law Offices**

Name	Email	Select
Lo Mercado	lmercado@cogburnlaw.com	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/>

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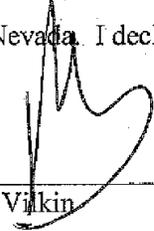
26 **Gordon & Rees LLP**

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:

<u>Kenneth Mayer</u>	<u>Controller</u>	<u>6-18-08</u>
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# 21707	Beg Bal	0.00
		2184 Font National Drive			
		Henderson NV 89044			
Chg	01/01/2009	AQ Quarterly Assessment		180.00	180.00
Chg	01/01/2009	AV Assessment-Videiras		234.00	414.00
Pay	01/24/2009	Lckbx 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	Lckbx Pmt 00039353		-414.00	0.00
Pay	09/14/2009	Lckbx 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	04/19/2010	LF Late Fee		10.00	853.79
Chg	04/19/2010	LP Late Fee Processing		5.00	858.79
Chg	05/31/2010	LI Late Interest		1.59	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

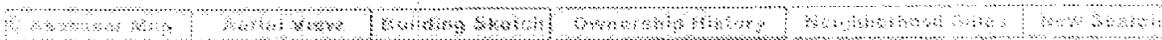
NEW ACCOUNT
 SEP 23 2010
 11:17 AM



M.W. Schofield, Assessor

REAL PROPERTY PARCEL RECORD

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



GENERAL INFORMATION	
PARCEL NO.	199-20-313-033
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 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	2009-10	2010-11
LAND	24500	24750
IMPROVEMENTS	145626	103668
PERSONAL PROPERTY	0	0
EXEMPT	0	0

Lieberman, Melissa
2184 Port 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	130.00	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
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
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
<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)			
NAS Fee Payments		(0.00)			

Assessments:	1656.00
Interest:	4.73
Late charges:	45.00
Management Co.	0.00
Collection costs:	143.00
GRAND TOTAL:	\$1,848.73

HOA TOTAL

\$1,848.73

GRAND TOTAL:

\$1,848.73



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) 827-5544

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."

Transaction Report

Reference #: N62616

Article Number	Ref #	Record Indicator	USPS® Service Type	Name & Address	Date Imported	Date Mailed	Status	USPS® Pstg. Fees
1	2246901480	N62616	FirstClass	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	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	Melissa Lieberman 2184 PONT NATIONAL DR HENDERSON, NV 89044-2006	11/05/2010	11/08/2010	NOTICE LEFT at HENDERSON,NV	4.34
				<i>Demand Letter</i>				
4	2242239206	N62616	LIEN	Melissa Lieberman 2184 PONT NATIONAL DR HENDERSON, NV 89044-2006	11/05/2010	11/08/2010	Waiz Event - Mailed	0.44
				<i>Demand Letter</i>				
5	2244639697	N62616	NOD	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
				<i>Demand Letter</i>				
6	71969006929488084246	N62616	NOD	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. 1901 E VOORHEES	12/27/2010	12/28/2010	RRE Event	4.34
				<i>Demand Letter</i>				
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	
7	71969006929488084239	N62616	NOD	Certified Mail™	STREET, SUITE C DANVILLE, IL 61834 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		

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 20172-0597	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



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 Grant
SHOW CHRISTOPHER VIA REGULAR AND CERTIFIED MAIL
702-737-3125 *ESG* *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 recording 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.

SET ABOVE
WE ALREADY INFORMED
HOA - WE ARE
FILING CH# 7
Bankruptcy
Quit Collecting & Spending
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 PONT NATIONAL DR HENDERSON
ASSESSOR DESCRIPTION	PROVENCE SUB 7 PLAT BOOK 127 PAGE 62 LOT 75 BLOCK 1 SEC 26 TWP 23 RANG 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	24560	29750
IMPROVEMENTS	143526	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 11/05
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.	055	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 Harris, 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

0494

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	711382571474094808	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	2242339206	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

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

Assessments:	1656.00
Interest:	4.73
Late charges:	60.00
Management Co.	0.00
Collection costs:	534.00
GRAND TOTAL:	\$2,254.73



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

0499

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)			
		(0.00)			
NAS fees & costs		(0.00)			

Assessments:	1656.00
Interest:	4.73
Late charges:	60.00
Management Co.:	0.00
Collection costs:	1392.00
GRAND TOTAL:	\$3,112.73

HOA TOTAL

\$3,112.73

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

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

626169
12/11

Type	Date	CC Description	Check No	Amount	Balance
0393 01		App# 23787 2184 Pont National Drive		Reg Bal	0.00
		Melissa Lieberman		180.00	180.00
		2184 Pont National Drive		234.00	414.00
		Henderson NV 89044		10.00	424.00
				5.00	429.00
				0.79	429.79
				180.00	609.79
				234.00	843.79
				10.00	853.79
				5.00	858.79
				1.58	860.37
				180.00	1,040.37
				234.00	1,274.37
				10.00	1,284.37
				5.00	1,289.37
				2.36	1,291.73
				180.00	1,471.73
				234.00	1,705.73
				10.00	1,715.73
				5.00	1,720.73
				Res 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.

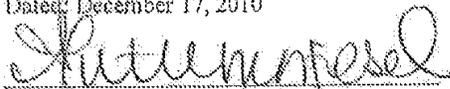
That by reason thereof, the Association has deposited with said agent such documents as the Covenants Conditions and Restrictions and documents evidencing the obligations secured thereby, and declares all sums secured thereby due and payable and elects to cause the property to be sold to satisfy the 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
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) 627-5344.

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

NAS # NG2616

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 20050324, 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.

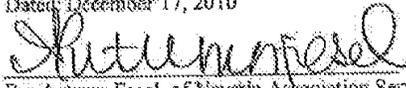
That by reason thereof, the Association has deposited with said agent such documents as the Covenants Conditions and Restrictions and documents evidencing the obligations secured thereby, and declares all sums secured thereby due and payable and elects to cause the property to be sold to satisfy the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

MELISSA N LIEBERMAN

2184 FONT 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 FULTE 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
PropertyAddress: 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
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 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.

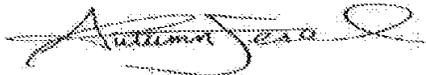
That by reason thereof, the Association has deposited with said agent such documents as the Covenants Conditions and Restrictions and documents evidencing the obligations secured thereby, and declares all sums secured thereby due and payable and elects to cause the property to be sold to satisfy the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

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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

BANA 000185

0509

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

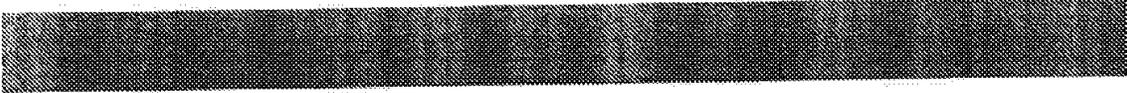


MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC., AS NOMINEE
P.O. BOX 2026
FLINT, MI 48501-2026

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	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	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	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	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	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	71069006829488084246	N62616	NOD	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	
7	71969006929488084238	N62616	NOD	Certified Mail™	STREET, SUITE C DANVILLE, IL 61834	12/27/2010	12/28/2010	RRE Event	4.34
8	71969006929488084238	N62616	NOD	Certified Mail™	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	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	Walz 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	Walz 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	

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	71963006929488084215	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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Generated: 8/16/2013 11:14:03 AM

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: 4914500
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 FULTE 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

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.

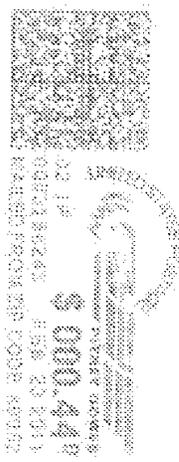
14. Notices, Where Sent.

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



RECEIVED
NEVADA ASSOC SERV

*10/14/11
M.B.*

8914898612 0039



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. McCLENAIDAN*
MARK T. DOMEYER*
Also Admitted in District of
Columbia & Virginia
TAM S. CROSBY*
L. BRYANT JAQUEZ *
DANIEL L. CARTER *
GINA M. CORENA
WAYNE A. BASH *
ROCK K. JUNG
VY T. PHAM *
KRISTA J. NELSON
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
1211 E. DYER ROAD
SUITE 160
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

Madeira 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 afka 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.

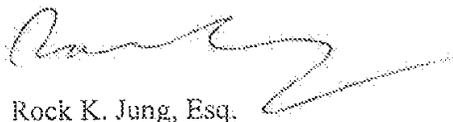
Based on Section 2(b), a portion of your HOA lien is arguably senior to BAC's first deed of trust, specifically the nine months of assessments for common expenses incurred before the date of your notice of delinquent assessment dated December 17, 2010. For purposes of calculating the nine-month period, 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

*6/2/11
M. Ramos*

Pay Off Request

From: Alexander Bham
Email: abham@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 Bhamé'
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.

Liebman, Melissa
 2184 Poin National Dr

Madeira Canyon
 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	
Breach 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)				
		(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.

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 11/05
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] 5/18/11
Signature Date

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

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 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:

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/ Tax Lien D/B
NO Lien
7 cert
6 cert
= 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 89044-2096
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

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	Reg Bal	0.00
		2184 Pont National Drive		180.00	180.00
		Henderson NV 89044		334.00	414.00
Chg	01/01/2010	AQ Quarterly Assessment		10.00	424.00
Chg	01/01/2010	AV Assessment-Videiras		5.00	429.00
Chg	01/15/2010	LP Late Fee		0.79	429.79
Chg	01/31/2010	LI Late Interest		180.00	609.79
Chg	04/01/2010	AQ Quarterly Assessment		238.79	848.58
Chg	04/01/2010	AV Assessment-Videiras		10.00	858.58
Chg	04/15/2010	LP Late Fee		5.00	863.58
Chg	04/15/2010	LP Late Fee Processing		1.58	865.16
Chg	05/31/2010	LI Late Interest		180.00	1,045.16
Chg	07/01/2010	AV Assessment-Videiras		214.00	1,259.16
Chg	07/15/2010	LP Late Fee		10.00	1,269.16
Chg	07/15/2010	LP Late Fee Processing		0.00	1,269.16
Chg	07/31/2010	LI Late Interest		2.38	1,271.54
Chg	10/01/2010	AQ Quarterly Assessment		180.70	1,452.24
Chg	10/01/2010	AV Assessment-Videiras		214.70	1,666.94
Chg	10/16/2010	LP Late Fee		10.00	1,676.94
Chg	10/16/2010	LP Late Fee Processing		5.00	1,681.94
Chg	01/01/2011	AQ Quarterly Assessment		240.00	1,921.94
Chg	01/01/2011	AV Assessment-Videiras		233.79	2,155.73
Chg	04/01/2011	AQ Quarterly Assessment		219.00	2,374.73
Chg	04/01/2011	AV Assessment-Videiras		10.00	2,384.73
Chg	04/16/2011	LP Late Fee		0.00	2,384.73
Chg	04/16/2011	LP Late Fee Processing		1.57	2,386.30
Chg	05/01/2011	LI Late Interest			2,484.30
		Res Balance			2,484.30

162 July
270 July
2856.30

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

0541

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

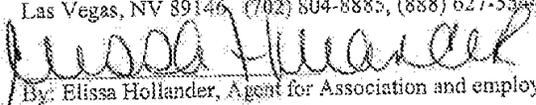
The undersigned agent disclaims any liability for incorrectness of the street address and other common designations, if any, shown herein. The sale will be made without covenant or warranty, expressed or implied regarding, but not limited to, title or possession, or encumbrances, or obligations to satisfy 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)
)
COUNTY OF CLARK) ss.

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

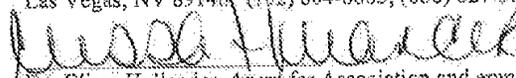
The undersigned agent disclaims any liability for incorrectness of the street address and other common designations, if any, shown herein. The sale will be made without covenant or warranty, expressed or implied regarding, but not limited to, title or possession, or encumbrances, or obligations to satisfy 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

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.



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:	858523PPP
Page:	1
Date:	7/27/2011

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NEVADA ASSOCIATION SERVICES
6224 W DESERT INN RD
SUITE A
LAS VEGAS, NV 89146

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T
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T.S. Number N62616	Trustor Name Lieberman	Customer No 237	Due Date 8/26/2011	Terms 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		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

Sale Date: 08/12/2011 CLARK, NV COUNTY

Customer Copy

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

02180
 MELISSA LIEBERMAN
 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 949-466-2451 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

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

INDICATE CHANGE OF ADDRESS HERE

MAKE CHECK PAYABLE TO

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

0009174176664503248580

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@pcmineternet.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



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: 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@pcmineternet.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,

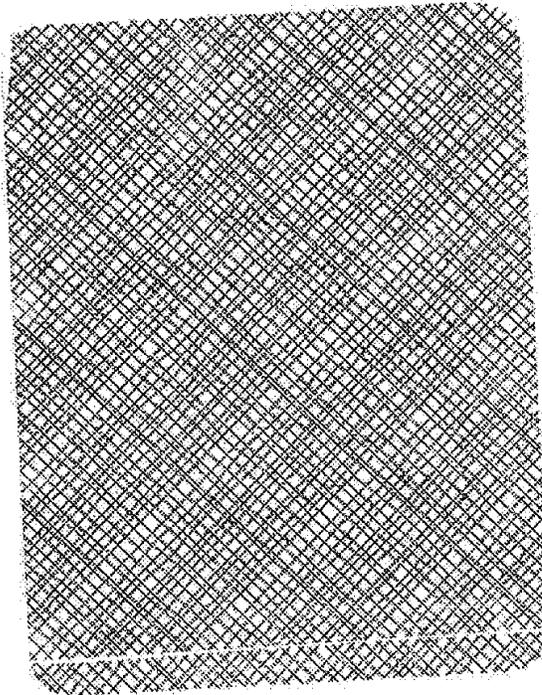
Misty Blanchard
Nevada Association Services, Inc.
6224 W. Desert Inn Rd.
Las Vegas, NV 89146
www.nas-inc.com
702-804-8885 Office
702-804-8887 Fax



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

RETURN SERVICE REQUESTED



RECEIVED
JAN 19 9 00 AM
1234567890



JCKXELUPP I 83146

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

02289
 MELISSA LIEBERMAN
 NEVADA ASSOCIATION SERVICES
 8224 W DESERT INN RD
 LAS VEGAS NV 89146 6612

QUESTIONS REGARDING THIS INVOICE
 PLEASE CALL PCM @ 800-369-7260
 MONDAY - FRIDAY 8 AM - 5 PM
 MAINTENANCE OF EMERGENCIES
 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

GET THE MOST OUT OF 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



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



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.

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 @ 800-369-7260
 MONDAY - FRIDAY 8 AM - 5 PM

MAINTENANCE OR EMERGENCIES

Email : info@pcminet.com
 Website: www.pcminet.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	\$195.00		
APR2012 VIDEIRAS	\$150.00		
This statement reflects activity through 03/13/2012.			
A late charge of 10.00 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 800-369-7260, 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.pcminet.com

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

REMEMBER THIS PORTION HAS ALREADY BEEN PAID

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

AUTHORIZATION TO PUBLISH NON-JUDICIAL FORECLOSURE SALE

February 5, 2013

NAS #: N62616

Re: 2184 Pont National Drive / Melissa Lieberman

7/14
MUC

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 Kachm
Print Name

[Signature] 2/12/13
Signature Date

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

Elissa Hollander

From: 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
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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.

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,

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Thanks,

Karen

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Thank you.~

FAFLD

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

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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
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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 request! 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

krobinson@firstam.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 Tax Lien
10 Constar Deb
13 Cert
7 Cert +
= 20 x 4
= 80

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

2

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 63, 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

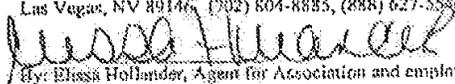
The undersigned agent disclaims any liability for incorrectness of the street address and other common designations, if any, shown herein. The sale will be made without covenant or warranty, expressed or implied regarding, but not limited to, title or possession, or encumbrances, or obligations to satisfy 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) 627-3530

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


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

RECORDED

MAILED
Printed on 3/28/2013 10:37:33 AM

Branch: FLV User: KARO

Comment:

Station ID: VR08

Incl #: 201109190000030
Fees: \$16.00
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

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



DocID# REDACTED

Tax ID: 190-20-311-033

Property Address:

2184 Pont National Dr

Randerson, NV 89044-2006

NVC-ADT 14317143 9/19/2011

This space for Recorder's use

MIN #: 1005740000277173 MERS Phone #: 888-679-6377

ASSIGNMENT OF DEED OF TRUST

For Value Received, the undersigned holder of a Deed of Trust (hereinafter "Assignor") whose address is 2300 S.W. 30th 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-JL 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 LEBERKMAN 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 0002921 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.

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



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.	* 20081127-02812
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.



0575

Delinquent Report
 3108 Madeira Canyon
 Report Date: 07/11/2011

Webbman

Unit	Resident	Stat Unit Address	Date	Amount	Current	30 Days	60 Days	90 Days
			04/16/2011	5.00				5.00
			04/16/2011	10.00				10.00
Resident Totals:				15.00	15.00	172.00	0.00	16.42

01 Timothy Sullivan C 2104 Park National Drive
 Legal, BK discharged, N/A filed Proof of Claim

			07/18/2011	5.00	5.00			
			07/18/2011	10.00	10.00			
			07/01/2011	162.00		162.00		
			07/01/2011	210.00		210.00		
			08/01/2011	1.55				1.55
			04/16/2011	5.00				5.00
			04/16/2011	10.00				10.00
			04/01/2011	162.00				162.00
			04/01/2011	210.00				210.00
			01/01/2011	162.00				162.00
			01/01/2011	210.00				210.00
			12/16/2010	125.00				125.00
			10/16/2010	5.00				5.00
			10/16/2010	10.00				10.00
			10/01/2010	30.00				30.00
			10/01/2010	234.00				234.00
Resident Totals:				1151.00	157.00	372.00	0.00	1,164.55

201 516
022 3154
124 1.55
P/F 75.00
104 30.00
LR 100
1551.55
+ 226

01 Deborah C 2104 Park National Drive
 Sent to collection 7/21/11

			07/21/2011	200.00	200.00			
			07/18/2011	5.00	5.00			
			07/18/2011	10.00	10.00			
			07/01/2011	162.00		162.00		
			07/01/2011	210.00		210.00		
			08/01/2011	0.53				0.53
			04/16/2011	5.00				5.00
			04/16/2011	10.00				10.00
			04/01/2011	120.00				120.00
			04/01/2011	210.00				210.00
Resident Totals:				115.03	215.00	372.00	0.00	345.53

01 Melissa Liebman C 2104 Park National Drive
 Legal, Assn Peraclosing, lender reclosing

			07/18/2011	5.00	5.00			
			07/18/2011	10.00	10.00			

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

08/10/2011 3:11 PM

Unit	Resident	Flat Unit Address	Date	Amount	Current	30 Days	60 Days	90 Days
						162.00		
						210.00		
001	1206		07/01/2011	162.00				4.57
			07/01/2011	210.00				
002	1566		05/01/2011	4.97				5.00
			04/16/2011	5.99				10.00
			04/16/2011	10.00				162.00
LCM	60.00		04/01/2011	162.00				210.00
			04/01/2011	210.00				162.00
P/F	20.00		01/01/2011	162.00				210.00
			01/01/2011	210.00				5.00
INT	9.30		10/16/2010	5.00				10.00
			10/16/2010	10.00				160.00
	287.50		10/01/2010	160.00				234.00
			10/01/2010	234.00				2.36
	5.28		07/31/2010	2.36				5.00
			07/15/2010	5.00				10.00
			07/15/2010	10.00				180.00
			07/01/2010	180.00				234.00
			07/01/2010	234.00				1.58
			05/31/2010	1.58				5.00
			04/19/2010	5.00				10.00
			04/19/2010	10.00				180.00
			04/01/2010	180.00				234.00
			04/01/2010	234.00				0.79
			01/31/2010	0.79				5.00
			01/15/2010	5.00				10.00
			01/15/2010	10.00				180.00
			01/01/2010	180.00				234.00
			01/01/2010	234.00				
Resident Totals:				3,871.30	15.00	372.00	0.00	2,484.30

0118 61 Charles Cassella C. 2187 Long National Drive

Resident: Cassella

18	Late Fee Process	07/18/2011	5.00	5.00				
18	Late Fee	07/18/2011	10.00	10.00				
18	Quarterly Assessment	07/01/2011	162.00			162.00		
18	Assessment-Videix	07/01/2011	210.00			210.00		
Resident Totals:				367.00	15.00	372.00	0.00	0.00

0221 62 Bernardi Paulina C. 1661 La Fontet Terrace

1 Resident: Paulina

18	Late Fee Process	07/18/2011	5.00	5.00				
18	Late Fee	07/18/2011	10.00	10.00				
18	Quarterly Assessment	07/01/2011	162.00			162.00		

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: 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

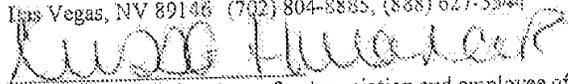
The undersigned agent disclaims any liability for incorrectness of the street address and other common designations, if any, shown herein. The sale will be made without covenant or warranty, expressed or implied regarding, but not limited to, title or possession, or encumbrances, or obligations to satisfy 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 \$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: Elisa 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.

USPS®

**Receipt for
Certified Mail™**

No Insurance Coverage Provided
Do Not Use for International Mail

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	

USPS®

**Receipt for
Certified Mail™**

No Insurance Coverage Provided
Do Not Use for International Mail

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

USPS®

**Receipt for
Certified Mail™**

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

7196 9008 9111 9087 1939

TO:
Madeira Canyon, a planned community
c/o Lydia Guzman
Professional Community Management
23726 Bircher 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	

USPS*
Receipt for Certified Mail™
No Insurance Coverage Provided
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	

USPS*
Receipt for 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: Jucara 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:

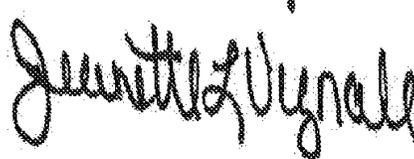
Attempting to personally serve the person(s) residing at the property, however no one answered the door. I thereafter posted a copy of the Notice of Sale on the property in the manner prescribed pursuant to NRS 116.311635, in a conspicuous place on the property, which is located at:

**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

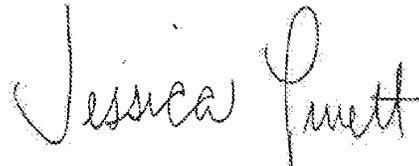
The purported owner and address of the property contained in the Notice of Sale being:

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

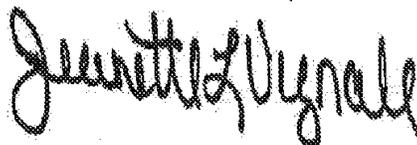
The purported owner and address of the property contained in the Notice of Sale being:

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.

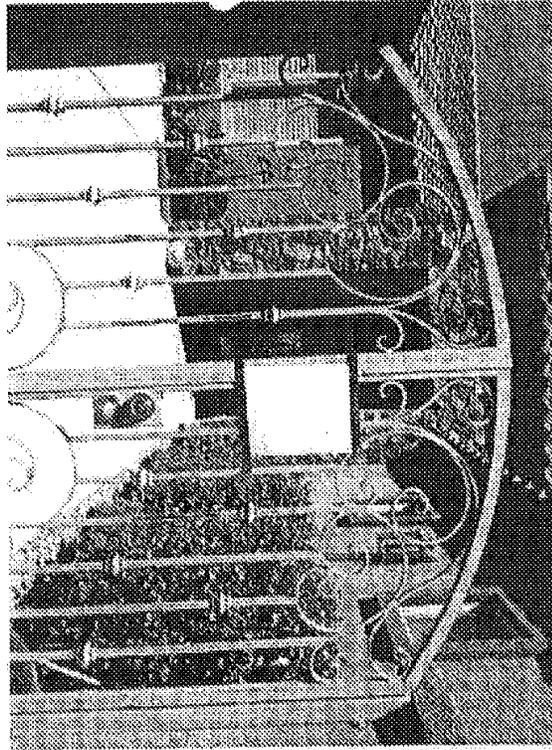
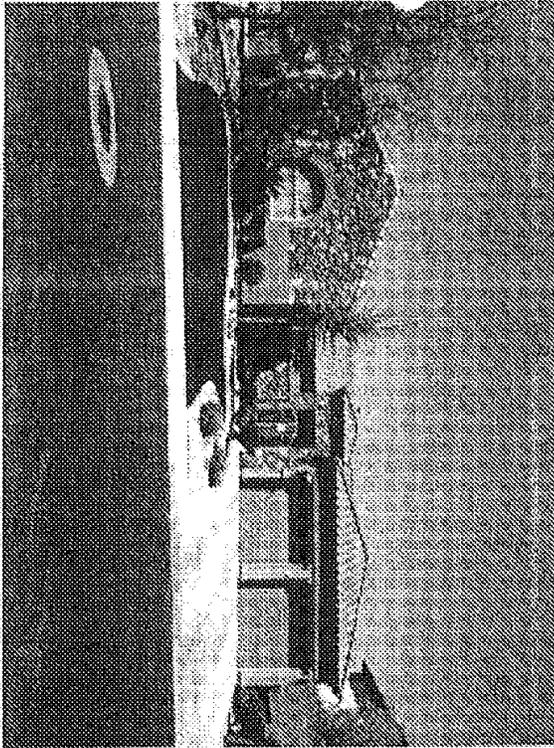
Dated 3/28/2013

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 Liebman 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



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

SOLD TO

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

REMIT

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

0590

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

BANA 000267

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.

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, 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 Liebmann

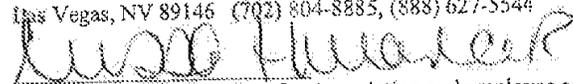
The undersigned agent disclaims any liability for incorrectness of the street address and other common designations, if any, shown herein. The sale will be made without covenant or warranty, expressed or implied regarding, but not limited to, title or possession, or encumbrances, or obligations to satisfy 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.

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

RECORDED
APR 08 2013

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 Pont 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

RECORDED
APR 17 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.

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

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

* Also Licensed in IL
‡ 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

0597

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

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

AFNVO
Melissa Lieberman NAS#N62016

COBURN LAW OFFICES LLC
Nevada Association Services

STATE OF NEVADA
2700 Washington Ave. Ste. 200
Las Vegas, NV 89102

4/22/2013

\$ 250.00

DOLLARS

4125

4412121

REDACTED

MORTGAGE ACCOUNT

4/22/2013

4125

250.00

Mortgage 881253

Melissa Lieberman NAS#N62016

250.00

APR 24 2013

Handwritten signature
4-24

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
8224 W. Desert Inn Road, Suite A
Las Vegas, NV 89148
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

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

Processed By: June Gerber
N#: N62616

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

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.
3224 W. Desert Inn Road, Suite A
Las Vegas, NV 89146
Phone (702) 804-8885
Fax (702) 804-8887
Toll Free (866) 827-5544

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

0601

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



269764
94-177124

DATE 4/25/2013

THE OF Madeira Canyon \$ 250.00

Two Hundred Fifty and 00/100 DOLLARS

MEMO
Madeira Canyon
c/o Professional Community Mgmt
23726 Birchler Dr
Lake Forest, CA 92630

VOID AFTER 180 DAYS

2184 Pont National Dr N62616

REDACTED

NEVADA ASSOCIATION SERVICES, INC. / TRUST ACCOUNT
Madeira Canyon

4/25/2013

269764

250.00

Liberman

Bank of Nevada Trust 2184 Pont National Dr N62616

250.00

NEVADA ASSOCIATION SERVICES, INC. / TRUST ACCOUNT
Madeira Canyon

4/25/2013

269764

250.00

Liberman

Bank of Nevada Trust 2184 Pont National Dr N62616

250.00

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



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



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

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.



Nevada Association Services
6224 W. Desert Inn Road, Suite A
Las Vegas, NV 89148
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) 827-5544

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

0607



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

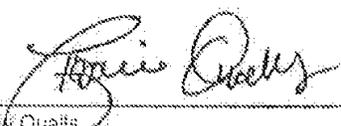
I, Rosalie Qualls state:

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 Madelra 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: 2104 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 time 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 89148 (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 89148 P1030527 4/5, 4/12, 04/19/2013

04167370 00347187

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

BANA 000285

0609

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:

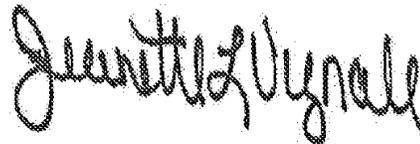
Attempting to personally serve the person(s) residing at the property, however no one answered the door. I thereafter posted a copy of the Notice of Sale on the property in the manner prescribed pursuant to NRS 116.311635, in a conspicuous place on the property, which is located at:

**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

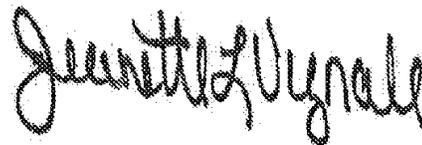
The purported owner and address of the property contained in the Notice of Sale being:

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:

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

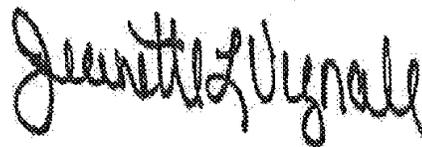
The purported owner and address of the property contained in the Notice of Sale being:

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.

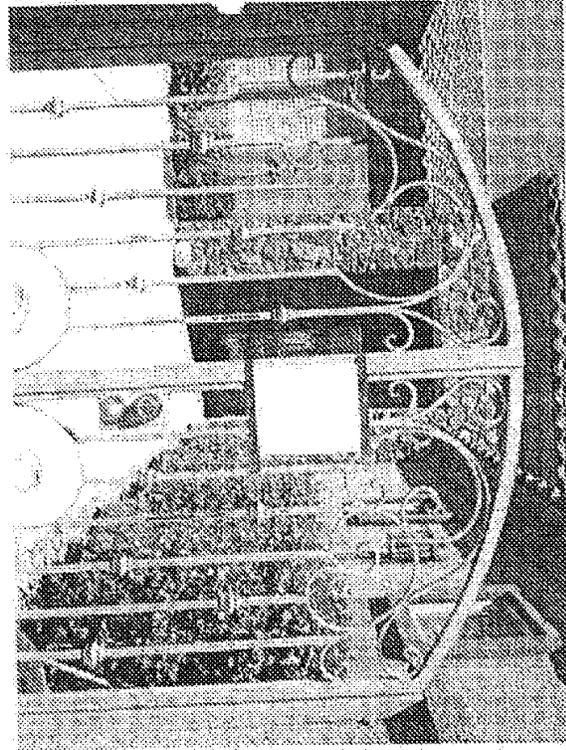
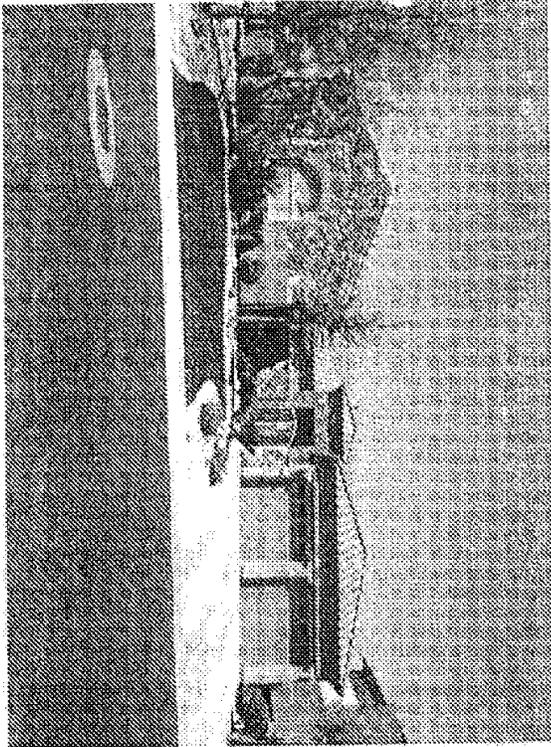
Dated 3/28/2013

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

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@pcmineternet.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:mblanchard@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:	1	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

Renotef 06/07/2013 11:25:38 56827538
User: ca0285 P
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

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

NAS Delinquency

Lieberman, Melissa
2194 Perry National Drive

Madella Canyon, a planned community

Account No. [REDACTED] 04/31/2016

Assessments, Late Fees, Interest,
Arrears Plus a Collection Charge

Order of Delinquency:
01/01/2016-07/01/16

	Qtr	Monthly Assessment	Quarterly Delinquency	Quarterly NAS FEE	TOTAL NAS FEES						
		1/1/2016	1/1/2016	1/1/2016	1/1/2016	1/1/2016	1/1/2016	1/1/2016	1/1/2016	07/01/16	07/01/16
Balance Forward		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Assessment Arrear		175.00	150.00	160.00	210.00	210.00	150.00	0.00	0.00	0.00	0.00
No. of Periods Delinquent		0	0	1	4	4	4	4	4	0	0
Inter. Assessment Due		210.00	900.00	240.00	840.00	750.00	320.00	0.00	0.00	0.00	0.00
Late fee amount		10.00	0.00	15.00	0.00	0.00	15.00	0.00	0.00	0.00	0.00
No. of Periods Late Fees Incurrd		0	0	0	0	0	0	0	0	0	0
Total Late Fees Due		90.00	0.00	30.00	0.00	0.00	60.00	0.00	0.00	0.00	0.00
Interest Due		268.51	0.00	0.00	0.00	0.00	15.77	0.00	0.00	0.00	0.00
Mgmt Fee in Lieu		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Management Co. Fee Arrear Fee		0.00	0.00	0.00	0.00	0.00	125.00	0.00	0.00	0.00	0.00
Tenant Fee		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Demand Letter		0.00	0.00	0.00	0.00	0.00	0.00	0.00	124.00	0.00	0.00
Notice of Penalties		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Notice of Delinquency Assessment		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Legal/Collection Fee		0.00	0.00	0.00	0.00	0.00	0.00	0.00	321.00	0.00	0.00
Release of Notice of Delinquency Assessment		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Legal/Collection Fee		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	161.82
Mailing		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Retention Costs		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Notice of Delinquency		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Payment Plan Fee		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Payment Plan Fee in Lieu		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Arrear Demand Fee		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Notice of Delinquency		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Title Report		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150.00
Property Report		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Notice of Sale Fee		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Notice of Penalties Due		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	571.67
Publication Cost		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	166.67
Posting & Mailing Service Fee		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Contract		0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00
Contract Postponement Sale		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Property Transfer Fee		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Minor Servicing Costs		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Minor Servicing Fee		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal		\$1108.51	\$500.00	\$478.00	\$840.00	\$530.00	\$524.97	\$2155.00	\$1400.16		

OTHER CREDITS	DATE	AMOUNT	DESCRIPTION	AMOUNT
Payment Plan Fee Credit	07/01/16	493.18	Payment Plan Fee Credit	(493.18)
Regulation Fee Credit	07/01/16	NAS Fees	Regulation Fee Credit	(205.50)
				(19.00)
TOTAL		(697.68)		

Payment Credits	AMOUNT
Assessment/Arrears	(205.50)
Interest	(0.00)
Late Fees	(0.00)
Management Co	(0.00)
NAS Fees	(0.00)
NAS Costs	(0.00)
PAYMENT CREDIT TOTAL	(697.68)
TOTAL	0.00

Assessments	AMOUNT
Arrears	150.00
Interest	268.44
Late Fees	110.00
Management Co	125.00
Collection Fee	214.00
Collection Costs	314.00
GRAND TOTAL	1081.44

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

Handwritten signature/initials

Account Receivable Report - BY Transaction Date
 KNOXIA CAROL REYNOLDS
 KNOXIA FROM 1/01/89 TO 12/31/90

Date: 6/24/2013
 Page: 1

Association: KNOXIA CAROL REYNOLDS
 Account: KNOXIA CAROL REYNOLDS
 Unit Address: 314 POOR MEADOWS DR

Appt Date	Trans Date	Trans Type	Reg'd	Trans. Date	Description	Check #	Amount	Balance
					Balance Forward			
5/11	24459	R 002	09055	5/15/89	5/8 CHECK ASST'S		1,206.00	1,206.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	2,774.00
5/11	24498	R 004	09056	5/15/89	5/8 CHECK ASST'S		50.00	2,824.00
5/11	24498	R 001	09056	5/15/89	5/8 CHECK ASST'S		1,848.00	4,672.00
5/11	24498	R 003	09056	5/15/89	5/8 CHECK ASST'S		1,876.00	6,548.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		152.00	6,700.00
5/11	24498	R 001	09056	5/15/89	5/8 CHECK ASST'S		210.00	6,910.00
5/11	24498	R 001	09056	5/15/89	5/8 CHECK ASST'S		5.00	6,915.00
5/11	24498	R 001	09056	5/15/89	5/8 CHECK ASST'S		110.00	7,025.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		5.00	7,030.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,514.00	8,544.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	10,112.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	11,680.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	13,248.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	14,816.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	16,384.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	17,952.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	19,520.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	21,088.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	22,656.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	24,224.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	25,792.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	27,360.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	28,928.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	30,496.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	32,064.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	33,632.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	35,200.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	36,768.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	38,336.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	39,904.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	41,472.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	43,040.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	44,608.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	46,176.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	47,744.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	49,312.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	50,880.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	52,448.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	54,016.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	55,584.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	57,152.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	58,720.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	60,288.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	61,856.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	63,424.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	64,992.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	66,560.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	68,128.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	69,696.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	71,264.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	72,832.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	74,400.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	75,968.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	77,536.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	79,104.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	80,672.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	82,240.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	83,808.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	85,376.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	86,944.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	88,512.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	90,080.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	91,648.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	93,216.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	94,784.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	96,352.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	97,920.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	99,488.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	101,056.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	102,624.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	104,192.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	105,760.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	107,328.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	108,896.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	110,464.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	112,032.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	113,600.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	115,168.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	116,736.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	118,304.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	119,872.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	121,440.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	123,008.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	124,576.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	126,144.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	127,712.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	129,280.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	130,848.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	132,416.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	133,984.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	135,552.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	137,120.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	138,688.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	140,256.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	141,824.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	143,392.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	144,960.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	146,528.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	148,096.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	149,664.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	151,232.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	152,800.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	154,368.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	155,936.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	157,504.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	159,072.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	160,640.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	162,208.00
5/11	24498	R 002	09056	5/15/89	5/8 CHECK ASST'S		1,568.00	



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

RECEIPT OF FUNDS AND INSTRUCTIONS

Address: 2184 Pont National Dr, Henderson, NV 89044
T.S. No. 678016 Date 6/7/13

Check No.	Name of Bank	Amount
<u>30304703</u>	<u>City National Bank</u>	<u>10,000.00</u>
<u>30304704</u>	<u>City National Bank</u>	<u>\$ 10,000.00</u>
<u>30304705</u>	<u>City National Bank</u>	<u>\$ 10,000.00</u>

Total of Cash Received \$ _____
Opening Bid \$ 800764 Total Received \$ 30,000.00
Successful Bid \$ 30,000.00
Refund Amount \$ _____

Refund Payable to _____
Received by J. Huggins Buyers Signature [Signature]
Buyers Name PICK SIMONS Drivers License N [Redacted]

Title to Property to Be Vested As Follow: Underwood Partners, LLC
Address 180 Newport Center Dr, #230, Newport Beach, CA 92660
Phone Number 370-7974
Number of Bidders 4
Number of Witnesses 28

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 800-975-7100



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

Marsha Osborne
MARSHA OSBORNE

11/02/10

The signature required may vary

REDACTED

HOLD DOCUMENT UP TO THE LIGHT TO VIEW TRUE WATERMARK

CITY NATIONAL BANK

The way up.[®]

1000 Lakeside Blvd. #1000, Chicago, IL 60606



CASHIER'S CHECK

30304764

VOID
COPY

DATE May 28, 2013

PAY TO THE ORDER OF UNDERWOOD PARTNERS LLC

\$ *****10,000.00**

PAY SEVEN THOUSAND DOLLARS AND ZERO CENTS**

UNDERWOOD PARTNERS LLC
Branch 370

Marsha O'Keefe
AUTHORIZED SIGNATURE

Nico 2014

Two signatures required over \$50,000

REDACTED

Hold document up to the light to view true watermark.

CITY NATIONAL BANK

The way up.

Professional. Call 800-772-7160



CASHIER'S CHECK

30304763

18-1906
1200

DATE May 28, 2013

PAY TO THE ORDER OF UNDERWOOD PARTNERS LLC

\$ *****10,000.00**

PAY SEVENTEEN THOUSAND DOLLARS AND ZERO CENTS

UNDERWOOD PARTNERS LLC
Branch: 370

Marshall

Two signatures required over \$50,000

Marshall
MARSHALL
FOR DEPOSIT ONLY



REDACTED



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

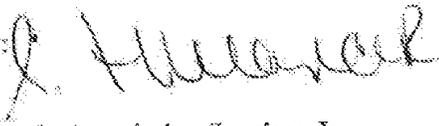
CERTIFICATE OF SALE

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: 

Nevada Association Services, Inc.

Dated this 7th day of June, 2013



Phone Notes

Nevada Association Services, Inc.
 8224 W. Desert Inn Road, Suite A
 Las Vegas, NV 89146
 Phone (702) 804-8985
 Fax (702) 804-8987
 Toll Free (888) 627-5544

Melissa Lieberman

Madeira Canyon, a planned community
 862616

2184 Pont National Drive

REDACTED

Special Note:

*****SOLD TO 3RD PARTY - NEW HO TO PICK UP AND RECORD THEIR OWN DEED - 6/7/13*****

****HO has not filed BK. NWS to proceed per June ****10/25/10****rec'd 3rd party autho from Cogburn law**** 4/9/13 Dkt
 ****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 her 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 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 once 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	mbienhard	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 property sold to 3rd party at HOA 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. Loughalm
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.# : BR0C7J523147

DATE, TIME	06/21 15:23
FAX NO./NAME	9431936
DURATION	00:00:49
PAGE(S)	05
RESULT	OK
MODE	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 ~~Arthur told you NAS did. I have enclosed a copy of the~~

BANA 000311

0635



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

0636

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.



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

0639



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

0640



Nevada Association Services
 8224 W. Desert Inn Road, Suite A
 Las Vegas, NV 89146
 Phone: (702) 304-8885
 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

Payment Made By: CC/MO
Full or Partial Payment: Payment in Full
If Full Payment, Assessments Paid: June 7, 2013

Processed By: June Gerber
N#: N62616

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,

A handwritten signature in cursive script, appearing to read "June Gerber".

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

0642

NEVADA ASSOCIATION SERVICES, INC.
TRUST ACCOUNT
6224 W. DESERT INN RD.
LAS VEGAS, NV 89146
(702) 894-8885



273378
99-17701228

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

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



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,

A handwritten signature in cursive script, appearing to read "June Gerber".

June Gerber
Nevada Association Services, Inc.
Encl.

cc
Kays

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

0644

NEVADA ASSOCIATION SERVICE INC.
TRUST ACCOUNT
6224 W. DESERT INN RD.
LAS VEGAS, NV 89146
(702) 804-8685



273377
04-1770224

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 N62618

REDACTED

NEVADA ASSOCIATION SERVICES, INC. / TRUST ACCOUNT

First American Title Nevada/NDTS

Lieberman

6/18/2013

273377

305.00

Bank of Nevada Trust 4914500 N62618

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 N62618

305.00



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

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 \$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,

A handwritten signature in cursive script, appearing to read "June Gerber".

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

0646

NEVADA ASSOCIATION SERVICE NC.
TRUST ACCOUNT
5224 W. DESERT INN RD.
LAS VEGAS, NV 89149
(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 Birtcher 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

Item No.	Description	Unit	Quantity	Rate	Total
1
2
3
4
5
6
7
8
9
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11
12
13
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15
16
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19
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98
99
100

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

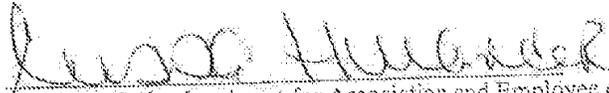
The undersigned declares:

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 Lisberman, 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 lapsing 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

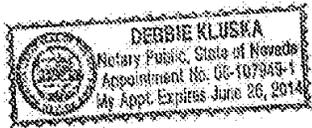


By Elissa Hollander, Agent for Association and Employee of Nevada Association Services

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

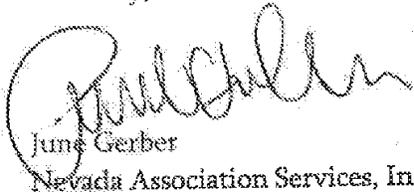
Re: Excess Proceeds

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) 804-8885



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 180 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.

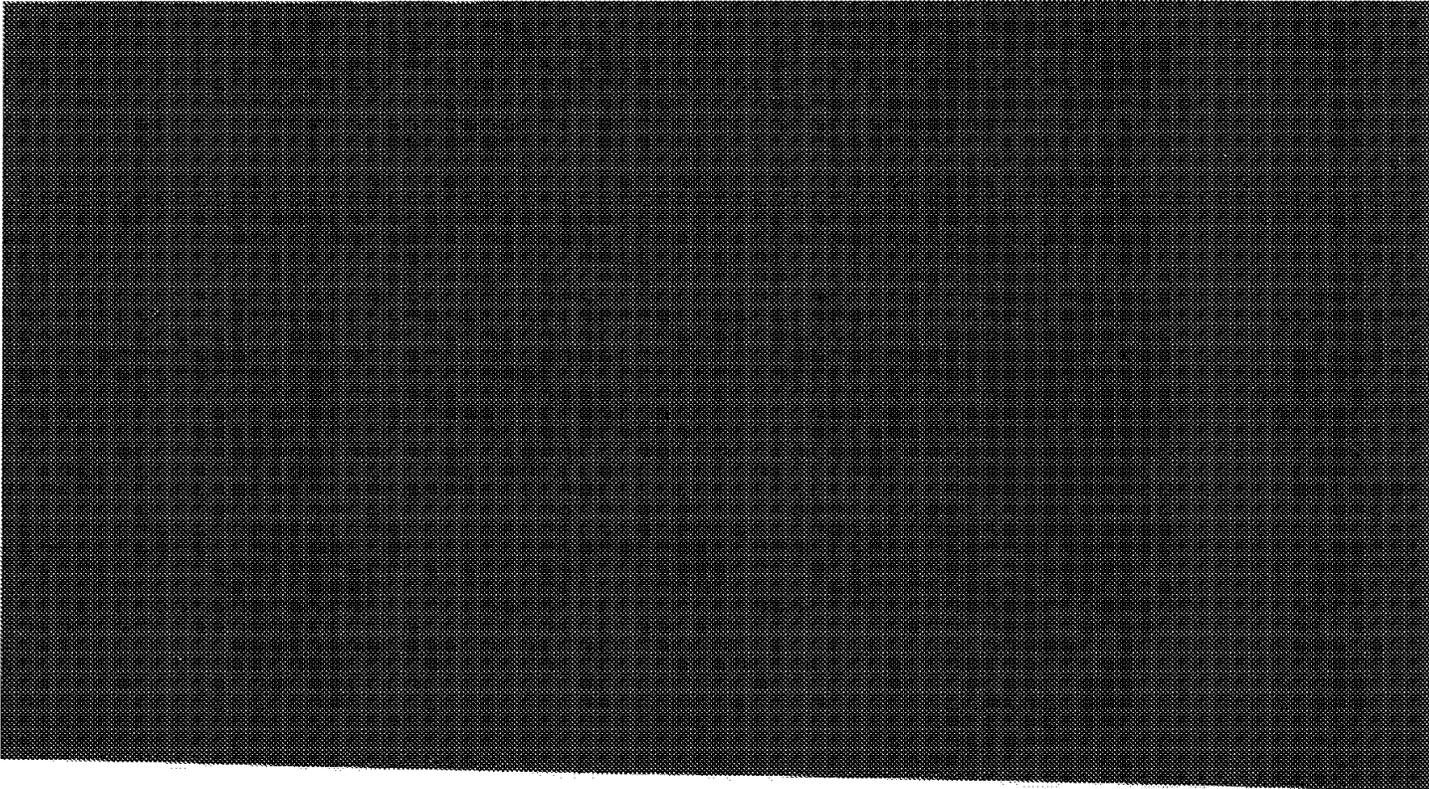
Sincerely,

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



HBT-CP 901 2005 2005

BC: 09148661224 *02234-02798-1
UNABLE TO FORWARD
RETURN TO SENDER
UNCLD TO SENDER
00 02/

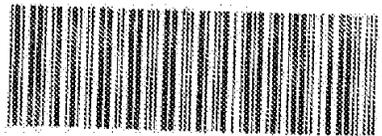
Melissa Lieberman
2184 PONT NATIONAL DR
HENDERSON, NV 89044-2006

Handwritten notes:
6/26
6/26
6/26

N62616
20101105-15
LIEN

Return Receipt (Electronic)

7113 8257 1474 7409 4A08



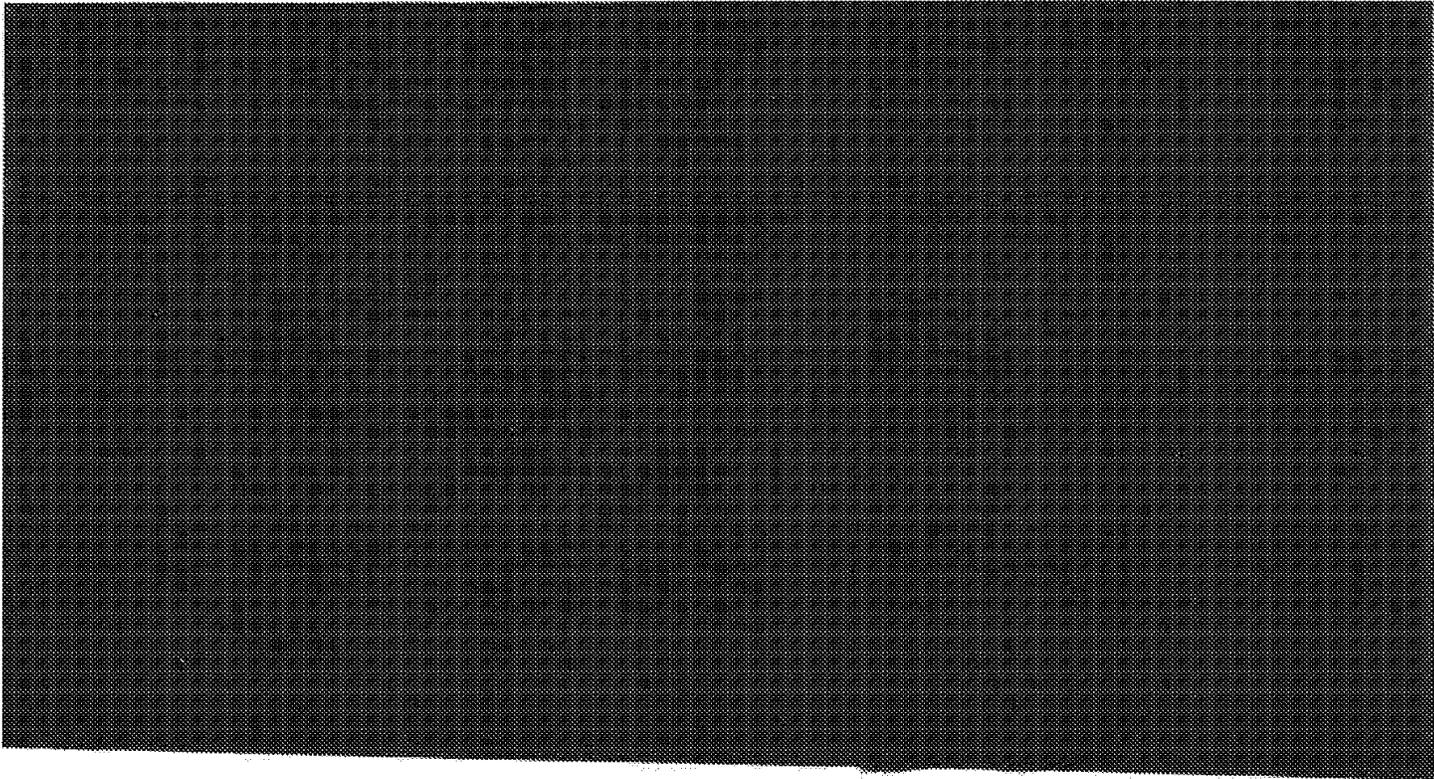
PRESORT
First-Class Mail
U.S. Postage and
Fees Paid
WSD

NAS
6224 W Desert Inn Rd Ste A
Las Vegas, NV 89146

Handwritten: 6/26

CERTIFIED MAIL

BANA 000334



HCM-074 89044
981 466612

FCI: 9814666129
K0184-01871-19-

UNCLAIMED
RETURN TO SENDER
UNABLE TO FORWARD
081 DE 1 00 02/13/

NEXTE

Melissa Lieberman
2184 PONT NATIONAL DR
HENDERSON, NV 89044-2006



N62616
20101005-16
FIRSTCLASS

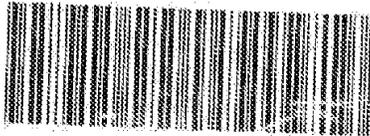
FEB 14 2013

Handwritten initials or mark.

Handwritten initials or mark.

Return Receipt (Electronic)

7113 8257 1474 6542 5765



NAS
6224 W Desert Inn Rd Ste A
Las Vegas, NV 89121-18

Handwritten number 626

PRESORT
First-Class Mail
U.S. Postage and
Fees Paid
WFO

CERTIFIED MAIL

2. Article Number

7196 9008 9111 0457 2921

3. Service Type CERTIFIED MAIL™
4. Restricted Delivery? (Extra Fee) Yes No

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly) _____ B. Date of Delivery _____

C. Signature *[Signature]* Yes No

D. Is delivery address different from item 1? Yes No

E. If YES, enter delivery address below: _____

F. Agent Addressed Yes No

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

JUL 20 2011

Madera Canyon, a planned community

PS Form 3811, January 2005

EVADA ASSOC SR

2. Article Number

7196 9008 9111 0457 2938

3. Service Type CERTIFIED MAIL™
4. Restricted Delivery? (Extra Fee) Yes No

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly) _____ B. Date of Delivery _____

C. Signature *[Signature]* Yes No

D. Is delivery address different from item 1? Yes No

E. If YES, enter delivery address below: _____

F. Agent Addressed Yes No

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

2. Article Number

7196 9008 9111 0457 2945

3. Service Type CERTIFIED MAIL™
4. Restricted Delivery? (Extra Fee) Yes No

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly) _____ B. Date of Delivery _____

C. Signature *[Signature]* Yes No

D. Is delivery address different from item 1? Yes No

E. If YES, enter delivery address below: _____

F. Agent Addressed Yes No

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

JUL 19 2011

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

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly) _____ B. Date of Delivery _____

C. Signature *[Signature]* Yes No

D. Is delivery address different from item 1? Yes No

E. If YES, enter delivery address below: _____

F. Agent Addressed Yes No

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
1901 E VICKERS ST, SUITE C
DANVILLE, IL 61834

TS No.: N62616

PS Form 3811, January 2005

Domestic Return Receipt

RESIDENTIAL APPRAISAL SUMMARY REPORT

File No.: 16-0131

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

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: Owner Vacant Manufactured Housing
 Project Type: PUD Condominium Cooperative Other (describe) HOA: \$ 95 per year per month
 Market Area Name: Southeast Map Reference: Census Tract: 57.13

The purpose of this appraisal is to develop an opinion of: Market Value (as defined), or other type of value (describe) Fair Market Value
 This report reflects the following value (if not Current, see comments): Current (the Inspection Date is the Effective Date) Retrospective Prospective
 Approaches developed for this appraisal: Sales Comparison Approach Cost Approach Income Approach (See Reconciliation Comments and Scope of Work)
 Property Rights Appraised: Fee Simple Leasehold Leased Fee 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

Location: <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Predominant Occupancy	One-Unit Housing	Present Land Use	Change in 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		
Growth rate: <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	<input type="checkbox"/> Tenant	\$(000) (yrs) 2-4 Unit 10% <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%		
Demand/supply: <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	<input 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.		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 Corner Lot Cul de Sac
 Zoning Classification: RM-10 Description: Medium Density Residential, 10 units/acre
 Zoning Compliance: Legal Legal nonconforming (grandfathered) Illegal No zoning

Utilities	Public Other	Description	Off-site Improvements	Type	Public Private	Topography	Level
Electricity	<input checked="" type="checkbox"/>		Street	Asphalt	<input type="checkbox"/>	Size	Typical for neighborhood
Gas	<input checked="" type="checkbox"/>		Curb/Gutter	Concrete	<input checked="" type="checkbox"/>	Shape	Slightly irregular
Water	<input checked="" type="checkbox"/>		Sidewalk	Concrete	<input checked="" type="checkbox"/>	Drainage	Assume adequate
Sanitary Sewer	<input checked="" type="checkbox"/>		Street Lights	Electric	<input checked="" type="checkbox"/>	View	Valley view from rear
Storm Sewer	<input type="checkbox"/>	Unknown	Alley	None	<input type="checkbox"/>	Landscaping	Front/rear

FEMA Spec'l Flood Hazard Area Yes No FEMA Flood Zone X FEMA Map # 32003C 2950F FEMA Map Date 11/16/2011
 Highest & Best Use as improved: Present use, or 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.

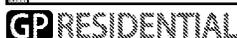
General Description	Exterior Description	Foundation	Basement	<input checked="" type="checkbox"/> None	Heating
# of Units 1 <input type="checkbox"/> Acc. Unit	Foundation Concrete	Slab Concrete	Area Sq. Ft.		Type FAU
# of Stories 1	Exterior Walls Stucco	Crawl Space None	% Finished N/A		Fuel Gas
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/>	Roof Surface Concrete tiles	Basement None	Ceiling		
Design (Style) Standard	Gutters & Downspits. None	Sump Pump <input type="checkbox"/> N/A	Walls		Cooling
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Und. Cons.	Window Type Fixed/Sliding	Dampness <input type="checkbox"/> None/Noted	Floor		Central Yes
Actual Age (Yrs.) 6	Storm/Screen Woven/Mesh	Settlement None/Noted	Outside Entry		Other
Effective Age (Yrs.) 2		Infestation None/Noted			

Interior Description	Appliances	Attic	Amenities	Car Storage
Floors Tile/carpet	Refrigerator <input type="checkbox"/> None <input type="checkbox"/> Fireplaces(s) # 1	<input type="checkbox"/> None <input type="checkbox"/> Fireplaces(s) # 1	Woodstove(s) #	<input type="checkbox"/> None
Walls Drywall/paint	Range/Oven <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Stairs <input type="checkbox"/> Patio	Covered	Garage # of cars (3 Tot.)
Trim/Finish Wood/paint	Disposal <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Drop Stair <input type="checkbox"/> Deck	None	Attach. 3
Bath Floor Tile	Dishwasher <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Scuttle <input checked="" type="checkbox"/> Porch	Covered	Detach. _____
Bath Wainscot Tile/cultured marble	Fan/Hood <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Floor <input type="checkbox"/> Fence	Masonry block	Bit-In _____
Doors Raised panel/hollow	Microwave <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Heated <input type="checkbox"/> Pool	Pool-spa	Carport _____
Countertops Granite/solid surface	Washer/Dryer <input type="checkbox"/> Finished <input type="checkbox"/>	<input type="checkbox"/> Finished <input type="checkbox"/>		Driveway _____
				Surface Concrete

Finished area above grade contains: 8 Rooms 4 Bedrooms 3 Bath(s) 2,846 Square Feet of Gross Living Area Above Grade
 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

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

Data Source(s): **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**

Source(s): **County Records**

2nd Prior Subject Sale/Transfer:

Date:

Price:

Source(s):

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	DESCRIPTION			DESCRIPTION			DESCRIPTION		
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 -20,000			Average/guard gate -20,000			Average/non gated +10,000		
Site	12,744 SF/corner	9,148 SF/interior +5,000			10,454 SF			7,405 SF/interior +10,000		
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. +19,425			2,844 sq.ft.			2,661 sq.ft. +13,875		
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.

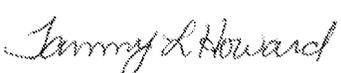
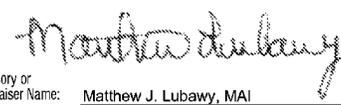
Sale 3 is a slightly smaller residence in an adjacent, non gated subdivision. This property was on the market for 9 days before selling \$50,100 above list as an all cash, traditional sale. It was previously purchased for \$255,000 in May 2011.

See Page 4 for continuation

Indicated Value by Sales Comparison Approach \$ 430,000

RESIDENTIAL APPRAISAL SUMMARY REPORT

File No.: 16-0131

COST APPROACH	COST APPROACH TO VALUE (if developed) <input checked="" type="checkbox"/> The Cost Approach was not developed for this appraisal.	
	Provide adequate information for replication of the following cost figures and calculations.	
	Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value): <u>The cost approach is not considered an accurate reflection of current market value for the subject property, and has not been developed.</u>	
INCOME APPROACH	INCOME APPROACH TO VALUE (if developed) <input checked="" type="checkbox"/> The Income Approach was not developed for this appraisal.	
	Estimated Monthly Market Rent \$ _____ X Gross Rent Multiplier _____ = \$ _____ Indicated Value by Income Approach	
	Summary of Income Approach (including support for market rent and GRM): <u>Single family homes are not typically sold on an income basis. The income approach is not required for credible results.</u>	
PUD	PROJECT INFORMATION FOR PUDS (if applicable) <input type="checkbox"/> The Subject is part of a Planned Unit Development.	
	Legal Name of Project: _____	
	Describe common elements and recreational facilities: <u>An association fee of approximately \$285 per quarter is reportedly charged for maintenance of common area landscaping, gated entry.</u>	
RECONCILIATION	Indicated Value by: Sales Comparison Approach \$ 430,000 Cost Approach (if developed) \$ N/A Income Approach (if developed) \$ N/A	
	Final Reconciliation <u>The sales comparison approach is considered the most reliable indicator of value, as it best reflects the actions of buyers & sellers in the market. Most homes are owner occupied & do not produce income, so the income approach is not applicable. The cost approach is not an accurate reflection of current market value for the subject property & was not developed. The adjusted range is from \$424,25 to \$463,875 with a retrospective value of \$430,000 estimated for the subject property by considering all 3 sales. This equates to a per square foot figure of \$151.09 which falls within the unadjusted range established by the sales.</u>	
	This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a Hypothetical Condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a Hypothetical Condition that the repairs or alterations have been completed, <input type="checkbox"/> subject to the following required inspection based on the Extraordinary Assumption that the condition or deficiency does not require alteration or repair. <u>The subject property is being appraised with a retrospective date of value as of June 7, 2013. We assume the condition noted from an exterior inspection is similar to the property's retrospective date.</u>	
	<input checked="" type="checkbox"/> This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.	
	<u>Based on the degree of inspection of the subject property, as indicated below, defined Scope of Work, Statement of Assumptions and Limiting Conditions, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: \$ 430,000, as of: June 7, 2013, which is the effective date of this appraisal. If Indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.</u>	
	A true and complete copy of this report contains 19 pages, including exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report.	
	Attached Exhibits:	
	<input checked="" type="checkbox"/> Scope of Work <input checked="" type="checkbox"/> Limiting Cond./Certifications <input type="checkbox"/> Hypothetical Conditions <input checked="" type="checkbox"/> Extraordinary Assumptions <input checked="" type="checkbox"/> Narrative Addendum <input type="checkbox"/> Sketch Addendum <input checked="" type="checkbox"/> Location Map(s) <input type="checkbox"/> Flood Addendum <input checked="" type="checkbox"/> Additional Sales <input type="checkbox"/> Cost Addendum <input type="checkbox"/> Manuf. House Addendum <input checked="" type="checkbox"/> Supplemental Addendum <input type="checkbox"/> GLB Privacy Act <input type="checkbox"/> <input type="checkbox"/>	
	Client Contact: <u>Michele Pori</u> Client Name: <u>Akerman, LLP</u>	
	E-Mail: <u>michele.pori@akerman.com</u> Address: <u>1160 Town Center Dr, Suite 330, Las Vegas, NV 89144</u>	
SIGNATURES	APPRAISER	
		
	Appraiser Name: <u>Tammy L. Howard</u>	
	Company: <u>Valbridge Property Advisors</u>	
	Phone: <u>(702) 242-9369</u> Fax: <u>(702) 242-6391</u>	
	E-Mail: <u>tthoward@valbridge.com</u>	
	Date of Report (Signature): <u>04/01/2016</u>	
	License or Certification #: <u>A.0000253-CG</u> State: <u>NV</u>	
	Expiration Date of License or Certification: <u>06/30/2017</u>	
	Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input checked="" type="checkbox"/> Exterior Only <input type="checkbox"/> None	
Date of Inspection: <u>March 31, 2016</u>		
SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)		
		
Supervisory or Co-Appraiser Name: <u>Matthew J. Lubawy, MAI</u>		
Company: <u>Valbridge Property Advisors</u>		
Phone: <u>(702) 242-9369</u> Fax: <u>(702) 242-6391</u>		
E-Mail: <u>mlubawy@valbridge.com</u>		
Date of Report (Signature): <u>04/01/2016</u>		
License or Certification #: <u>A.000044-CG</u> State: <u>NV</u>		
Expiration Date of License or Certification: <u>04/30/2017</u>		
Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input checked="" type="checkbox"/> None		
Date of Inspection: _____		

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.

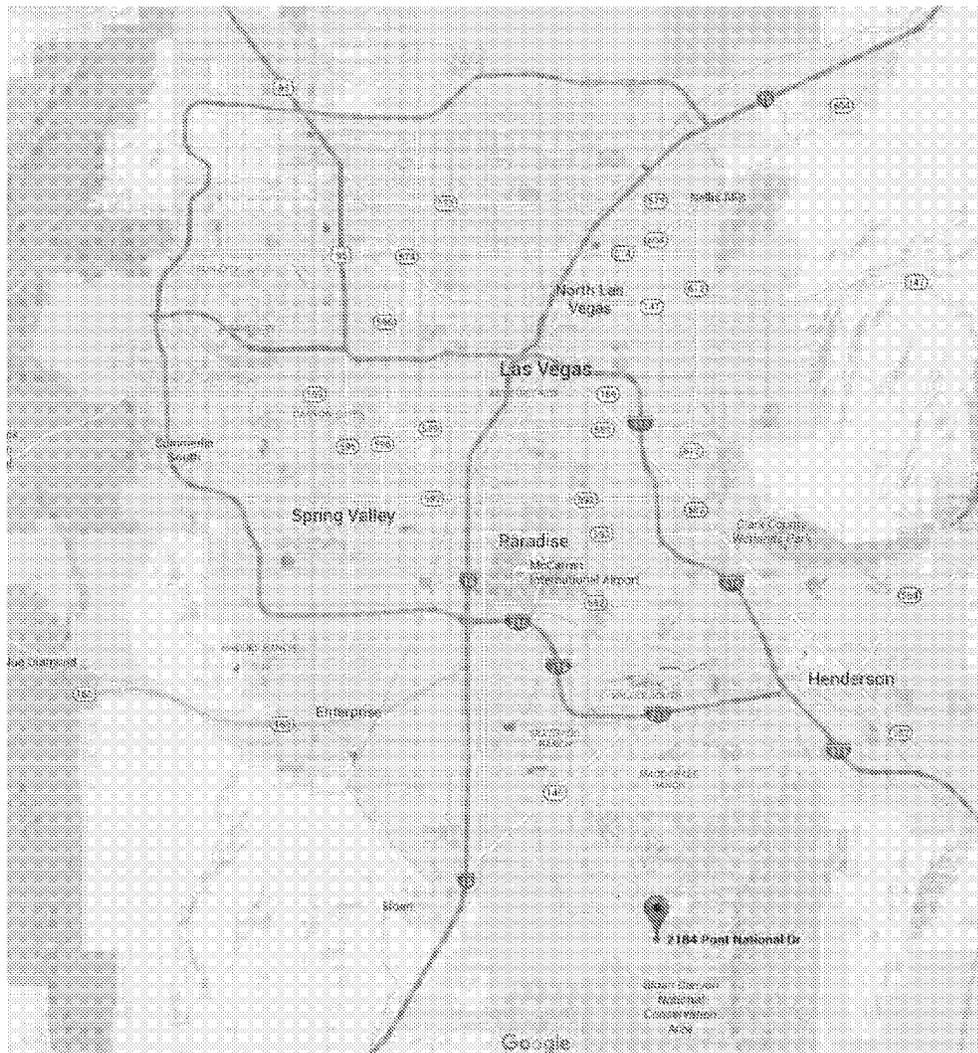
In the preparation of this report, we have relied on data from county records, multiple listing service, title companies, etc. We believe this report to be complete and accurate, however, should any error or omission be subsequently discovered, we reserve the right to correct it.

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.

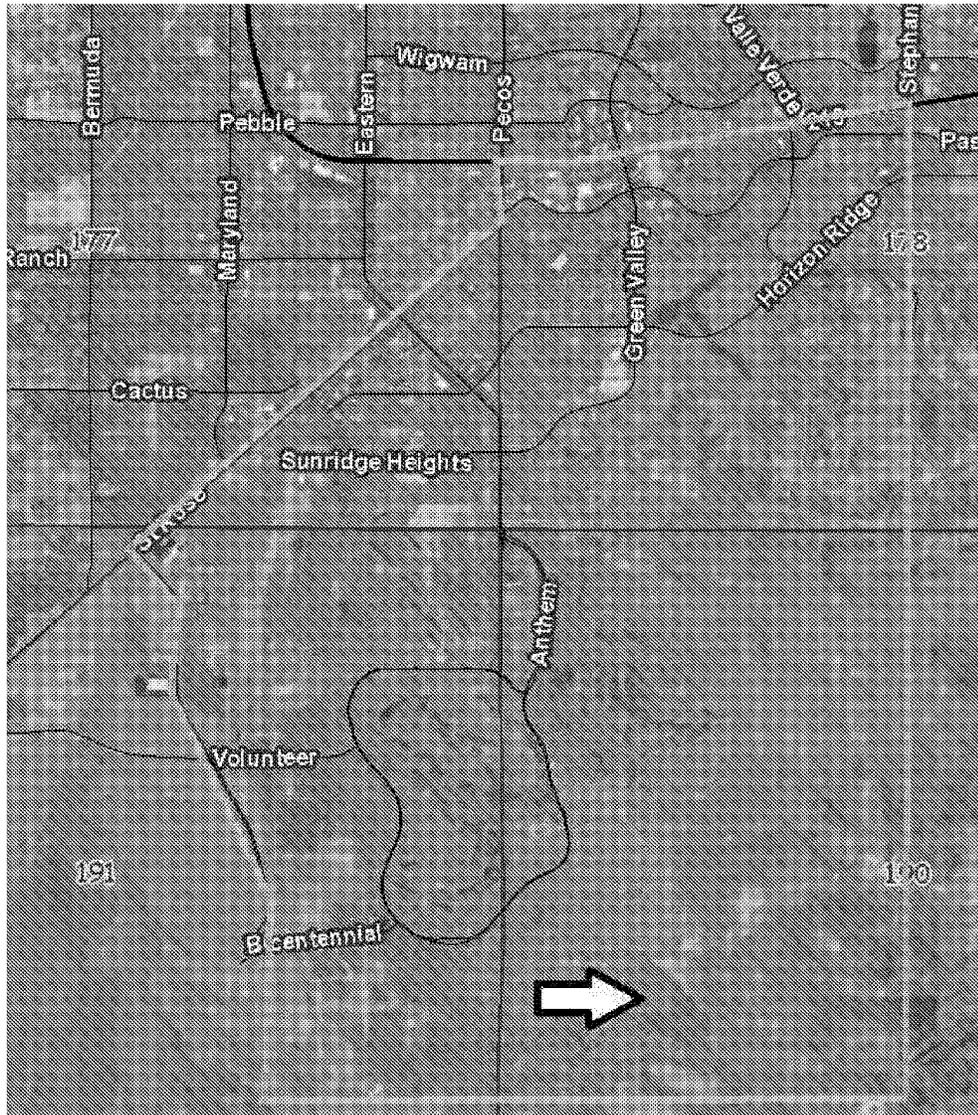
Location Map

Owner	Melissa N. Lieberman				
Property Address	2184 Pont National Dr				
City	Henderson	County	Clark	State	NV Zip Code 89044
Lender/Client	Akerman, LLP				



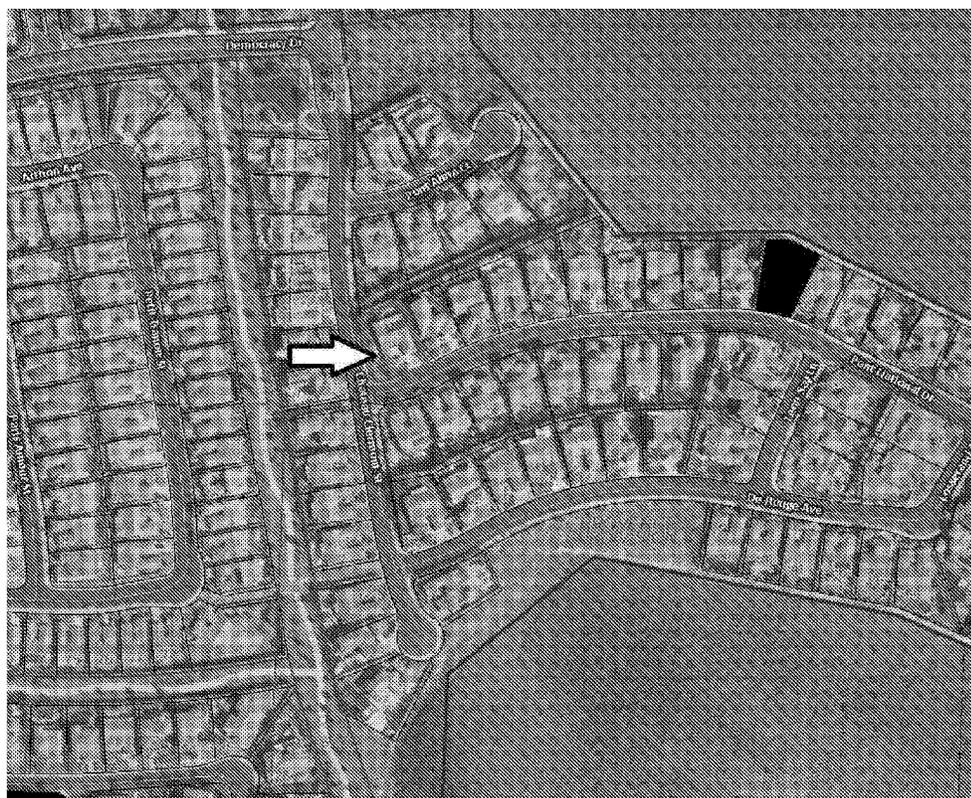
Neighborhood Map

Owner	Melissa N. Lieberman						
Property Address	2184 Pont National Dr						
City	Henderson	County	Clark	State	NV	Zip Code	89044
Lender/Client	Akerman, LLP						



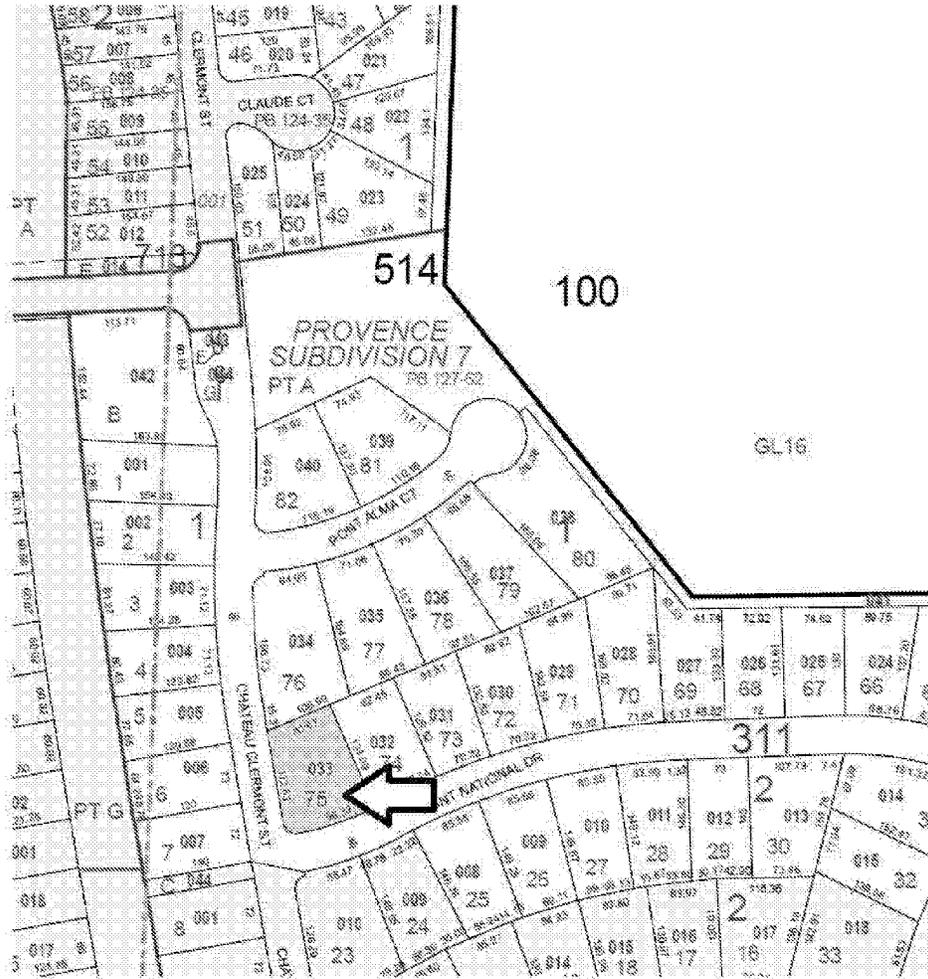
Aerial View

Owner	Melissa N. Lieberman				
Property Address	2184 Pont National Dr				
City	Henderson	County	Clark	State	NV Zip Code 89044
Lender/Client	Akerman, LLP				



Assessor's Parcel Map 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		



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

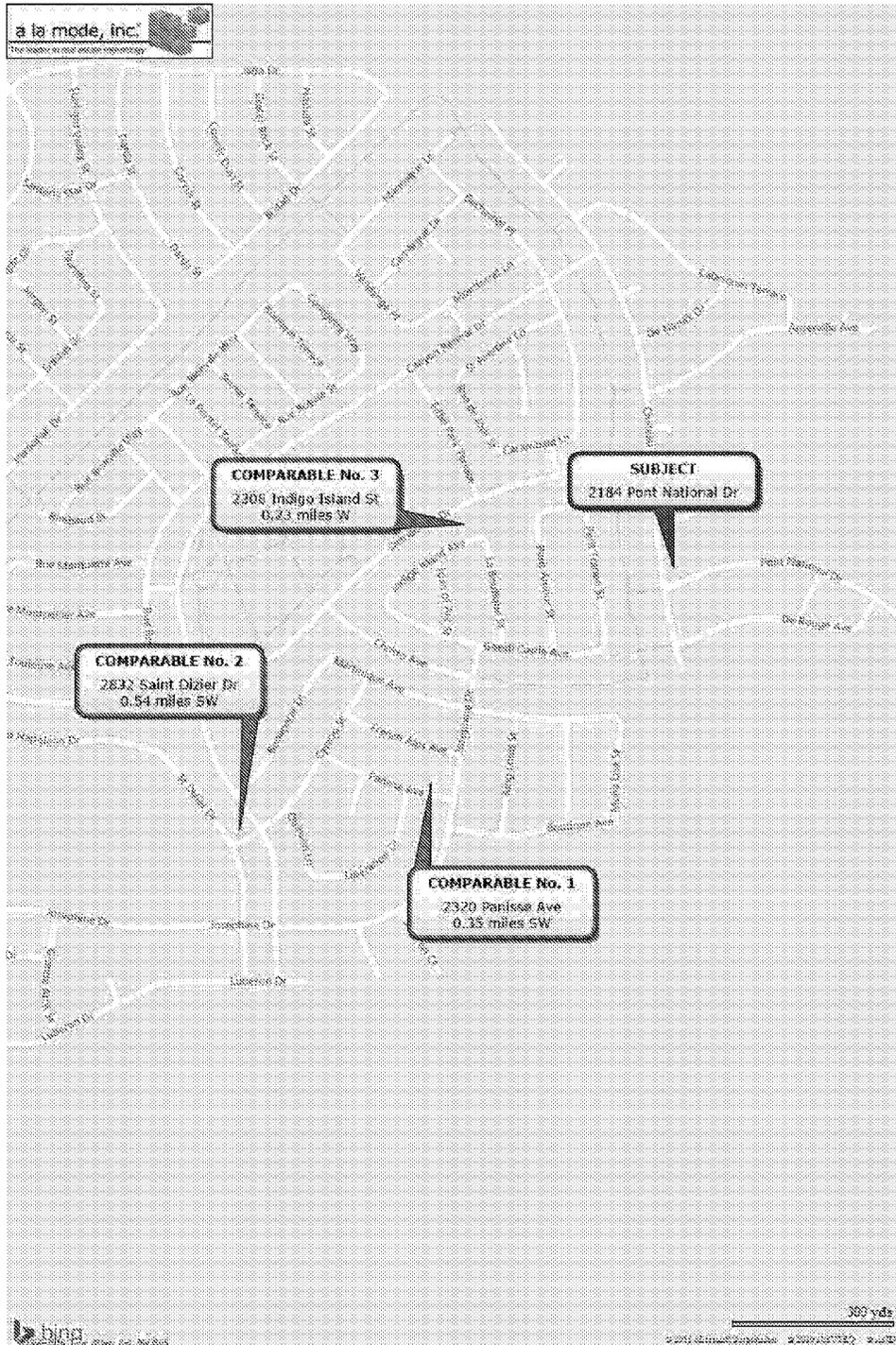
Looking northeast along
Pont National, subject
is on the left

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	Zip Code	89044
Lender/Client	Akerman, LLP		



Comparable Photo Page

Owner	Melissa N. Lieberman				
Property Address	2184 Pont National Dr				
City	Henderson	County	Clark	State	NV Zip Code 89044
Lender/Client	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:

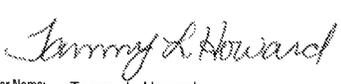
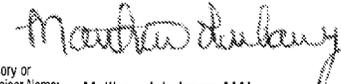
I certify that, to the best of my knowledge and belief:
 I have not performed a prior appraisal or other service regarding the subject property within the 3 year period immediately preceding acceptance of this appraisal assignment.

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

<p>APPRAISER</p>  <p>Appraiser Name: Tammy L. Howard Company: Valbridge Property Advisors Phone: (702) 242-9369 Fax: (702) 242-6391 E-Mail: thoward@valbridge.com Date Report Signed: 04/01/2016 License or Certification #: A.0000253-CG State: NV Designation: Expiration Date of License or Certification: 06/30/2017 Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input checked="" type="checkbox"/> Exterior Only <input type="checkbox"/> None Date of Inspection: March 31, 2016</p>	<p>SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)</p>  <p>Supervisory or Co-Appraiser Name: Matthew J. Lubawy, MAI Company: Valbridge Property Advisors Phone: (702) 242-9369 Fax: (702) 242-6391 E-Mail: mlubawy@valbridge.com Date Report Signed: 04/01/2016 License or Certification #: A.0000044-CG State: NV Designation: MAI Expiration Date of License or Certification: 04/30/2017 Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input checked="" type="checkbox"/> None Date of Inspection:</p>
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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 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



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 - Gould 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. Wluczorek (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 Taggert - Taggert & Taggert, 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 Penschaw 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

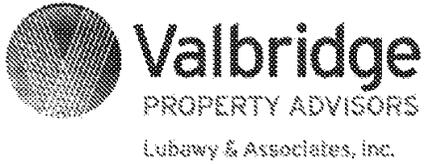
- **International Bank of Commerce vs. Boulder Crossroads, LLC (Bankruptcy Case #09-10381, Western District of Texas, Austin Division)**
Date: August 26-28, 2009
Attorney: Sabrina L. Streusand, Streusand & Landon, LLP; Barbara M. Barron and Stephen W. Sather of Barron & Newburger, P.C.; Diann M. Bartek, 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 Yeranorian
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



3034 S. Durango Drive
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Las Vegas, NV 89117
702-242-8300 phone
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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.

1 ARIEL E. STERN
Nevada Bar No. 8276
2 DIANA S. ERB
Nevada Bar No. 10580
3 AKERMAN SENTERFITT LLP
400 South Fourth Street, Suite 450
4 Las Vegas, Nevada 89101
Telephone: (702) 634-5000
5 Facsimile: (702) 380-8572
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6 Email: diana.erb@akerman.com

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
ASSOCIATION; ANTHEM HIGHLANDS
16 COMMUNITY ASSOCIATION; MONTECITO
AT MOUNTAIN'S EDGE HOMEOWNERS
ASSOCIATION; HERITAGE SQUARE SOUTH
17 HOMEOWNERS' ASSOCIATION, INC.;
SIERRA RANCH HOMEOWNERS
18 ASSOCIATION; CORTEZ HEIGHTS
HOMEOWNERS ASSOCIATION; SOUTHERN
19 HIGHLANDS COMMUNITY ASSOCIATION;
20 ELKHORN – CIMARRON ESTATES
HOMEOWNERS ASSOCIATION; ELKHORN
21 COMMUNITY ASSOCIATION, a Nevada non-
profit corporation; CANYON CREST
22 ASSOCIATION; LAS BRISAS
HOMEOWNERS ASSOCIATION; ALIANTE
23 MASTER ASSOCIATION; MOUNTAIN'S
EDGE MASTER ASSOCIATION; ALESSI &
24 KOENIG, LLC; ALLIED TRUSTEE
SERVICES, INC.; ANGIUS & TERRY
25 COLLECTIONS, LLC; ASSESSMENT
MANAGEMENT GROUP INC.; ASSET
26 RECOVERY SERVICES, INC.; LJS&G, LTD.,
d/b/a Leach Johnson Song & Gruchow;
27 HOMEOWNER ASSOCIATION SERVICES,
28

AKERMAN SENTERFITT LLP
400 SOUTH FOURTH STREET, SUITE 450
LAS VEGAS, NEVADA 89101
TEL.: (702) 634-5000 – FAX: (702) 380-8572

1 INC.; NEVADA ASSOCIATION SERVICES,
2 INC.; PHIL FRINK & ASSOCIATES, INC.;
3 G.J.L., INCORPORATED, d/b/a Pro Forma Lien
4 & Foreclosure; K.G.D.O. HOLDING
5 COMPANY, INC., d/b/a Terra West Property
6 Management; RMI MANAGEMENT LLC, d/b/a/
7 Red Rock Financial Services; SILVER STATE
8 TRUSTEE SERVICES, LLC,

Defendants.

INTRODUCTION

9 Nevada law gives homeowners’ associations the power to impose and foreclose a lien for
10 unpaid assessments. Nevada Revised Statute section 116.3116 makes this lien superior to a first
11 security interest, but only in an amount equal to common assessments for the nine months preceding
12 the action to enforce the lien. (The portion of a homeowners’ association lien senior to a first deed of
13 trust is referred-to as a “super-priority lien.”) BAC Home Loans Servicing, LP (“BAC”) services
14 hundreds of residential loans secured by properties that are subject to these homeowners’ association
15 liens. To maintain clear and marketable title to these properties, BAC has tendered payments to the
16 trustees of many homeowners’ associations that, if accepted, would fully satisfy their super-priority
17 liens. But the trustees of many homeowners associations – including Defendants – are rejecting these
18 payments based on erroneous interpretations of Nev. Rev. Stat. § 116.3116 and other law. The
19 trustees are also demanding BAC pay fees and costs excluded from the super-priority lien as a
20 condition to accepting payment of the super-priority amount. BAC therefore seeks a declaration
21 confirming (a) its right to tender payment of super-priority liens and (b) the amount entitled to super-
22 priority status.

PARTIES

Plaintiff

- 23
24 1. BAC is a Texas limited partnership, but is a citizen of North Carolina.

Defendant Homeowners’ Associations (HOAs)

25
26 2. Stonefield II Homeowners Association (“Stonefield”) is a Nevada non-profit
27 corporation with its principal place of business in Nevada.

- 28 3. Anthem Highlands Community Association (“Anthem”) is a Nevada non-profit

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.

1 31. Phil Frink & Associates, Inc. (“Frink”), is a Nevada corporation with its principal place
2 of business in Nevada.

3 32. Upon information and belief, Frink acts or has acted as trustee for Defendant
4 Stonefield, as well as other homeowners’ associations in Nevada.

5 33. G.J.L., Incorporated, d/b/a Pro Forma Lien & Foreclosure (“Pro Forma”), is a
6 collection agency licensed in Clark County and is a Nevada corporation with its with its principal
7 place of business in Nevada.

8 34. Upon information and belief, Pro Forma acts as trustee for Defendant Heritage, as well
9 as other homeowners’ associations in Nevada.

10 35. K.G.D.O. Holding Company, Inc., d/b/a Terra West Property Management (“Terra
11 West”), is a Nevada corporation with its principal place of business in Nevada.

12 36. Upon information and belief, Terra West acts as trustee for Defendant Montecito, as
13 well as other homeowners’ associations in Nevada.

14 37. RMI Management LLC, d/b/a Red Rock Financial Services (“RRFS”), is a Nevada
15 corporation with its with its principal place of business in Nevada.

16 38. Upon information and belief, RRFS acts or has acted as trustee for Defendant Anthem,
17 as well as other homeowners’ associations in Nevada.

18 39. Silver State Trustee Services, LLC (“SSTS”), is a Nevada limited liability company
19 with its principal place of business in Nevada.

20 40. Upon information and belief, SSTS acts or has acted as trustee for Defendant
21 Mountain’s Edge, as well as other homeowners’ associations in Nevada.

22 41. Upon information and belief, homeowners’ associations currently unknown to BAC
23 are directing Defendant Trustees to refuse to communicate with BAC and to reject tender of lien
24 amounts from BAC and other loan servicers. BAC reserves the right to amend its Complaint to insert
25 the names of these homeowners associations when they are identified.

26 **JURISDICTION AND VENUE**

27 42. This Court has subject matter jurisdiction under 28 U.S.C. § 1332 because there is
28 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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1 (including, without limitation, Defendants), the “super-priority” lien created by Nev. Rev. Stat. §
2 116.3116 attaches only after a first-priority deed of trust is foreclosed. If the amount secured by the
3 super-priority lien is not paid at or prior to foreclosure of the first deed of trust, the super-priority lien
4 continues to cloud title to the property. BAC must clear this cloud in order to deliver marketable title
5 to its foreclosure purchaser.

6 54. To fulfill its obligation to protect the deeds of trust securing the loans it services, BAC
7 tenders payment of the super-priority amount. On occasion, BAC makes this tender prior to
8 foreclosing on the deed of trust.

9 55. Several trustees of homeowners’ associations, including the trustee Defendants, have
10 wrongfully rejected BAC’s tender.

11 56. In some instances, Defendant Trustees have refused to communicate with BAC when
12 BAC sought a pay-off amount for the association’s super-priority lien.

13 57. By refusing BAC’s tender of the super-priority amount, the HOA Defendants prevent
14 BAC from clearing the super-priority lien from the title of the properties securing its loans.

15 **Illustrative Examples**

16 58. For example, on January 29, 2010, BAC tendered a check for \$180.00 to Defendant
17 Trustee Frink in full satisfaction of Defendant Homeowners’ Association Stonefield’s lien against a
18 property located at 9050 Alsandair Court.

19 59. On February 18, 2010, Stonefield, through its trustee Frink, returned BAC’s check.
20 Frink rejected the check, claiming (1) “the Association has no relationship, and therefore no
21 obligation to communicate with or negotiate with, [BAC] under any circumstance unless and until
22 [BAC] is the owner of the property,” and (2) “the Association has no obligation or intention to accept
23 a partial payment from [BAC]” Apparently, Frink regarded BAC’s payment as a “partial
24 payment” because it did not include the attorney’s fees Stonefield allegedly incurred while attempting
25 to enforce its lien or the full amount of assessments Stonefield asserted were due. A true and correct
26 copy of the returned check with the accompanying letter, as well as BAC’s original letter to
27 Stonefield, are attached as **Exhibit 1**.

28 60. BAC also tendered payments to Southern Highlands, through its trustee Alessi, only to

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 Drummossie 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.

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”

ROUCLASE MILES*
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 Also Admitted in Arizona
NICO TIMOTHY WINTERS*
KEVIN E. McCLENAHAN*
MARK T. ROMEYER*
 Also Admitted to District of
 Columbia & Virginia
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BYAN W. STOCKING*
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MILES, BAUER, BERGSTROM & WINTERS, LLP
 ATTORNEYS AT LAW SINCE 1985

Of Counsel
JOHN W. LISH
 Admitted in Utah

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

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 assesment. 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 FRINK & 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 Alsandair 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
 Date: 1/29/2010 Amount: 180.00
 Check # 2576 Initials: TLC

Inv. Date	Reference #	Description	Inv. Amount	Case #	Matter Description	Cost Amount
1/29/2010	#12086	To Cure HOA Delinquency	180.00			

Bank of America
 1100 N. Green Valley Parkway
 Henderson, NV 89074
 -16-681220-1020
 Loan # 09-L0454 8504

2576
 Date: 1/29/2010
 Amount \$ 180.00

Pay \$*****One Hundred Eighty & No/100 Dollars
 to the order of
 Phil Frink & Associates

Check-Void After 90 Days

Security Features Included:                                                               

GAYLE A. KERN, LTD.

ATTORNEYS AT LAW

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gaylekern@kernltd.com

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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 Alсандair 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 Alсандair 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

0706

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

**ALESSI
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ADDITIONAL OFFICES

AGOURA HILLS, CA
PHONE: 818-735-9600
RENO NV
PHONE: 775-626-2323
*
DIAMOND BAR CA
PHONE: 909-843-6590
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.

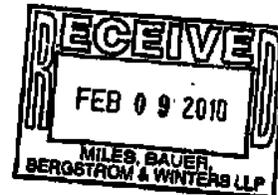
It has come to my attention that our office inadvertently posted some of the checks sent from Miles Bauer that contained only partial payments. We are therefore refunding that money, as our clients have not authorized us to take payments that amount to a small fraction of their total liens. We apologize 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 Bar

**ALESSI
 &
 KOENIG**
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 Facsimile: 702-222-4043
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ADDITIONAL OFFICES IN
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 PHONE: 818-715-9608
 BUNO NY
 PHONE: 719-628-2323
 &
 DIAMOND BAR CA
 Nevada Licensed Qualified Collection
 Manager
 AMANDA LOWYER

FACSIMILE COVER LETTER

To:	Tarl Cole	Re:	10865 Calcedonian St/HO #18971
From:	Aileen Ruiz	Pages:	1, including cover
Fax No.:	702-492-8558	HO #:	18971

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 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.

DOUGLAS E. MILES*
 Also Admitted in Nevada and Illinois
RICHARD J. BADER, 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*
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BRIAN H. TRAN*
RYAN W. STICKING*
DINA M. CORENA
ROBIN L. LEWIS
 Also Admitted in California
WAYNE A. RASH*
ROCK K. JUNG*
VY T. PHAM*
SCOTT B. OLIFANT
 Also Admitted in California



* CALIFORNIA OFFICE
 1665 SCENIC AVENUE
 SUITE 200
 COSTA MESA, CA 92626
 PHONE (714) 481-9100
 FACSIMILE (714) 481-9141

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

Of Counsel
JOHN W. LISH
 Admitted in Utah

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

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 #: 2555
 Date: 1/28/2010
 Amount: 495.00
 09-L1013
 Initials: TLC

Inv. Date	Reference #	Description	Inv. Amount	Case #	Matter Description	Cost Amount
1/28/2010	#18971	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 # [REDACTED] 5529

Pay \$****Four Hundred Ninety-Five & No/100 Dollars

to the order of
 Alessi & Koenig, LLC

2555

Date: 1/28/2010

Amount: \$****495.00

Check Valid After 90 Days



[REDACTED]

Security Features Included. Details on back.

09-LO936

DAVID ALESSI*
 THOMAS BAYARD*
 ROBERT KOENIG**
 KYAN KERBOV****
 * 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



A Multi-Jurisdictional Law Firm
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 Las Vegas, Nevada 89147
 Telephone: 702-222-4033
 Facsimile: 702-222-4043
 www.alessikoenig.com

ADDITIONAL OFFICES IN

AGOURA HILLS, CA
 PHONE: 919-735-9600

RENO NV
 PHONE: 775-826-2323
 &
 DIAMOND BAR CA
 PHONE: 909-843-6590

Nevada Licensed Qualified Collection
 Manager

AMANDA LOWER

FACSIMILE COVER LETTER

To:	Tarl Cole	Re:	11117 Dehuna St/HO #11882
From:	Alison Ruiz	Pages:	1, including cover
Fax No.:	702-492-8556	PKG #:	11882

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 Dehuna 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 *
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 RICHARD J. BAUER, JR.*
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MILES, BAUER, BERGSTROM & WINTERS, LLP
 ATTORNEYS AT LAW SINCE 1985

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* CALIFORNIA OFFICE
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 COSTA MESA, CA 92626
 PHONE (714) 481-9100
 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...

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.

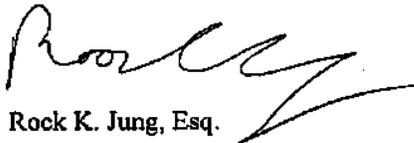
Based on Section 2(b), a portion of your HOA lien is arguably prior to BAC's first deed of trust, specifically the nine months of assessments for common expenses incurred before the date of your notice of delinquent assessment. As stated above, the payoff amount stated by you includes many fees that 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.

Miles, Bauer, Bergstrom & Winters, LLP Trust Acct

09-L0936

Initials: TLC

Payee: Alessi & Koenig, LLC

Check #: 2203

Date: 12/17/2009 Amount: 495.00

Inv. Date	Reference #	Description	Inv. Amount	Case #	Matter Description	Cost Amount
12/18/2009	HOA#11882	To Cure HOA Delinquency	495.00			

<p>Miles, Bauer, Bergstrom & Winters, LLP Trust Account 1665 Scenic Avenue - Suite 200 Costa Mesa, CA 92626 Phone: (714) 481-9100</p>	<p>Bank of America 1100 N. Green Valley Parkway Henderson, NV 89074 16-66/1220 1020 09-L0936 Loan # [REDACTED] 0428</p>	<p>2203 Date: 12/17/2009 Amount: \$*** 495.00</p>
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Pay \$*****Four Hundred Ninety-Five & No/100 Dollars

to the order of Alessi & Koenig, LLC

Check Void After 90 Days

[REDACTED]

Security Features included. Bank of America

10-H0012

Dec-17-09 10:23am From-Summeret

7023803786

T-806 P.005/006 F-501

DAVID ALESSI*

THOMAS BAYARD**

ROBERT KOENIG***

RYAN LERBOW****

* 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



A Multi-Jurisdictional Law Firm

9500 W. Flamingo Road, Suite 100

Las Vegas, Nevada 89147

Telephone: 702-222-4033

Facsimile: 702-222-4043

www.alessikoenig.com

ADDITIONAL OFFICES IN

ACQUILA HILLS, CA
PHONE: 916-735-0689

RENO, NV
PHONE: 775-636-3333

DIAMOND BAR, CA
PHONE: 925-842-6598

Nevada Licensed Qualified Collection
Manager

AMANDA LOWER

FACSIMILE COVER LETTER

To:	Tarl Cole	Re:	10782 Vineyard Pass B/HO #11848
From:	Allen Ruiz	Date:	Monday, December 14, 2009
Fax No.:	702-488-8888	Pages:	1, including cover
		HO #:	11343

Dear Tarl Cole:

This cover will serve as an amended demand on behalf of Southern Highlands Community Association for the above referenced 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. *
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MILES, BAUER, BERGSTROM & WINTERS, LLP
 ATTORNEYS AT LAW SINCE 1985

Of Counsel
 JOHN W. LISH
 Admitted in Utah

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

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...

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

16-68/1220
 1020

10-H0012

Loan # [REDACTED] 4722

2577

Date: 1/29/2010

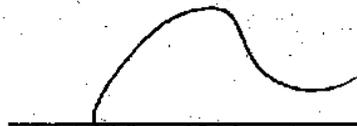
Amount \$**** 495.00

Pay \$**** Four Hundred Ninety-Five & No/100 Dollars

Check Void After 90 Days

to the
 order
 of

Alessi & Koenig, LLC



[REDACTED]

Security Features Included.

DOUGLAS E. MILES *
 Also Admitted in Nevada and Illinois
 RICHARD J. BAUER, JR.*
 JEREMY T. BERGSTROM
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 FRED TIMOTHY WINTERS*
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 ROCK H. JUNG
 VY T. PHAM*
 SCOTT B. GILFANT
 Also Admitted in California



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

* CALIFORNIA OFFICE
 1665 SCENIC AVENUE
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 FACSIMILE (714) 481-9111

Of Counsel
 JOHN W. LISII
 Admitted in Utah

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

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...

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.

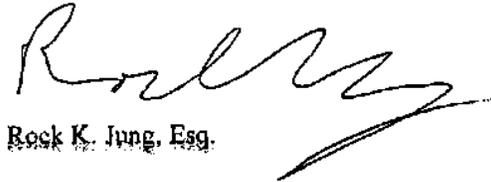
Based on Section 2(b), a portion of your HOA lien is arguably prior to BAC's first deed of trust, specifically the nine months of assessments for common expenses incurred before the date of your notice of delinquent assessment. As stated above, the payoff amount stated by you includes many fees that 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.