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DISTRICT COURT

1 Jeremy T. Bergstrom, Esq.
2 Nevada Bar No. 6904
3 Marianne Gatti, Esq.
4 Nevada Bar No. 7717
5 MILES & ASSOCIATES, LLP
6 2770 South Maryland Parkway, Suite 512
7 Las Vegas, Nevada 89101
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9 Attorneys for Plaintiff,
10 MASTER FINANCIAL, INC.

11 **IN THE NINTH JUDICIAL DISTRICT COURT**
12 **IN THE COUNTY OF DOUGLAS, STATE OF NEVADA**

13 MASTER FINANCIAL, INC.,)
14)
15 Plaintiff,)
16)
17 vs.)
18)
19 RICKEY DONALD BELL; LAURA A.)
20 BELL; aka LAURA M. PHELPS; and)
21 DOES I through X, inclusive,)
22)
23 Defendants.)

Case No.: 01-CV-0173
Dept. No.: I

24 **DEFAULT JUDGMENT**

25 In this Action, Defendants, RICKEY DONALD BELL and LAURA BELL, aka LAURA
26 M. PHELPS, having been served with a true and correct copy of the subject Summons and
27 Complaint by publishing same in the Reno Gazette-Journal on November 22, 2001, November
28 29, 2001, December 6, 2001 and December 13, 2001 and via Certified Mail on November 19,
2001, and having failed to appear and answer the Plaintiff's Complaint filed herein, the legal
time for answering having expired, and no responsive pleading having been filed, the default of
said Defendants, RICKEY DONALD BELL and LAURA BELL, aka LAURA M. PHELPS, in
the premises, having been duly entered on January 24, 2002; upon Application of said Plaintiff,

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1 MASTER FINANCIAL, INC., Judgment is hereby entered against said Defendants in pursuance
2 to the prayer of said Complaint.

3 **WHEREFORE**, by virtue of the law and by reason of the premises aforesaid, Judgment
4 is rendered in favor of Plaintiff, MASTER FINANCIAL, INC. and against Defendants, RICKEY
5 DONALD BELL and LAURA BELL, aka LAURA M. PHELPS, as follows:

6 **IT IS ORDERED, ADJUDGED AND DECREED**, that Judgment is rendered in favor
7 of MASTER FINANCIAL, INC., and against RICKEY DONALD BELL and LAURA BELL,
8 aka LAURA M. PHELPS in the amount of \$49,447.69. This amount represents the unpaid
9 principal balance owing MASTER FINANCIAL, INC. as of April 30, 2002. This amount shall
10 accrue post-judgment interest at the rate of 15.5% from May 1, 2002, forward, until paid in full.

11 **IT IS FURTHER ORDERED, ADJUDGED AND DECREED** that Judgment is
12 rendered in favor of MASTER FINANCIAL, INC. and against RICKEY DONALD BELL and
13 LAURA BELL, aka LAURA M. PHELPS in the additional amount of \$13,727.68, which
14 represents pre-judgment accrued interest.

15 **IT IS FURTHER ORDERED, ADJUDGED AND DECREED** that Judgment is also
16 rendered in favor of MASTER FINANCIAL, INC. and against RICKEY DONALD BELL and
17 LAURA BELL, aka LAURA M. PHELPS in the additional amount of \$993.26, which amount
18 represents unpaid late fees and returned check charges owing MASTER FINANCIAL, INC.

19 **IT IS FURTHER ORDERED, ADJUDGED AND DECREED** that Judgment is also
20 rendered in favor of MASTER FINANCIAL, INC. and against RICKEY DONALD BELL and
21 LAURA BELL, aka LAURA M. PHELPS in the additional amount of \$1,244.76. This amount
22 represents the attorney's fees and costs incurred by MASTER FINANCIAL, INC. as a result of
23 this litigation.

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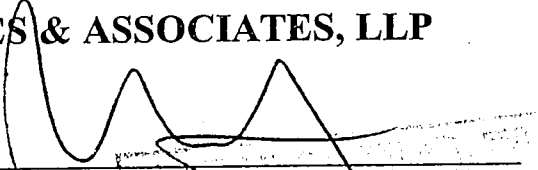
1 **IT IS FURTHER ORDERED, ADJUDGED AND DECREED** that the Judgment total
2 owing MASTER FINANCIAL, INC. by RICKEY DONALD BELL and LAURA BELL, aka
3 LAURA M. PHELPS , as of April 30, 2002 is in the total sum of \$65,413.39.

4 JUDGMENT RENDERED this 20 day of June, 2002.

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6 
7 _____
8 **DISTRICT COURT JUDGE**

9 Submitted by:

10 **MILES & ASSOCIATES, LLP**

11 
12 _____
13 **Jeremy T. Bergstrom, Esq.**

14 Nevada Bar No. 6904

15 **Marianne Gatti, Esq.**

16 Nevada Bar No. 7717

17 **MILES & ASSOCIATES, LLP**

18 2770 South Maryland Parkway, Suite 512

19 Las Vegas, Nevada 89109

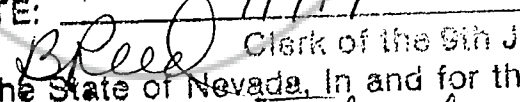
20 Attorney for Plaintiff

21 MASTER FINANCIAL, INC.

22
23 **CERTIFIED COPY**

24 The document to which this certificate is attached is a
25 full, true and correct copy of the original on file and of
26 record in my office.

27 DATE: 11/1/02

28  **SEAL**
Clerk of the 9th Judicial District Court
of the State of Nevada, In and for the County of Douglas,

By  Deputy

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REQUESTED BY
Miles + Bauer
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LINDA SLATER
RECORDER

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