

#46



Request for a Waiver and/or Reduction of Civil Penalties Application



SUBMIT APPLICATION TO:
City of Las Vegas / Neighborhood Services Department
Attn: Stephen Harsin, Director
400 Stewart Avenue - 2nd Floor
Las Vegas, NV 89101-2986
Voice: 702-229-2317 -- Fax: 702-229-1033

Please type and/or print
Submit only one signed original

Date of Application: 3-15-10

Location and/or address of subject property:

Nearest major intersection: Jones and Smoke Ranch

Street Address: 6234 Guadalupe Ave.

Parcel Number: 138-23-519-020

Applicant's Address/Contact Information:

Name: Edgar C. Smith, Esq.

(please check the following the applies)

☐ Owner ☐ Purchaser ☐ Agent ☒ Other (explain) Attorney for owner

Street Address/PO Box: 7371 Prairie Falcon Rd, Ste. 120

City: Las Vegas

State: NV

Zip Code: 89128

Phone No: (702) 388-0040

E-mail: ecs@nvrelaw.com Fax No: (702) 388-1699

Property Owner's Address/Contact Information: (if different from applicant):

Name: Household Finance Realty Corp. of Nevada

Street Address/PO Box: REG DEPT. 931 Corporate Center Dr.

City: Pomona

State: CA

Zip Code: 91768-2642

Phone No: (909) 397-3468

E-mail: delia.g.salas@household.com Fax No: _____

Amount of City of Las Vegas Lien on the Property: \$ 105,694.55

Amount requested to be considered for waiving and/or reduced? \$ 103,050.00

Signature of Applicant: Delia G. Salas for HSBC

Date: 2-15-10

Signature of Owner: Delia G. Salas for HSBC

Date: 2-15-10

Delia G. Salas
Asst. Secretary

For Office Use Only:

Council Ward: 5; Case/File Number: 56352; Council Action date of Lien: 9/17/08

Lien: 105,694.35

NEIGHBORHOOD RESPONSE
2010 MAR 17 P 1:48

Describe why the applicant is requesting a waiver/reduction:

(You may attach additional sheets if needed.)

Property acquired by applicant at a foreclosure sale on May 23, 2008, approx. 6 weeks after City of Las Vegas abated the nuisance. Title company did not disclose the recordation of the notice and order dated 9-6-07. Claim submitted to title company, and title company failed to respond to title claim or take action to address the issue.

Attached hereto are: 1. The trustee's sale guarantee dated 9-13-07; 2. the "date down" of the TSG as of 4-28-08; 3. the "date down" of the TSG as of 5-23-08. None discloses the threatened action by the City.

Property owner Household Finance Realty Corporation of Nevada has been fined under Municipal Code 9.04.120 the amount of \$103,050.00 and requests waiver of that sum together with an per diem charges accruing.

Applicant will tender expenses, costs and fees incurred by the City of Las Vegas in the amount of \$2,644.35 as recited in the notice and claim of lien of assessment recorded October 2, 2008

Describe the existing condition/situation of the subject property:

(You may attach additional sheets if needed.)

Nuisance abated by city; Applicant is the owner of the subject property, and offering the property for sale. No known nuisance issues at this time. Property is now subject to regular inspections by broker.

Describe the immediate plans for the property, including any planned improvements: *(You may attach additional sheets if needed.)*

Property is not currently listed for sale because of the lien. One offer received on 9-18-09 for \$110,000.00. Pending sale was cancelled because of the code enforcement lien not disclosed by title company during foreclosure proceedings. Property will be re-listed for sale if relief granted.

LSI TITLE AGENCY, INC.
ISSUED BY FIDELITY NATIONAL DEFAULT SOLUTIONS
15661 RED HILL AVENUE, SUITE 201, TUSTIN, CALIFORNIA 92780
(949) 622-4200 • (800) 323-0165

TRUSTEE SALE GUARANTEE

SCHEDULE A

YOUR NO.: NV-27747-2
LOAN NO.: 0011422433
ORDER NO.: G726035
COUNTY REF. NO.: G726035
PREMIUM: \$0.00
LIABILITY: \$165,000.00
DATED: SEPTEMBER 13, 2007 @ 8:00 A.M.

1. NAME(S) OF ASSURED:

TRUSTEE: HOUSEKEY FINANCIAL CORPORATION

BENEFICIARY: HOUSEHOLD FINANCE REALTY CORP OF NEVADA

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

A FEE

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

JOELLE A. BOLTON AND ROBERT KEITH BOLTON, WIFE AND HUSBAND AS JOINT TENANTS

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

SEE EXHIBIT "A"

EXHIBIT A

REF. NO.: NV-27747-2

LOT TWENTY-FIVE (25) IN BLOCK SEVEN (7) OF CHARLESTON HEIGHTS TRACT NO. 51-C, AS SHOWN BY MAP THEREOF ON FILE IN BOOK 20 OF PLATS, PAGE 52, IN THE OFFICE OF THE COUNTY RECORDER OF CLARK COUNTY, NEVADA.

APN: 138-23-519-020

EXCEPTIONS

1. PROPERTY TAXES, WHICH ARE A LIEN NOT YET DUE AND PAYABLE, INCLUDING ANY ASSESSMENTS COLLECTED WITH TAXES TO BE LEVIED FOR THE FISCAL YEAR 2008-2009.
2. GENERAL AND SPECIAL STATE, COUNTY AND/OR CITY PROPERTY TAXES FOR THE FISCAL YEAR 2007-2008, AS FOLLOWS:

ASSESSOR'S PARCEL NO.	:	138-23-519-020
DISTRICT NUMBER	:	200
TOTAL	:	\$1,219.22
FIRST INSTALLMENT	:	\$304.79 (PAID)
SECOND INSTALLMENT	:	\$304.81 (OPEN)
THIRD INSTALLMENT	:	\$304.81 (OPEN)
FOURTH INSTALLMENT	:	\$304.81 (OPEN)
LAND VALUE	:	\$41,650.00
IMPROVEMENT VALUE	:	\$20,302.00
EXEMPTION	:	(NONE SHOWN)
3. THE LIEN OF SUPPLEMENTAL TAXES, IF ANY, ASSESSED PURSUANT TO THE PROVISION OF NEVADA REVISED STATUTE 361.260.
4. THE PROPERTY DESCRIBED HEREIN IS LOCATED WITHIN THE BOUNDARIES OF THE CLARK COUNTY SANITATION DISTRICT AND IS SUBJECT TO ANY FEES THAT MAY BE CHARGED AGAINST PROPERTY IN SAID DISTRICTS.
5. THE HEREINAFTER DESCRIBED REAL PROPERTY IS WITHIN THE BOUNDARIES OF THE LAS VEGAS VALLEY WATER DISTRICT, AND IS SUBJECT TO ANY FEES THAT MAY BE INCURRED BY REASON OF SUCH DISTRICT.
6. ANY POSSIBLE DELINQUENT OR OUTSTANDING MUNICIPAL CITY LIENS OR ASSESSMENTS FOR CONTRACT SERVICE PROVIDED TO SUBJECT LOT BY REASON OF BEING LOCATED WITHIN THE INCORPORATED BOUNDARIES OF LAS VEGAS, NEVADA WHICH SUBJECTS THE SAME TO ITS CITY CHARTER AND MANDATORY RULES AND REGULATIONS.
7. ASSESSMENTS, IF ANY, FOR COMMUNITY FACILITY DISTRICTS AFFECTING SAID LAND WHICH MAY EXIST BY VIRTUE OF ASSESSMENT MAPS OR NOTICES FILED BY SAID DISTRICTS
- A. ANY UNPAID AND/OR DELINQUENT BOND OR ASSESSMENT AMOUNTS WHICH MAY HAVE BEEN REMOVED FROM THE ROLLS OF THE COUNTY TAX ASSESSOR AND WHICH MAY HAVE BEEN REMOVED FROM TAX BILLS AND TAX DEFAULT REDEMPTION AMOUNTS.
8. RECITALS, NOTES, DEDICATIONS, COVENANTS, RESTRICTIONS AND EASEMENTS CONTAINED ON SAID PLAT TO WHICH PLAT REFERENCE IS HEREBY MADE FOR FURTHER PARTICULARS.
9. COVENANTS, CONDITIONS AND RESTRICTIONS IN INSTRUMENTS OF RECORD IN SAID COUNTY AND ANY AMENDMENTS, MODIFICATIONS AND ANNEXATIONS THERETO, 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 OMITTING ANY COVENANTS OR RESTRICTIONS, IF ANY, BASED UPON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, FAMILIAL STATUS, MARITAL STATUS, DISABILITY, HANDICAP, NATIONAL ORIGIN, ANCESTRY, OR SOURCE OF INCOME, AS SET FORTH IN APPLICABLE STATE OR FEDERAL LAWS, EXCEPT TO THE EXTENT THAT SAID COVENANT OR RESTRICTION IS PERMITTED BY APPLICABLE LAW).

EASEMENTS OR SERVITUDES AS THEY APPEAR ON MAPS OR IN DOCUMENTS RECORDED IN THE PUBLIC RECORDS OF SAID COUNTY.

LEASES, GRANTS, EXCEPTIONS OR RESERVATIONS OF MINERAL RIGHTS APPEARING IN THE PUBLIC RECORDS OF SAID COUNTY.

10. A DEED OF TRUST TO SECURE AN INDEBTEDNESS IN THE AMOUNT SHOWN BELOW, AND ANY OTHER OBLIGATIONS SECURED THEREBY

AMOUNT	:	\$555.48
DATED	:	NOVEMBER 13, 1985
TRUSTOR	:	PETER WANN AND JODY WANN, HUSBAND AND WIFE
TRUSTEE	:	NEVADA TITLE COMPANY, A NEVADA CORPORATION
BENEFICIARY	:	JOSEPH T. BOOS AND GERALDINE L. BOOS, HUSBAND AND WIFE AS JOINT TENANTS, AS TO AN UNDIVIDED 50% INTEREST LARRY WHITTEY AND MARY ANNE WHITTEY, HUSBAND AND WIFE AS JOINT TENANTS AS TO AN UNDIVIDED 50% INTEREST
RECORDED	:	NOVEMBER 27, 1985 IN BOOK 2225, AS INSTRUMENT NO. 2184240, OF OFFICIAL RECORDS

THIS COMPANY IS IN THE PROCESS OF INVESTIGATING THE STATUS OF THE ABOVE ITEM. PLEASE BE ADVISED THAT, AT THIS TIME, WE FIND NO RELEASE OF RECORD.

11. A DEED OF TRUST TO SECURE AN INDEBTEDNESS IN THE AMOUNT SHOWN BELOW, AND ANY OTHER OBLIGATIONS SECURED THEREBY

AMOUNT	:	\$165,000.00
DATED	:	AUGUST 9, 2005
TRUSTOR	:	JOELLE A BOLTON AND ROBERT KEITH BOLTON WIFE AND HUSBAND, AS JOINT TENANTS
TRUSTEE	:	ROBERT V. BUDHWA
BENEFICIARY	:	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., A SEPARATE CORPORATION THAT IS ACTING SOLELY AS A NOMINEE FOR LENDER AND LENDER'S SUCCESSORS AND ASSIGNS
LENDER	:	FIELDSTONE MORTGAGE COMPANY, A CORPORATION
RECORDED	:	AUGUST 19, 2005 IN BOOK 20050819, AS INSTRUMENT NO. 0004435, OF OFFICIAL RECORDS

THE EFFECT OF THE FOLLOWING:

A NOTICE OF DEFAULT UNDER THE TERMS OF SAID DEED OF TRUST

RECORDED	:	SEPTEMBER 13, 2007 IN BOOK 20070913, AS INSTRUMENT NO. 0003048, OF OFFICIAL RECORDS
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NOTE: PLEASE BE ADVISED THAT THIS COMPANY FINDS NO RECORDED SUBSTITUTION OF TRUSTEE, AFFECTING THE DEED OF TRUST THAT IS THE SUBJECT OF THIS GUARANTEE, EMPOWERING THE ASSURED HEREIN TO ACT IN THE PROCEEDINGS INITIATED BY THE RECORDATION OF A NOTICE OF DEFAULT.

THIS COMPANY DOES HEREBY MAKE THE REQUIREMENT THAT IT BE FURNISHED SAID INSTRUMENT, PROPERLY DATED AND EXECUTED, THAT TO ITS SATISFACTION IMPARTS CONSTRUCTIVE NOTICE OF THE ACTION UNDERTAKEN BY THE RECORDATION OF A NOTICE OF DEFAULT. THIS REQUIREMENT MUST BE COMPLIED WITH PRIOR TO THE ISSUANCE OF ANY FURTHER EVIDENCE OF TITLE.

12. A DEED OF TRUST TO SECURE AN INDEBTEDNESS IN THE AMOUNT SHOWN BELOW, AND ANY OTHER OBLIGATIONS SECURED THEREBY

AMOUNT	:	\$79,148.00
DATED	:	SEPTEMBER 1, 2006
TRUSTOR	:	ROBERT K BOLTON, JOELLE A BOLTON
TRUSTEE	:	PRLAP, INC.
BENEFICIARY	:	BANK OF AMERICA, NA, A NATIONAL BANKING ASSOCIATION
RECORDED	:	NOVEMBER 14, 2006 IN BOOK 20061114, AS INSTRUMENT NO. 0002744, OF OFFICIAL RECORDS

THE ABOVE DEED OF TRUST RECITES BY ITS TERMS AND PROVISIONS THAT IT SECURES AN EQUITY LINE OR OTHER REVOLVING LINE OF CREDIT.

13. A CLAIM OF LIEN

AMOUNT CLAIMED	:	\$245.24, PLUS ANY OTHER AMOUNTS OWING
BY	:	CITY OF LAS VEGAS SEWER
RECORDED	:	AUGUST 23, 2007 IN BOOK 20070823, AS INSTRUMENT NO. 0001377, OF OFFICIAL RECORDS

14. VARIOUS LIENS (NONE OF WHICH ARE FEDERAL OR STATE TAX LIENS) THAT HAVE BEEN RECORDED IN THE OFFICE OF THE COUNTY RECORDER AGAINST PERSONS WITH THE SAME OR SIMILAR NAME(S) AS THE VESTEE(S) HEREIN. NOTWITHSTANDING THE FACT THAT THE LIENS MAY AFFECT SAID LAND, SAID LIENS ARE SUBORDINATE IN NATURE TO THE LIEN OF CHARGE OF THE DEED OF TRUST WHICH IS SET FORTH AS THE SUBJECT OF THIS GUARANTY.

15. THE LATEST TAX ROLL INFORMATION OBTAINED FROM THE COUNTY TAX ASSESSOR SHOWS THE SITUS ADDRESS ON SAID LAND AS 6234 GUADALUPE AVE, LAS VEGAS, NEVADA AND THE PARCEL NO./PROPERTY ID NO. AS 138-23-519-020.

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

LSI TITLE AGENCY, INC.

INFORMATION FOR TRUSTEE

TRUSTEE NO: NV-27747-2

ORDER NO: G726035

1. SAID LAND IS LOCATED IN LAS VEGAS TOWNSHIP.

NOTICE OF SALE MUST BE POSTED IN THREE (3) PUBLIC PLACES IN SAID TOWNSHIP AND IF THE LAND IS LOCATED IN OTHER THAN THE LAS VEGAS TOWNSHIP THEN IT MUST BE POSTED IN THREE (3) PUBLIC PLACES OF BOTH TOWNSHIPS ALSO.

THE EIGHTH JUDICIAL DISTRICT, A POLITICAL TOWNSHIP

2. NEWSPAPER(S) IN WHICH LEGAL PUBLICATIONS MAY BE MADE:

THE LAS VEGAS SUN AND THE LAS VEGAS REVIEW JOURNAL WHICH HOLDS ITSELF OUT AS MAKING PUBLICATION DAILY, AND THE NEVADA LEGAL NEWS WHICH HOLDS ITSELF OUT AS MAKING PUBLICATION DAILY, AND THE HENDERSON HOME NEWS PUBLISHED TUESDAY AND THURSDAY, ARE NEWSPAPERS QUALIFIED FOR LEGAL PUBLICATION.

3. THE NAMES AND ADDRESSES OF PERSONS WHO HAVE RECORDED REQUESTS, AS PROVIDED BY SECTION 107.090 AND SECTION 107.080, SUBSECTION 5, OF THE NEVADA REVISED STATUTES, FOR A COPY OF NOTICE OF DEFAULT AND FOR A COPY OF NOTICE OF SALE, INCLUDING THE TRUSTORS, RELATING TO THE DEED(S) OF TRUST SHOWN AS EXCEPTION NO. 11 OF THIS GUARANTEE ARE:

NONE

4. PURSUANT TO N.R.S. 107.080 SUBSECTION 5, IT IS REQUIRED THAT NOTICE BE GIVEN TO ANY GUARANTOR, SURETY OR OBLIGOR OTHER THAN THE TRUSTOR AT THE ADDRESS OF EACH SUCH GRANTOR, SURETY OR OTHER OBLIGOR IF KNOWN OTHERWISE TO THE ADDRESS OF THE TRUST PROPERTY.

ORIGINAL TRUSTOR(S):

JOELLE A BOLTON
6234 GUADALUPE AVENUE
LAS VEGAS, NV 89108

ROBERT KEITH BOLTON
6234 GUADALUPE AVENUE
LAS VEGAS, NV 89108

5. ADDITIONAL MAILINGS:

BANK OF AMERICA, NA
C/O FISERV LENDING SOLUTIONS
27 INWOOD RD.
ROCKY HILL, CT 06067
(REFERS TO ITEM(S) 12)

BANK OF AMERICA, NA
100 NORTH TRYON STREET
CHARLOTTE, NC 28255
(REFERS TO ITEM(S) 12)

BANK OF AMERICA
9000 SOUTHSIDE BLVD.
JACKSONVILLE, FL 32256
(REFERS TO ITEM(S) 12)

CITY OF LAS VEGAS SEWER
400 E. STEWART AVE.
LAS VEGAS, NV 89101
(REFERS TO ITEM(S) 13)

6. ATTENTION IS CALLED TO THE SERVICEMEMBERS CIVIL RELIEF ACT OF 2003 (108 P.L. 189; 117 STAT. 2835; 2003 ENACTED H.R.100) AND AMENDMENTS THERETO AND THE MILITARY RESERVIST ACT OF 1991 (SEC. 800 TO 810, MILITARY VETERANS CODE) WHICH CONTAIN INHIBITIONS AGAINST THE SALE OF LAND UNDER A DEED OF TRUST IF THE OWNER IS ENTITLED TO THE BENEFITS OF SAID ACTS.
7. ATTENTION IS CALLED TO THE FEDERAL TAX LIEN ACT OF 1966 WHICH, AMONG OTHER THINGS, PROVIDES FOR THE GIVING OF WRITTEN NOTICE OF SALE IN A SPECIFIED MANNER TO THE SECRETARY OF THE TREASURY OR HIS DELEGATE AS A REQUIREMENT FOR THE DISCHARGE OR DIVESTMENT OF A FEDERAL TAX LIEN IN AN NON-JUDICIAL SALE, AND ESTABLISHED 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.

LSI TITLE AGENCY, INC.

ISSUED BY: LSI TITLE AGENCY, INC.
15661 RED HILL AVENUE, SUITE 201, TUSTIN, CALIFORNIA 92780
(949) 622-4200 • (800) 323-0165

TRANSMITTAL

TO:

MONDAY, APRIL 28, 2008

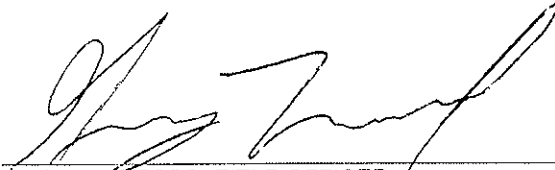
HOUSEKEY FINANCIAL CORPORATION
931 CORPORATE CENTER DRIVE
POMONA, CA 91768

ATTN:

REF. NO.: NV-27747-2
GUARANTEE NO.: 27-94-92-
ORDER NO.: G726035

PLEASE FIND ENCLOSED HERewith ITEMS CHECKED BELOW:

- ☐ CERTIFIED COPY
- ☐ OWNERS POLICY
- ☐ ALTA POLICY
- ☐ CORRECTED GUARANTEE, POLICY AND/OR ENDORSEMENT
- ☒ PUBLICATION ENDORSEMENT
- ☐ PRELIMINARY REPORT
- ☐ SUPPLEMENTAL REPORT
- ☐ OTHER



GARY TRAFFORD, TITLE OFFICER

PUBLICATION ENDORSEMENT

LSI TITLE AGENCY, INC.
ISSUED BY: LSI TITLE AGENCY, INC.
15661 RED HILL AVENUE, SUITE 201, TUSTIN, CALIFORNIA 92780
A CORPORATION, HEREIN CALLED THE COMPANY

REF. NO.: NV-27747-2
GUARANTEE NO.: 27-94-92-

THE COMPANY HEREBY ASSURES THE ASSURED THAT SUBSEQUENT TO THE DATE OF THE GUARANTEE ISSUED UNDER THE ABOVE NUMBER, NO MATTERS ARE SHOWN BY THE RECORDS REFERRED TO IN THAT GUARANTEE WHICH WOULD AFFECT THE ASSURANCES IN SAID GUARANTEE OTHER THAN THOSE SHOWN IN PREVIOUS ENDORSEMENTS; MATTERS THAT MAY BE DISCLOSED BY ANY FURTHER EXAMINATION OF ANY TAX, BOND OR ASSESSMENT RECORDS; OR THE FOLLOWING:

THE BENEFICIAL INTEREST UNDER SAID DEED OF TRUST HAS BEEN ASSIGNED:

ASSIGNOR : MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.
ASSIGNEE : HOUSEHOLD FINANCE REALTY CORPORATION
DATED : SEPTEMBER 12, 2007
RECORDED : OCTOBER 01, 2007, IN BOOK 20071001, AS
INSTRUMENT NO. 0004815, OF OFFICIAL
RECORDS

A SUBSTITUTION OF TRUSTEE UNDER SAID DEED OF TRUST WHICH NAMES AS THE SUBSTITUTED TRUSTEE, THE FOLLOWING

TRUSTEE : HOUSEKEY FINANCIAL CORP
RECORDED : JANUARY 17, 2008, IN BOOK 20080117, AS
INSTRUMENT NO. 0002007, OF OFFICIAL
RECORDS

RE ITEM NO: 10

BANKRUPTCY PROCEEDINGS THAT MAY IMPOSE AN AUTOMATIC STAY UNDER USC TITLE 11, CHAP. 362a, ET SEQ., AFFECTING THE RECORD BENEFICIAL INTEREST OF ANY OF THE FOLLOWING LENDERS AND THEIR RELATED ENTITIES, IF APPLICABLE:

RESMAE MORTGAGE CORPORATION
OWNIT MORTGAGE SOLUTIONS
MORTGAGE LENDER'S NETWORK
PEOPLE'S CHOICE HOME LOAN
NEW CENTURY FINANCIAL

THIS PUBLICATION ENDORSEMENT IS MADE A PART OF SAID GUARANTEE AND IS SUBJECT TO THE LIABILITY EXCLUSIONS AND LIMITATIONS CONTAINED THEREIN. THE TOTAL LIABILITY OF THE COMPANY UNDER SAID GUARANTEE AND UNDER THIS ENDORSEMENT SHALL NOT EXCEED, IN THE AGGREGATE, THE AMOUNT STATED IN SAID GUARANTEE.

ORDER NO: G726035

GUARANTEE NO: 27-94-92-

DATED AS OF APRIL 28, 2008 @ 7:30 A.M., IN THE COUNTY OF CLARK, STATE OF NEVADA.

LSI TITLE AGENCY, INC.



A handwritten signature in black ink, appearing to read 'Gary Trafford', is written over a horizontal line.

GARY TRAFFORD, TITLE OFFICER

LSI TITLE AGENCY, INC.

ISSUED BY: LSI TITLE AGENCY, INC.
15661 RED HILL AVENUE, SUITE 201, TUSTIN, CALIFORNIA 92780
(949) 622-4200 • (800) 323-0165

TRANSMITTAL

TO:

FRIDAY, MAY 23, 2008

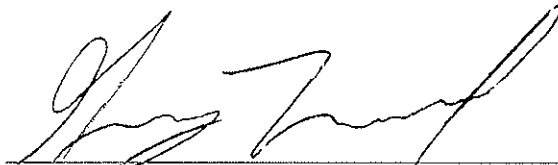
HOUSEKEY FINANCIAL CORPORATION
931 CORPORATE CENTER DRIVE
POMONA, CA 91768

ATTN:

REF. NO.: NV-27747-2
GUARANTEE NO.: 27-94-92-
ORDER NO.: G726035

PLEASE FIND ENCLOSED HERewith ITEMS CHECKED BELOW:

- ☐ CERTIFIED COPY
- ☐ OWNERS POLICY
- ☐ ALTA POLICY
- ☐ CORRECTED GUARANTEE, POLICY AND/OR ENDORSEMENT
- ☒ SALE ENDORSEMENT
- ☐ PRELIMINARY REPORT
- ☐ SUPPLEMENTAL REPORT
- ☐ OTHER


GARY TRAFFORD, TITLE OFFICER

SALE ENDORSEMENT

LSI TITLE AGENCY, INC.
ISSUED BY: LSI TITLE AGENCY, INC.
15661 RED HILL AVENUE, SUITE 201, TUSTIN, CALIFORNIA 92780
A CORPORATION, HEREIN CALLED THE COMPANY

REF. NO.: NV-27747-2
GUARANTEE NO.: 27-94-92-

THE COMPANY HEREBY ASSURES THE ASSURED THAT SUBSEQUENT TO THE DATE OF THE GUARANTEE ISSUED UNDER THE ABOVE NUMBER, NO MATTERS ARE SHOWN BY THE RECORDS REFERRED TO IN THAT GUARANTEE WHICH WOULD AFFECT THE ASSURANCES IN SAID GUARANTEE OTHER THAN THOSE SHOWN IN PREVIOUS ENDORSEMENTS; MATTERS THAT MAY BE DISCLOSED BY ANY FURTHER EXAMINATION OF ANY TAX, BOND OR ASSESSMENT RECORDS; OR THE FOLLOWING:

A NOTICE OF TRUSTEE'S SALE UNDER SAID DEED OF TRUST

DATE AND TIME OF SALE : MAY 23, 2008 AT 1:00 P.M.
RECORDED : MAY 05, 2008 IN BOOK 20080505, AS
INSTRUMENT NO. 0002073, OF OFFICIAL
RECORDS

(REFERS TO ITEM(S) 10)

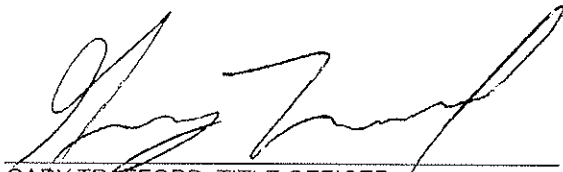
BANKRUPTCY PROCEEDINGS THAT MAY IMPOSE AN AUTOMATIC STAY UNDER USC TITLE 11, CHAP. 362a, ET SEQ., AFFECTING THE RECORD BENEFICIAL INTEREST OF ANY OF THE FOLLOWING LENDERS AND THEIR RELATED ENTITIES, IF APPLICABLE:

RESMAE MORTGAGE CORPORATION
OWNIT MORTGAGE SOLUTIONS
MORTGAGE LENDER'S NETWORK
PEOPLE'S CHOICE HOME LOAN
NEW CENTURY FINANCIAL

THIS SALE ENDORSEMENT IS MADE A PART OF SAID GUARANTEE AND IS SUBJECT TO THE LIABILITY EXCLUSIONS AND LIMITATIONS CONTAINED THEREIN. THE TOTAL LIABILITY OF THE COMPANY UNDER SAID GUARANTEE AND UNDER THIS ENDORSEMENT SHALL NOT EXCEED, IN THE AGGREGATE, THE AMOUNT STATED IN SAID GUARANTEE.

DATED AS OF MAY 23, 2008 @ 7:30 A.M., IN THE COUNTY OF CLARK, STATE OF NEVADA.

LSI TITLE AGENCY, INC.


GARY TRAFFORD, TITLE OFFICER