

GOODMAN LAW GROUP

A PROFESSIONAL CORPORATION

520 South Fourth Street
Las Vegas, Nevada 89101-6593

July 27, 2011

Via Hand Delivery

City of Las Vegas
Planning & Development
333 N. Rancho Drive
Las Vegas, Nevada 89106

**Re: Application for Special Use Permit to Allow
Check Cashing/Deferred Deposit/High Interest/Title Loans Applications**

Dear Sir/Madame:

Please be advised that the Goodman Law Group has been retained to represent MHD Nevada Holdings, LLC, d/b/a Fast Cash Title Loans ("Fast Cash Title Loans") in connection with its request for a Special Use Permit to service auto title loans.

Fast Cash Title Loans entered into a Lease Agreement regarding property located at 6433 W. Charleston Boulevard, Las Vegas, Nevada commencing August 1, 2011. It is our understanding that the property is zoned C-1 and the previous tenant, Payday Loans & Checks Cashed, was already approved for a Special Use Permit to conduct business as a Financial Institution, Specified; however, Fast Cash Title Loans will also be servicing auto title loans requiring a separate Special Use Permit before it can obtain its business license.

The location meets all of the conditional use regulations and minimum Special Use Permit requirements except that the facility is not within 200 feet from a parcel used or zoned for residential use and there is another financial institution within 1000 feet. The hours of operation will be between 9 a.m. to approximately 5:00 p.m. Monday through Saturday and closed on Sunday. The leased area is approximately 2,159 square feet. There will be two employees working at a time. There will be no banners, inflated devices, streamers, portable signs, etc. The exterior of the property will not be altered but for the sign reflecting the name of the business. Although there will be no flashing lights, a small neon "Open" sign may be placed in the window.

A waiver is requested to allow a zero foot separation from residential zoned property, the Lantana Apartment Homes. Although Fast Cash Title Loans will be located within a commercial subdivision bordered by residential property on the west and south sides, its suite is on the north end of the subdivision and surrounded by other buildings separating it from the residential property. On the west, there is a car wash and a café between the residential property and the suite where Fast Cash Title Loans will be doing business. Additionally, from the south, there is a nursing home separating Fast Cash Title Loans from the residential property. The suite is approximately 315 feet away from the Lantana Apartment Homes when measured from the southern parcel line and approximately 290 feet away from the residential property when measured from the western parcel line. Furthermore, the anticipated hours of operation are not extreme and will not generate more traffic than what already exists in the area.

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Department of Planning

A waiver of separation is also requested to allow approximately 680 feet between Fast Cash Title Loans and the financial services offered within the Walmart Neighborhood Market Store ("Walmart") located at 6310 West Charleston Boulevard. Walmart's primary source of business is retail services; however, it also accommodates its customers by offering money gram/check cashing services. Walmart does not offer auto title loan or deferred deposit services. Furthermore, the previous tenant, Payday Loans & Checks Cashed, was granted check cashing privileges despite being located closer than 1000 feet from another specified financial institution. Granting this request for a waiver will not adversely affect Walmart's business or result in an appearance of a proliferation of lending institutions.

A waiver of the parking condition is also requested given that the on-site parking requirements were different than the current codes when the commercial subdivision was originally built. Fast Cash Title Loans will be leasing a suite that is 2,159 square feet requiring it to have access to approximately 9 parking spaces. The building next store to Fast Cash Title Loans, 6431 West Charleston Boulevard, houses Metro PC and a vacant suite, both classified as retail use requiring an additional 27 parking spaces classifying this property as a parking impaired development. However, again the previous tenant was granted a special use permit allowing them to conduct business as a financial institution which carries the same on-site parking requirement of 1 space for each 250 square feet of gross floor area. Allowing Fast Cash Title Loans permission to service auto title loans will not significantly increase the volume of customers resulting in ongoing parking issues. Furthermore, one of the suites located at 6431 West Charleston is currently vacant and it is unknown what type of business, if any, will take possession of the property. Although the current code suggests thirty-six (36) parking spaces and there are only thirty-four (34), the parking needs for this site have never been excessive and the parking lots within this commercial subdivision were designed to accommodate intense commercial uses.

Fast Cash Title Loans will be located near an established and well populated intersection around other businesses including a thrift shop, restaurants (Internet Café, Jack-in-the-Box, McDonald's), car wash, pharmacy, gas stations and a large college campus. The request for the Special Use Permit allowing the service of auto title loans will not increase the concentration of people in the area or impact the residential property. Accordingly, we request that the above-referenced waivers be granted and the Special Use Permit be approved allowing Fast Cash Title Loans to proceed in obtaining its business license.

Thank you for your consideration and please do not hesitate to contact my office should you have any questions regarding the foregoing matter.

Very truly yours,

GOODMAN LAW GROUP

Ross C. Goodman, Esq.

RCG/mag

Enc.

