

APN# 1320-14-002-019

Recording Requested by/Mail to:

Name: Stephen Figueroa and/or Yvette DeRouenFigueroa

Address: 1767 Coyote Road

City/State/Zip: Gardnerville, Nv. 89410

Mail Tax Statements to:

Name: Stephen Figueroa and/or Yvette DeRouen-Figueroa

Address: 1767 Coyote Road

City/State/Zip: Gardnerville, Nv. 89410



KAREN ELLISON, RECORDER

Complaint

Title of Document (required)

----- (Only use if applicable) -----

The undersigned hereby affirms that the document submitted for recording DOES contain personal information as required by law: (check applicable)

Affidavit of Death – NRS 440.380(1)(A) & NRS 40.525(5)

Judgment – NRS 17.150(4)

Military Discharge – NRS 419.020(2)

Signature

Stephen Figueroa and/or Yvette DeRouen-Figueroa

Printed Name

This document is being (re-)recorded to correct document # _____, and is correcting

RECEIVED

DEC 28 2020

FILED

Douglas County
District Court Clerk

2020 DEC 28 PM 2:33

BODILE R. WILLIAMS
CLERK

BY ANOM DEPUTY

1 M. JEROME WRIGHT, ESQ.
2 Bar Number #00463
3 326 West Liberty Street
4 Reno, Nevada 89501
5 (775) 322-8678
6 Attorney for STEPHEN FIGUEROA Sr. and
7 YVETTE FIGUEROA

8
9 **IN THE NINTH JUDICIAL DISTRICT COURT OF**
10 **IN AND FOR THE COUNTY OF DOUGLAS, STATE OF NEVADA**

11 STEPHEN FIGUEROA Sr. and/or)
12 YVETTE FIGUEROA, individually)
13 Plaintiffs,)
14 vs.)

Case No.: 2020 CV 00247
Dept. No.: _____

15 SONNY FIGUEROA, individually;)
16 INDIVIDUAL DOES I through X;)
17 CORPORATE DOES I through X;)
18 and BLACK AND WHITE COMPANIES)
19 I through X; inclusive,)
20 Defendants.)

21 **COMPLAINT**

22 **COMES NOW**, Plaintiffs, STEPHEN FIGUEROA Sr. and YVETTE FIGUEROA (a
23 married couple) by their Attorney, M. JEROME WRIGHT, Esq., and by way of complying
24 appear before this Honorable Court seeking for an order against Defendants, for the following
25 damages: (1) breach of oral and verbal contract, (2) negligent breach of duty, (3) reckless and
26 intentionally breach of duty, (4) unjust enrichment, (5) unpaid property repairs, and (6) lack of
27 recognition of property ownership -quite title.

PARTIES

1
2 **Plaintiffs: Parents**

3 **Defendant: Oldest son**

4
5 I. Plaintiff, STEPHEN FIGUEROA Sr. (hereinafter "Plaintiff 1") is an individual who is
6 currently and, was all pertinent times a resident of Garnerville, Douglas County, State of
7 Nevada.

8 II. Plaintiff, YVETTE FIGUEROA, (hereinafter "Plaintiff 2") is an individual who is
9 currently and was all pertinent times a resident of Garnerville, Douglas County, State of
10 Nevada.

11
12 III. Defendant, SONNY FIGUEROA, (hereinafter "Defendant") is an individual who is
13 currently and was all pertinent times a resident of Garnerville, Douglas County, State of
14 Nevada.

15 IV. That Defendants, DOES I through X; CORPORATE DOES I through X; and, BLACK
16 AND WHITE COMPANIES I through X are fictitious names; that Plaintiffs are ignorant
17 of the true names of the individuals, corporations and companies so designated by said
18 fictitious names, and when the true names are discovered. Plaintiffs will ask to leave to
19 amend this Complaint and proceedings herein to substitute the Defendants' real names.
20 Plaintiffs believe that each of the Defendants designated herein as a Doe is responsible in
21 some manner for the events herein referred to or is the alter ego of a company
22 accountable for the events and actions outlined in the Complaint.
23
24

25
26 //

1
2
3
4
5
6
7
8
9
10
11
12

JURISDICTION

13
14
15
16

Plaintiffs, STEPHEN FIGUEROA Sr. and YVETTE FIGUEROA incorporates herein by reference Paragraphs I through IV of Parties, inclusive, as though set forth in full herein.

- 17
18
19
20
21
22
23
24
25
26
27
28
- I. The venue is proper in this District because both Plaintiffs and the Defendants reside and transact business here in Douglas County because the acts and transactions occurred here.
 - II. The Court has jurisdiction over the subject matter of the present action.
 - III. The events, transactions, occurrences, and the Property at hand, took place in the County of Douglas, Nevada.

FACTS OF THE CASE

Plaintiffs, STEPHEN FIGUEROA Sr. and YVETTE FIGUEROA, incorporates herein by reference Paragraphs I through VI of Parties, and Paragraphs I through III of Jurisdiction, inclusive, as though set forth in full herein.

- I. In 2004, Plaintiffs. Stephen Figueroa Sr. and Yvette Figueroa moved from California and bought a home in Gardnerville, Nevada. Plaintiffs moved with two youngest sons., Stephen Jr. and Jeff. Plaintiff's oldest son, Sonny Figueroa, the Defendant, had a home in Concord, California; he asked the Plaintiffs if he could move. The Defendant was a single 33-year man. Plaintiffs told him that they would look for another property piece because it was not big enough for all of them.
- II. In May 2004, Sonny Figueroa (Defendant), Yvette Figueroa (Plaintiff 2), and Stephen Figueroa Sr. (Plaintiff 1) verbally agreed to buy the Property at 1737 Dee Jay Lane,

1 Minden, Nevada 89423. (Parties decided that the Property will be under Defendant's
2 name because Plaintiffs' line of credit was full.)

3 Plaintiffs paid the down payment money (\$123,021.00) for the 1737 Dee Jay Lane,
4 Minden, Nevada 89423 house. (See Exhibit "1")

5
6 III. The parties made a verbal and un-signed written agreement that it would eventually be
7 his if Defendant fulfills the agreement conditions. (The parties agreed to put the Property
8 under his name with conditions.) Defendant has to do the following:

- 9
- 10 • Pay mortgage payments on time.
 - 11 • Make sure taxes and insurance paid on time
 - 12 • Makes sure the upstairs rental unit is occupied and rented to pay another portion
13 of the mortgage.
 - 14 • Take care of the up-keep of upstairs and downstairs units
 - 15 • Take any repair or arrange repairs to the Property
 - 16 • Maintain the Property and keep up the Property

17
18 (See Exhibit "2")

- 19 • Pay Plaintiffs back their investment with interest (See Exhibit "3" promissory
20 Note)

21
22 IV. Defendant made payments of the mentioned Property from June 2004 until the middle of

23 2006. (He stop making payments from approximately June 2006 until September 2008.)

24 V. At the end of 2008, the Plaintiffs learned that the bank had placed the Property into a
25 trustee sale. (Reason: for more than a year, Defendant failed in making the mortgage
26 payment. All these months, the Defendant was collecting money from a tenant.)
27

1 VI. In December 2008 or the beginning of 2009, the Plaintiffs paid approximately 13,000
2 dollars to the bank to recover the Property from the trustee sale auction.

3 VII. In the same June 2008, after paying \$13,000 to the bank, a new agreement was
4 made between parties, to wit (1) the Property would pass to Plaintiffs in its totality. (2)
5 Plaintiffs would allow the Defendant to continue residing at the Property paying rent to
6 Plaintiffs for \$700.00 monthly, and (3) pay the \$13000 to Plaintiffs. (Parties also agreed
7 that the Property would continue under the Defendant's name due to the Plaintiffs' full
8 credit line.)
9

10 Defendant lived at the 1737 Dee Jay Lane, Minden, Nevada 89423 address from 2008
11 until September 2011: more than forty (40) months, during that time the Plaintiff paid
12 only no more than 20 months' rent. (He failed to pay rent for more than twenty (20)
13 months.)
14

15 VIII. In 2010, behind Plaintiff's backs, Defendant got a \$100,000 loan over the house
16 equity. Plaintiffs were so upset. Again, Plaintiffs talked to Defendant. (Plaintiffs at all
17 times tried to keep helping their son; unfortunately, the Defendant did not care.)
18

19 IX. In 2011 the Defendant filed bankruptcy; the Property was saved because the Plaintiffs
20 hold it in reasonable shape payments and taxes.

21 X. In the same 2011, Defendant decided to move out of the premises. At this time, he knew
22 the Property was not his anymore. Further, he left all obligations to Stephen Figueroa Sr.
23 and Yvette Figueroa. (After Defendant moved out of the premises, Plaintiff rented the
24 Property to at least another six different tenants, all of them signed lease agreements with
25 Plaintiff 2, Yvette Figueroa.
26

1 XI. Since 2008, after the Defendant failed to make the property mortgage, the Plaintiffs
2 Yvette Figueroa and Stephen Figueroa Sr. have been making the monthly mortgage
3 payments. (See Exhibit "5")
4

5 XII. Further, the Plaintiffs have been paying for all the property fixings, taxes, and
6 utilities. (See Exhibit "6")
7

8 **GENERAL ALLEGATIONS**

9 Plaintiffs, Yvette Figueroa and Stephen Figueroa Sr., incorporated herein by reference
10 Paragraphs I through VI of Parties; and Paragraphs I through III of Jurisdiction Paragraphs I
11 through XII of Facts of the Case, inclusive, as though set forth in full herein.
12

13 **FIRST CAUSE OF ACTION**

14 **(Breach of contract)**

15 Plaintiffs, Yvette Figueroa and Stephen Figueroa Sr., incorporates herein by reference
16 Paragraphs I through VI of Parties; and Paragraphs I of through III Jurisdiction; and, Paragraphs I
17 through XII of Facts of the Case, and the Paragraph of General Allegation, inclusive, as though
18 set forth in full herein.
19

20 I. At all times relevant to this litigation, Defendant owed a fiduciary duty to Plaintiffs.
21 On or about May 2004, Plaintiffs, Yvette Figueroa and Stephen Figueroa Sr., and
22 Defendant, Sonny Figueroa entered a verbal and written agreement/contract. Wherein
23 and whereby, the Defendant agree that Plaintiffs and he will have 60/40 ownership of
24 the Property located at 1737 Dee Jay Lane, Minden, Nevada 89423. Under the
25 following terms:
26
27
28

- 1 • The Plaintiffs would put \$123 021.00 dollars as a down payment for the
- 2 mentioned Property. The defendant would pay back the money to the Plaintiffs
- 3 plus interest.
- 4
- 5 • Pay mortgage payments on time.
- 6 • Make sure taxes and insurance paid on time
- 7 • Makes sure the upstairs rental unit is occupied and rented to pay another portion
- 8 of the mortgage.
- 9 • Take care of the up-keep of upstairs and downstairs units
- 10 • Take any repair or arrange repairs to the Property
- 11 • Maintain the Property and keep up the Property
- 12

13 On or about the end of 2008, Defendant breached the agreement. Defendant stopped
14 making the mortgage payments in the middle of 2006.

15 II. Accordingly, Defendant is liable for the \$123 021.

17
18 **SECOND CAUSE OF ACTION**

19 **(Negligent breach of duty)**

20 Plaintiffs, Yvette Figueroa and Stephen Figueroa Sr., incorporates herein by reference
21 Paragraphs I through VI of Parties; and Paragraphs I through III of Jurisdiction; and, Paragraphs I
22 through XII of Facts of the Case, and the Paragraph of General Allegation; and Paragraph I and
23 II of First Cause of Action, inclusive, as though set forth in full herein.

24 I. At all times relevant to this litigation, Defendant Sonny Figueroa owed a fiduciary
25 duty to Plaintiffs.
26
27

1 II. Defendant negligently breached that duty on more than one occasion. Such breaches
2 were the actual and proximate cause of harm to Plaintiffs (e.g., Approximately,
3 between June 2006 and June 2008, the Defendant stopped making payments of the
4 1737 Dee Jay Lane, Minden, Nevada 89423 property. The Plaintiffs save the Property
5 from bank trustee sale, paying about \$13,000.)
6

7 III. Accordingly, Defendant is liable for \$13,000. The Defendant was aware of it and
8 agreed to pay back the \$13,000. (until this date the Defendant has not paid a cent.)
9

10 **THIRD CAUSE OF ACTION**

11 **(Reckless and Intentional breach of duty)**

12 Plaintiffs, Yvette Figueroa and Stephen Figueroa Sr., incorporates herein by reference
13 Paragraphs I through VI of Parties; and Paragraphs I through III of Jurisdiction; and, Paragraphs I
14 through XII of Facts of the Case, and the Paragraph of General Allegation; and Paragraphs I and
15 II of First Cause of Action, and Paragraphs I and III of the Second Cause of Action, inclusive, as
16 though set forth in full herein.
17

18 I. At all times relevant to this litigation, Defendant Sonny Figueroa owed a fiduciary
19 duty to Plaintiffs.
20

21 II. Defendant Sonny Figueroa recklessly and intentionally breached the duty on more
22 than one occasion, and such breaches were the actual and proximately cause of
23 harm to the Plaintiffs. (e.g., Approximately, between June 2006 and June 2008,
24 Defendant stopped making payments of the 1737 Dee Jay Lane, Minden, Nevada
25 89423 property. The Plaintiffs save the Property from bank trustee sale, paying
26 about \$13,000.)
27

1 III. Accordingly, Defendant is liable for interest from \$123,021 (First Cause) and
2 \$13000 (Second Cause.)
3

4 **FOURTH CAUSE OF ACTION**

5 **(Unjust enrichment; \$100,000 loan obtained with property equity)**

6 Plaintiffs, Yvette Figueroa and Stephen Figueroa Sr, incorporates herein by reference
7 Paragraphs I through VI of Parties; and, Paragraphs I through III of Jurisdiction; and, Paragraphs
8 I through XII of Facts of the Case, and the Paragraph of General Allegation; and Paragraph I
9 through II of First Cause of Action; and Paragraphs I through III of Second Cause of Action, and
10 Paragraph I through III of the Third Cause of Action, inclusive, as though set forth in full herein.
11
12

13 I. At all time relevant to this litigation, Defendant owed a duty to Plaintiffs not to
14 unfairly or unduly take advantage of Plaintiffs or commint wrong acts to unjustly
15 enrich himself at Plaintiffs' expenses or the expense of Plaintiffs' Property or
16 financial interest.
17

18 II. On or about 2010, Defendant secretly obtained a \$100,000 loan using the property
19 equity as collateral. (Plaintiff learned of this in late 2010, faced the Defendant. To
20 calm the Plaintiffs' anger, the Defendant paid the water rights and put them on
21 Plaintiffs' names.)
22

23 III. Such acts leading to the Defendant's unjust enrichment were the actual and
24 proximate cause of harm to the Plaintiffs.
25

26 IV. Accordingly, Defendant is liable for any damage. (Equity lost when Defendant
27 obtained the \$100 000 loan.)
28

1 **FIFTH CAUSE OF ACTION**

2 **(Property Repairs)**

3 Plaintiffs, Yvette Figueroa and Stephen Figueroa Sr, incorporates herein by reference
4 Paragraphs I through VI of Parties; and, Paragraphs I through III of Jurisdiction; and, Paragraphs
5 I through XII of Facts of the Case, and the Paragraph of General Allegation; and Paragraph I
6 through II of First Cause of Action; and Paragraphs I through III of Second Cause of Action,
7 and Paragraphs I through III of the Third Cause of Action, and Paragraphs I through IV of the
8 Fourth Cause of Action, inclusive, as though set forth in full herein.
9

- 10
11 I. Plaintiffs have incurred in repairs regarding the Property at 1737 Dee Jay Lane,
12 Minden, Nevada 89423, from December 11, 2011, until February 18, 2019, for a total
13 of \$67,293.67 dollars. (Defendant has never paid a single cent of a dollar.)
14
15 II. Accordingly, Defendant is liable for \$67,293.67 (Plus, . Reimburse for all taxes and
16 insurance 2004-2020, Cost of Tenants Vacancy, Repairs for in and out tenants,
17 Punitive Damages, Cost to move him out, Labor to move.)

18 **SIXTH CAUSE OF ACTION**

19 **(Declaratory Judgment/Quiet Title)**

20 Plaintiffs, Yvette Figueroa and Stephen Figueroa Sr, incorporates herein by reference
21 Paragraphs I through VI of Parties; and, Paragraphs I through III of Jurisdiction; and, Paragraphs
22 I through XII of Facts of the Case, and the Paragraph of General Allegation; and Paragraph I
23 through II of First Cause of Action; and Paragraphs I through III of Second Cause of Action,
24 and Paragraphs I through III of the Third Cause of Action, and Paragraphs I through IV of the
25 Fourth Cause of Action, and Paragraphs I and II of the Fifth Cause of Action, inclusive, as
26 though set forth in full herein.

- 27 I. The Property should be restored to Plaintiffs, its rightful owners.

1 II. This Court should declare and decree and enter an Order of Declaratory Relief that
2 the Plaintiffs are the rightful owners of the Property and quiet title in the name of
3 Plaintiffs.

4
5 III. It has been necessary for Plaintiffs to retain the services of attorneys to prosecute this
6 action. Therefore Plaintiff is entitled to recover reasonable attorney's fees and costs
7 incurred in accordance with the law, including, without limitation, as special
8 damages.

9 **RELIEF**

10 **WHEREFORE**, in light of the language and authority set forth above, Plaintiffs Yvette
11 Figueroa and Stephen Figueroa Sr. prays for damages and relief against Defendant Sonny
12 Figueroa as follows:
13

- 14 A. For an Order setting aside the foreclosure sale of the Property, if any,
15 B. For an Order of Declaration of Relief quieting title in and to the Property in the name
16 of Plaintiffs;
17 C. For an Order in which this Court recognized the breach of contract harm Plaintiffs
18 monetarily, (Defendant should be responsible for all monetary losses that his actions
19 cause to Plaintiffs.)
20 D. That this Court issue an order against Defendant for all the non-rent payment from
21 2008 until 2011, about 26 months, of \$700.00 monthly.
22 E. For the costs of suit and attorney's fees.
23 F. For such other and further relief as the Court may deem just and proper in the
24 premises.
25
26
27
28

AFFIRMATION

This document does not contain the personal information of any person, as defined by
NRS 603A. 040

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

Respectfully submitted this 28th day of June 2020.


M. Jerome Wright, Esq.
Plaintiffs' Attorney
326 W. Liberty St.
Reno, NV 89501
(775) 322-8678

**AFFIDAVIT OF YVETTE FIGUEROA AND
STEPHEN FIGUEROA SR.**

STATE OF NEVADA)
) ss;
COUNTY OF DOUGLAS)

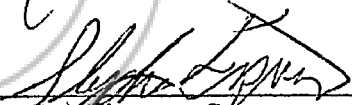
We, Plaintiffs, Yvette Figueroa and Stephen Figueroa Sr., do hereby swear under penalty of perjury that the assertions of this Affidavit are true and correct to the best of our knowledge and belief. As for those matters based on belief, I believe them to be true.

1. We reside at 1767 Coyote Rd. Gardnerville, Nevada 89410
2. We have resided at the mentioned address for more than six weeks before filing the Complaint.
3. We are the Plaintiffs named in the above-entitled action. We have read the foregoing Complaint and know the contents thereof. The Complaint is true of our own knowledge.
4. We request the relief mentioned in the Complaint.

Dated this 22 day of June 2020.



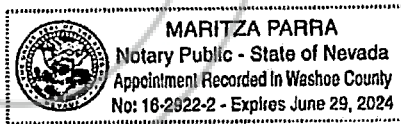
Yvette Figueroa.




Stephen Figueroa Sr.

SUBSCRIBED and SWORN TO before me, Maritza Parra, a Notary

Public, this 22 day of December 2020.





Notary Public:

EXHIBITS

EXHIBIT NUMBER	NAME OF DOCUMENT	NUMBER OF PAGES
1	Wire transfer payments from Plaintiffs' bank account totaling \$123 021.50	2
2	Un-official agreement between parties from 2004	1
3	Promissory Note, signed by Defendant	2
4	Notice of Trustee's Sale	3
5	Proof of Plaintiffs' payments made to the mortgage loan	5
6	Expenses made for the repairs made to the property	4

Promissory Note

I, Sonny Simmons, a single man, promise to pay Stephen Figueroa and Yvette DeRouen Figueroa, One hundred and twenty-three thousand, (\$123,021.50) upon sale of Property address, 1737 DeeJay Lane, Minden, Nevada 89423.

The said property closed escrow on May 28, 2004.

The down payment and closing funds needed to purchase the property was borrowed from Stephen Figueroa and Yvette DeRouen Figueroa, \$5,000.00 initial down payment and an additional \$118,021.50 for the funds necessary to close escrow. Totaling amount \$123,021.50 plus interest.

Upon sale of property the said funds of \$123,021.50 will be deducted from the sale proceeds.

The profits will then be divided 60% to Stephen Figueroa and Yvette DeRouen-Figueroa and 40% to Sonny Simmons.

Ownership of stated property is 60% to Stephen Figueroa and Yvette DeRouen-Figueroa and 40% to Sonny Simmons.


Sonny Simmons

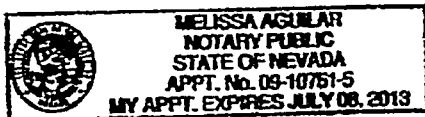
4-15-11
Date

Notary:

State of Nevada
County of Douglas

This document was acknowledged on April 15, 2011
by Sonny Simmons.





APN# 1320-14-002-019

Recording Requested by/Mail to:

Name: Stephen Figueroa

Address: 1767 Coyote RD

City/State/Zip: Carsonville NV 89410

Mail Tax Statements to: Stephen Figueroa and or Sony Simmonds Figueroa

Name: 1767 Coyote RD

Address: 1767 Coyote RD

City/State/Zip: Carsonville NV 89410



00057356201808080780040048

KAREN ELLISON, RECORDER

Provisional Note

Title of Document (required)

----- (Only use if applicable) -----

The undersigned hereby affirms that the document submitted for recording contains personal information as required by law: (check applicable)

Affidavit of Death - NRS 440.380(1)(A) & NRS 40.525(5)

Judgment - NRS 17.150(4)

Military Discharge - NRS 419.020(2)

Signature

Printed Name

This document is being (re-)recorded to correct document # _____, and is correcting



First American Title Company of Nevada

1213 South Carson Street • Carson City, NV 89701

Buyer's Settlement Statement
Final

Property: 1737 Dee Jay Lane, Minden, NV 89423
Lot: 32B

File No: 131-2132273
Officer: Carol Cody/CAC
New Loan No: Loan NO. 03-0691-067424473-
Settlement Date: 05/28/2004
Disbursement Date: 05/28/2004
Print Date: 5/28/2004, 11:45 AM

Buyer: Sonny E. Simmons
Address: 1737 Dee Jay Lane, Minden, NV 89423
Seller: Lori J. Jenkins
Address:

Charge Description	Buyer Charge	Buyer Credit
Consideration:		
Total Consideration	460,000.00	
Deposits in Escrow:		
Receipt No. 1316553 on 04/07/2004 by Sonny Simmons (Funded by Stephen and Verla Figueroa)		5,000.00
Receipt No. 1317092 on 05/27/2004 by Sonny E. Simmons		118,021.50
Prorations:		
City/Town Tax 05/28/04 to 07/01/04 @\$1187.81/yr	108.81	
New Loan(s):		
Lender: Washington Mutual		345,000.00
New Loan to File to Washington Mutual		
Interest 05/28/04 to 06/01/04 @\$1.510000/day to Washington Mutual	206.04	
Flood Certification Fee to Loretta	13.00	
Funding and Review Fee to Washington Mutual	80.00	
Tax Procurement/Tracking Fee to Loretta	43.00	
Tax Research/payment service fee to Washington Mutual	38.00	
Wire Transfer Fee to Washington Mutual	35.00	
Aggregate Accounting Adjustment to Washington Mutual	-98.93	
County Property Taxes 0 mo(s) @\$198.98/mo to Washington Mutual	395.92	
Hazard Insurance 3 mo(s) @\$46.42/mo to Washington Mutual	139.26	
Mrtg. Broker: Nevada Property Mortgage		
Yield Spread Premium to Nevada Property Mortgage POC \$5175.00		
Loan Origination Fee to Nevada Property Mortgage	2,587.50	
Processing Fee to Nevada Property Mortgage	350.00	
Appraisal Fee to Nevada Property Mortgage	325.00	
Title/Escrow Charges to:		
ALTA Lenders 1992 to First American Title Company of Nevada	136.00	
Eagle Policy to First American Title Company of Nevada	143.50	
CLTA Owners to First American Title Company of Nevada	654.00	
Endorsement to First American Title Company of Nevada	50.00	

8230, AS INSTRUMENT NO. 537687.

NOTE: THE ABOVE METES AND BOUNDS DESCRIPTION APPEARED PREVIOUSLY IN THAT CERTAIN DOCUMENT RECORDED MARCH 22, 2002, IN BOOK 302, PAGE 8230, AS INSTRUMENT NO. 537685.

PARCEL 2:

A 33-FOOT WIDE ACCESS EASEMENT LOCATED WITHIN A PORTION OF SECTION 14, TOWNSHIP 13 NORTH, RANGE 20 EAST, MOUNT DIABLO MERIDIAN, DOUGLAS COUNTY, NEVADA, DESCRIBED AS FOLLOWS:

THIRTY-THREE FEET (33') NORTH OF AND ADJACENT TO PARCEL 32-A AS SHOWN ON THE PARCEL MAP FOR WILLIAM ADAMS, DOCUMENT NO. 120254, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHEAST CORNER OF SECTION 14, T. 31N., R. 20 E., M.D.M. AT A 2" IRON PIPE PER THAT RECORD OF SURVEY FOR NEVIS INDUSTRIES, INC., DOCUMENT NO. 51917;

THENCE NORTH:00 DEGREES 57'48" EAST, 1325.44 FEET;

THENCE SOUTH 89 DEGREES 28'07" WEST, 1324.71 FEET TO THE NORTHEAST CORNER OF PARCEL 23-B PER SAID DOCUMENT NO. 120254; NORTHWEST CORNER OF SAID PARCEL 32-B PER SAID DOCUMENT NO. 120254;

NORTHWEST CORNER OF SAID PARCEL 32-B, THE POINT OF BEGINNING; THENCE CONTINUING SOUTH 89 DEGREES 28'07" WEST, 676.30 FEET;

THENCE NORTH 00 DEGREES 13'23" EAST, 33.00 FEET;

THENCE NORTH 89 DEGREES 28'07" EAST, 676.13 FEET;

THENCE SOUTH 00 DEGREES 04'2" EAST, 33.00 FEET TO THE POINT OF BEGINNING.

NOTE: THE ABOVE METES AND BUNDS DESCRIPTION APPEARED PREVIOUSLY IN THAT CERTAIN DOCUMENT RECORDED MARCH 22, 2002, IN BOOK 302, PAGE 8235, AS INSTRUMENT NO. 537686.

The property heretofore described is being sold "as is", lender is unable to validate the condition, defects or disclosure issues of said property and Buyer waives the disclosure requirements under NRS 113.130 by purchasing at the sale and signing receipt. The street address and other common designation, if any, of the real property described above is purported to be: 1737 DEE JAY, MINDEN, NV 89423,



Customer Care Phone: 1-800-848-9136
 Hearing Impaired:
 1-800-582-0542 (TDD)

2011



26124 MWD Z39511 C- BRE TX
 SONNY SIMMONS
 1787 COYOTE RD
 GARDNERVILLE NV 89410-7600

X

MORTGAGE LOAN STATEMENT

Loan Number: 0674244736
 Statement Date: 12/01/11
 Payment Due Date: 01/01/12
 Interest Rate: 2.00000%
 Property Address: 1737 Dee Jay
 Minden, NV 89423

Loan Information:	
Principal Balance	\$402,748.65
Total Principal Balance	\$402,748.65
Escrow Balance	(\$171.04)
Payment Factors:	
Principal & Interest	\$1,238.53
Escrow Payment	\$219.80
Monthly Payment Due	\$1,458.13
Past Due Payment	\$0.00
Unpaid Late Charges	\$0.00
Fees/Advances/Other Bal	\$0.00
Total	\$1,458.13
Year-to-Date:	
Interest Paid	\$8,526.96
Taxes Paid	\$1,963.68
Principal Paid	\$3,943.25
Insurance Paid	\$702.00
Adjustable Rate Mortgage Information:	
Index Value	5.02200
Margin	0.00000
For Payment Due	January 01, 2012
Interest Rate	2.00000%

Visit our website at chase.com to learn about offers for Chase mortgage customers.

Activity Since Your Last Statement

TRANSACTION DESCRIPTION	TRANSACTION DATE	TOTAL RECEIVED	PRINCIPAL	INTEREST	ESCROW	OPTIONAL PRODUCTS	MISCELL OR F
PAYMENT	12/01/11	\$1,458.13	\$566.14	\$672.19	\$219.80		

Important Messages About Your Account

Please note the following important message regarding your loan modification: Due to your participation in the Modification program, are accruing \$83.33 in monthly incentives. Based upon the latest information received from the Treasury Department, you have acc a total of \$666.67 in incentives which will be applied as a principal reduction of your loan following the anniversary of your first trial payment due date. You must continue to remain current in order to qualify for this incentive. Failure to remain current will result in th forfeiture of all incentives and will risk the loss of good standing of your account.

Tax Interest Statement Available by the End of January.
 Your mortgage interest statement (Form 1098) will be included in your January statement or mailed to you by the end of January. Yo also log on to chase.com and click on "See Statements" to access your information or call 1-800-848-9136.

Do not rely on the account balance as a payoff quote. Additional amounts may be due for interest, late charges, escrow advances, c other related costs. You may request a payoff quote by calling us at 1-800-848-9136.

IMPORTANT NOTICE TO SERVICEMEMBERS AND THEIR DEPENDENTS
 If you are a federal or state military servicemember who is, or within the last year was, on "active duty" or "active service," dependent of such a servicemember, you may be entitled to certain legal rights and protections. For more information you contact Chase Military Services toll free at 877-469-0110 to discuss your status.

If you receive or expect to receive an insurance settlement check for damages to your home, please access www.myloandraft.com information on the claim process. When prompted, enter the PIN Number WM001 to access the Web site. You may also call the Lo Draft Department at 1-866-742-1451 from 8:00 a.m. to 12:00 a.m. Monday through Thursday, 8:00 a.m. to 10:00 p.m. on Friday, Ea Time, with any additional questions.

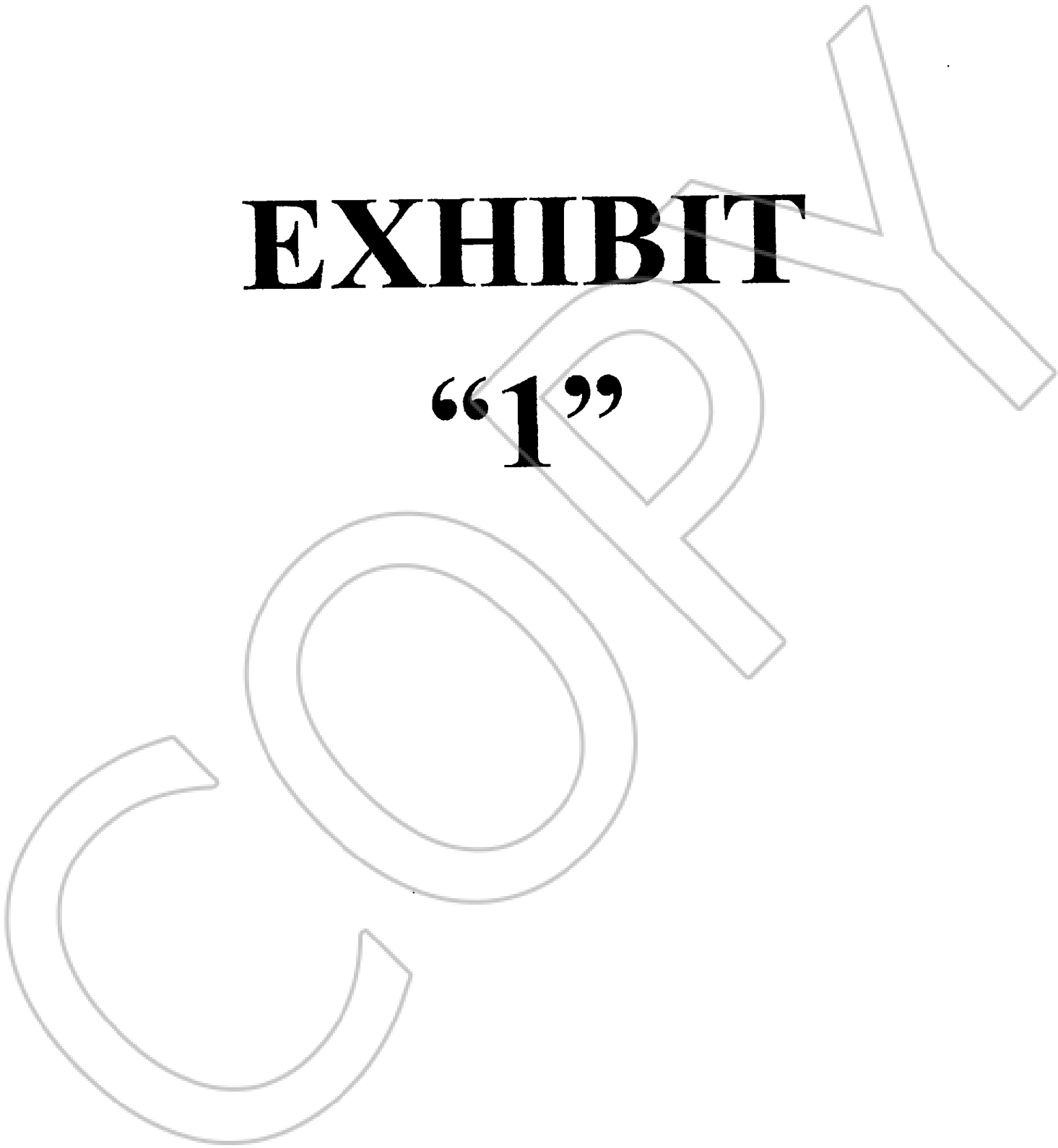
When sending your payment, please be sure the Chase address, on the attached payment stub, appears in the window of the enclor envelope or make your payments online with ease, convenience and security.

Simply visit www.chase.com/chaseonline to pay bills, check the status of your accounts, review your loan balances and contact us vi secure e-mail.

Please detach and return the bottom portion of this statement with your payment using the enclosed envelope

EXHIBIT

“1”



EXHIBIT

“2”



EXHIBIT

“3”



EXHIBIT

“5”



May 2004

Promissory note and oral contract, was to give

Sonny Figueroa 60/40% agreement of the property 1737 Dee Jay
Minden,nv

ONLY IF, (Conditions)

- A, Sonny to pay mortgage payments on time.
- B. Sonny to make sure taxes and insurance paid on time
- C. Sonny to make sure upstairs rental unit is occupied and rented to pay other portion of mortgage.
- D Sonny take care of the upkeep of upstairs and downstairs units
- E, Sonny to make any repair or arrange repairs
- F. Sonny to maintain property and keep up property



Buyer's Settlement Statement Final

Property: 1737 Dee Jay Lane, Minden, NV 89423 Lot: 32B

File No: 131-2132273 Officer: Carol Cody/CAC

New Loan No: Loan NO. 03-0691-067424473-

Settlement Date: OS/28/2004

Disbursement Date: OS/28/2004

Print Date: 5/28/2004, 11 :45 AM

Buyer:

Address:

Seller:

Address:

Sony E. Simmons

1737 Dee Jay Lane, Minden, NV 89423 Lori J. Jenkins

Consideration:

Total

160,000.00

Deposits in Escrow:

Receipt No. 1316553 on 04/07/2004 by Sony Simmons Receipt No. 1317092 on OS/27/2004 by Sony E. Simmons

Wire Transfer

\$5,000.00 and (\$115,021.50 (Funded by Stephen Figueroa and Yvette DeRouen-Figueroa))

Prozations:

New Loan(s):

Lender: Washington Mutual

New Loan to Washington Mutual

Flood Certification Fee

The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of the Deed of Trust, estimated fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to-wit: \$376,121.85 (Estimated)

Accrued interest and additional advances, if any, will increase this figure prior to sale.

The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located and more than three months have elapsed since such recordation.

Sale information: (530) 672-3033 or www.nationwideposting.com (714) 259-7850 or www.fidelityasap.com or (714) 573-1965 or www.priorityposting.com

Date: 12-02-2009

CALIFORNIA RECONVEYANCE COMPANY, as Trustee

Original document is signed and notarized

CALIFORNIA RECONVEYANCE COMPANY IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT.
~~ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.~~

STATE OF _____
COUNTY OF _____

On _____, before me, _____, "Notary Public" personally appeared _____ 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.

Signature _____ (Seal)



RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY
AND WHEN RECORDED MAIL TO
CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue
Mail Stop: CA2-4379
Chatsworth, CA 91311
800-892-6902

APN#: 1320-14-002-019
Title Order No. 090097328-NV-GNO Trustee Sale No. 131366NV Loan No. 0674244736

NOTICE OF TRUSTEE'S SALE

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 05/19/2004. 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.

On 12/30/2009 at 2:00 PM, CALIFORNIA RECONVEYANCE COMPANY as the duly appointed Trustee under and pursuant to Deed of Trust Recorded 05/28/2004, Book 0504, Page 14805, Instrument 0614619 of official records in the Office of the Recorder of DOUGLAS County, Nevada, executed by: SONNY SIMMONS, AN UNMARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY as Trustor, WASHINGTON MUTUAL BANK, FA as Beneficiary, WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH (payable at time of sale in lawful money of the United States, by cash, a cashier's check drawn by a state or national bank, a cashier's check drawn by a state or federal credit union, or a cashier's check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state). At: AT THE MAIN ENTRANCE TO THE NEW COUNTY COURTHOUSE, JUDICIAL BUILDING AT 1625 8th STREET, MINDEN, NV all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County, Nevada describing the land therein: A PARCEL OF LAND LOCATED WITHIN A PORTION OF SECTION 14, TOWNSHIP 13 NORTH, RAGE 20 EAST, MOUNT DIABLO MERIDIAN, DOUGLAS COUNTY, NEVADA, DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHEAST CORNER OF SECTION 14, T. 13N., R. 20 E., M.D.M., AT A 2" IRON PIPER PER THAT RECORD OF SURVEY FOR NEVIS INDUSTRIES, INC., DOCUMENT NO. 51917;

THENCE NORTH 00 DEGREES 57'48" EAST, 1325.44 FEET;
THENCE SOUTH 89 DEGREES 28'07" WEST, 1324.71 FEET TO THE NORTHEAST CORNER OF PARCEL 23-B AS SHOWN ON THAT PARCEL MAP FOR WILLIAM ADAMS, DOCUMENT NO. 120254, THE POINT OF BEGINNING;
THENCE SOUTH 00 DEGREES 30'28" WEST, 658.30 FEET;
THENCE SOUTH 89 DEGREES 39'34" WEST, 669.65 FEET;
THENCE NORTH 00 DEGREES 04'21" WEST, 689.00 FEET;
THENCE SOUTH 87 DEGREES 44'12" EAST, 676.87 FEET TO THE POINT OF BEGINNING

REFERENCE IS MADE TO THE RECORD OF SURVEY FILED MARCH 22, 2002, IN BOOK 302, PAGE



EXHIBIT

“4”

COPY



2013



Customer Service Center
Monday - Friday

1-866-243-5851
8 a.m. - 5 p.m. (ET)

Hearing Impaired (TTY)

1-800-582-0542



chase.com



71817 MWD Z83819C - BRE E1
SONNY SIMMONS
1787 COYOTE RD
GARDNERVILLE NV 89410-7600

Mortgage Loan Statement

Loan Number	0674244736
Statement Date	12/02/2013
Property Address	1787 Dee Jay Minden, NV 89423
Monthly Payment	\$1,460.22

Important Messages

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. If your Plan requires you to make post-petition mortgage payments directly to the Trustee, any such payments should be remitted to the Trustee directly in accordance with the orders of the Bankruptcy Court.

We are improving our mortgage statements by adding more details about your account. Look for updates soon.

Please Note: This statement is not a request for payment. It is for informational purposes only. However, if you elect to make a payment, you may use the attached coupon below.

Total Payment Includes

Principal and Interest	\$1,238.83
Escrow Payment	\$221.89
Total Payment	\$1,460.22

Amount Paid Year-To-Date

Principal	\$7,449.29
Interest	\$7,172.84
Taxes	\$1,448.71
Insurance	\$756.60

Loan Overview

Original Principal Balance	\$845,000.00
Unpaid Principal Balance	\$387,416.55
Interest Rate	2.000000%
Escrow Balance	(\$597.82)

Activity Since Your Last Statement

Transaction Date	Description	Total Received	Principal	Interest	Escrow	Fees
11/15/2013	PAYMENT	\$1,460.22	\$591.65	\$645.68	\$221.89	

Important Messages (continued)

Please refer to the bankruptcy information in this statement for more information relating to your case.

Through a modification program, you are accruing \$83.93 in monthly incentives to pay down your principal. So far, you have accrued \$666.67. You must remain current in order to have your loan principal reduced with the incentives after the anniversary of your first trial payment due date. If you don't remain current, you will lose the incentives.

If you receive or expect to receive an insurance claim check for damages to your home, visit www.chase.com/InsuranceClaim for information about the claim process. You can also call us at 866-742-1481 from 8:00 a.m. to 12:00 a.m. ET, Monday through Thursday, and 8:00 a.m. to 10:00 p.m. ET on Friday, with any additional questions.

For questions about your account, please call a Chase Bankruptcy Support Specialist at 1-866-243-5851, Monday through Friday, from 8:00 a.m. to 5:00 p.m. Eastern Time.

Please detach and return the bottom portion of this statement with your payment using the enclosed envelope.

Repairs

Downstairs

<u>12/11/2011:</u>	Sonny moved (U-Haul rental)	\$124.07
	Paint bathroom	\$350.00
	Dump fee	\$120.00
	Housekeeper: cleaning- stove, refrigerator, shower	\$100.00
<u>01/12/2011:</u>	Mold in shower (resurfaced)	\$500.00
	Change blinds in bathroom/living room	\$120.00
	Handle on microwave	\$208.45
	Carpet bedroom cleaning	\$120.00
	Install new toilet	\$300.00
	New heater in living room	\$295.00
	Kitchen florescent lights	\$125.00
<u>01/14/2012:</u>	Never asked or helped clean up (Yvette emptied refrigerator and freezer)	-
<u>01/15/2012</u>	Home depot (misc.)	\$264.15
<u>01/18/2012</u>	Kitchen light	\$158.29
<u>01/22/2011:</u>	Yvette dropped off a load to sonny's house. It was going to rain/snow the next day	-
<u>01/23/2012:</u>	Kitchen windowsill leaking - removed and installed new flashing	\$200.00
<u>01/28/2012:</u>	Atkin carpet	\$488.03
	Repair pump	\$508.38
	Install carpet	\$800.00
	Home depot	\$293.05
<u>01/31/2012:</u>	Appliance	\$164.15
<u>02/01/2012:</u>	Paint and texture	\$350.00
	Repair water leak	\$1,600.00
	New slider from upstairs	\$175.00
	New blinds and heater	\$337.00
<u>02/11/2012:</u>	Stephen- moved downstairs	-
<u>02/13/2012:</u>	Worked on upstairs	\$330.00
	Tiled the front of slider	\$120.00
	Carpet cleaned	\$124.07
<u>01/21/2021</u>	Home depot (misc.)	\$437.00
<u>02/23/2012</u>	Carpet	\$1,330.00
<u>02/20/2012-</u>	Sanded/ painted deck	\$250.00
<u>02/25/2012:</u>	Paint	\$130.00
	Redo sink	

	Replace mini blinds	\$140.00
	Stephen finishing exterior storage shed	450.00
	Painted and installed plywood	500.00
	Home depot (paint and downstairs)	1,200.00
	Carpet clean machine	1330.00
	Clean Driveway- oil leak, power wash, bags of cat litter	301.00
		-
03/03/2012	Rug Doctor	\$74.40
04/14/2015	Kawchack Pump & Well Service (pump repairs)	\$868.17
	Weed Cleanup and spray	\$435.00
04/15/2015	Water pump digging labor	\$225.00
	Home Depot (Lights)	\$123.94
04/25/2012	Home Depot (Kitchen faucet)	\$139.82
07/30/2012	Valley Pump (dried out)	\$750.00
08/14/2012	Ace Hardware	\$36.58
05/14/2015	Frozen pump pipe	\$632.50
01/30/2018:	Heater	\$204.82
	Install Heater	\$200.00
11/18/2018:	Install LVT Flooring	\$2,500.00
	Pro Source	\$2,088.00
	New Refrigerator	\$1,800.00
	Install New Faucet	\$250.00
	Install New Microwave	\$450.00
01/28/2019	Vacuum Pumps	\$305.21
	Attempt repair refrigerator	\$180.00
	New Refrigerator	\$1800.00
02/26/2019	Bubalias Septic	\$1635.00
	Install New Toilet Downstairs	\$350.00
	Install New Toilet Upstairs	\$350.00
	Total:	\$29,471.08

EXHIBIT

“6”

CONFIDENTIAL



P.O. Box 2128
 Carson City, NV 89702
 (775) 882-2060
 Toll Free: (800) 421-6674
 gncu.org

Member No.	Period Ending	Page
*****3221	03/01/14	1 of 3

2014

STEPHEN FIGUEROA
 1767 COYOTE RD
 GARDNERVILLE NV 89410-7600

Regular share accounts are NON-TRANSFERABLE except on records of this credit union.

NOTICE: See insert for information regarding your rights to dispute billing errors and electronic funds transfer errors.

Dividends shown will be reported to the Internal Revenue Service interest for this calendar year.

The daily periodic rate and the ANNUAL PERCENTAGE RATE used to compute the FINANCE CHARGE for each open-end loan is printed above the transaction relating to the FINANCE CHARGE for an open-end loan is computed by applying the periodic rate to each unpaid balance for the exact number of days each balance was outstanding. The balance used to compute the FINANCE CHARGE is that balance each day after credits are subtracted and new advances or other are added.

Limited Time Special Offer

Planning for retirement? Greater Nevada offers Traditional and Roth IRAs with great rates. And now, for a limited time, we've got Special 17, 27 and 37-month rates. Visit gncu.org, call 775-882-2060, or stop by a branch for more information. Start saving today!

Connect Checking		(ID: 2)	From: 02/02/14 thru 03/01/14
Previous Balance: \$	405.76	Y-T-D Dividends:	\$ 0.00
1 Deposits: \$	1,370.00	Last Year Dividends:	\$ 0.00
4 Withdrawals: \$	-1,671.87		
Ending Balance: \$	103.89		

Joint Owner: Yvette DeRouen

Date	Transaction Description	Withdrawal	Deposit	New Balance
02/03	ATM/POS Purchase NET / 02/02 09:16:46 Term# 04496283 J & M MINI MART MINDEN NVUS	-12.62		393.27
02/18	Deposit		1,370.00	1,763.27
02/18	ACH Withdrawal PPD/CHASEHOMEFINANCE/LN PMT	-1,460.22		302.95
02/24	Transfer Withdrawal To Acct: *****3221 Type: loan Sub: 3	-195.03		107.92
02/28	Monthly Service Charge	-4.00		103.92

Fee Summary	Month-to-Date	Year-to-Date
Total Overdraft Fees	\$ 0.00	\$ 0.00
Total Returned Item Fees	\$ 0.00	\$ 0.00



(775) 882-2060
Toll Free: (800) 421-6674
gncu.org

Account Balance Summary		
Regular Shares	\$	27.40
Connect Checking	\$	218.52

12/1/15 - 12/31/15

STEPHEN R FIGUEROA
1767 COYOTE RD
GARDNERVILLE NV 89410-7600

2016 Board of Directors Candidates

Four candidates are seeking to fill three positions on Greater Nevada's Board of Directors. Learn more about the candidates at gncu.org, where you can also find information about the petition process.

Regular Share Summary (Acct #: 2101)				
Previous Balance	Debits / Withdrawals	Credits / Deposits	Ending Balance	YTD Dividends
\$ 27.40	\$ 0.00	\$ 0.00	\$ 27.40	\$ 0.00

Trans. Date	Transaction	Balance	Description
DEC01		27.40	Previous Balance No Transactions This Period

The Annual Percentage Yield Earned was 0.00% from 12/01/15 through 12/31/15 based on an Average Daily Balance of \$27.40. Your minimum balance during the period was \$27.40. The interest earned during the period was \$0.00.

Connect Checking (Acct #: 2211)				
Previous Balance	Debits / Withdrawals	Credits / Deposits	Ending Balance	YTD Dividends
\$ 145.74	\$ 1,477.22	\$ 1,550.00	\$ 218.52	\$ 0.00

Trans. Date	Transaction	Balance	Description
DEC01		145.74	Previous Balance
DEC10	750.00	895.74	Deposit
DEC16	600.00	1,495.74	ATM Deposit GREATER NEVADA CU 1545 HWY 395 MINDEN NVUS
DEC16	-1,460.22	35.52	External WD CHASEHOMEFINANCE - LN PMT
DEC29	-4.00	31.52	External WD PAYPAL INSTANT TRANSFER - INST XFER
DEC29	-13.00	18.52	External WD PAYPAL INSTANT TRANSFER - INST XFER
DEC29	200.00	218.52	Deposit

OVERDRAFT FEE SUMMARY	Total This Period	Total Year-To-Date
TOTAL OVERDRAFT FEES:	\$ 0.00	\$ 492.00

RETURNED ITEM FEE SUMMARY	Total This Period	Total Year-To-Date
TOTAL RETURNED ITEM FEES:	\$ 0.00	\$ 0.00

Regular share accounts are NON-TRANSFERABLE except on the records of this credit union. NOTICE: See insert for information regarding your rights to dispute billing errors and electronic funds transfer errors. Dividends shown will be reported to the Internal Revenue Service as interest for this calendar year.

The daily periodic rate and the ANNUAL PERCENTAGE RATE used to compute the FINANCE CHARGE for each open-end loan is printed above the transaction relating to the loan. FINANCE CHARGE for an open-end loan is computed by applying the periodic rate to each unpaid balance for the exact number of days each balance was outstanding. The balance used to compute the FINANCE CHARGE is that balance each day after credits are subtracted and new advances or other are added.

By sending your check for a loan payment please be aware that you are authorizing Greater Nevada Credit Union to use your information on that check to make a one-time electronic debit in the amount of the check from your account at the financial institution indicated on it. If you prefer not to have your checks used in this way, please contact the credit union at 775-882-2060. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from the credit union.

THE STATEMENTS BELOW PERTAIN TO OPEN-END ACCOUNTS ONLY - COMPUTATION OF FINANCE CHARGE





P.O. Box 2128
 Carson City, NV 89702
 (775) 882-2060
 Toll Free: (800) 421-6674
 gncu.org

Member No.	Period Ending	Page
*****3221	03/01/14	1 of 3

2014



STEPHEN FIGUEROA
 1767 COYOTE RD
 GARDNERVILLE NV 89410-7600

Regular share accounts are NON-TRANSFERABLE except on the records of this credit union.

NOTICE: See insert for information regarding your rights to dispute billing errors and electronic funds transfer errors.

Dividends shown will be reported to the Internal Revenue Service interest for this calendar year.

The daily periodic rate and the ANNUAL PERCENTAGE RATE used to compute the FINANCE CHARGE for each open-end loan is printed above the transaction relating to the loan. FINANCE CHARGE for an open-end loan is computed by applying the periodic rate to each unpaid balance for the exact number of days each balance was outstanding. The basis used to compute the FINANCE CHARGE is that balance each day after credits are subtracted and new advances or other are added.

Limited Time Special Offer

Planning for retirement? Greater Nevada offers Traditional and Roth IRAs with great rates. And now, for a limited time, we've got Special 17, 27 and 37-month rates. Visit gncu.org, call 775-882-2060, or stop by a branch for more information. Start saving today!

Connect Checking

(ID: 2) From: 02/02/14 thru 03/01/14

Previous Balance: \$ 405.76
 1 Deposits: \$ 1,370.00
 4 Withdrawals: \$ -1,671.87
 Ending Balance: \$ 103.89

Y-T-D Dividends: \$ 0.00
 Last Year Dividends: \$ 0.00

Joint Owner: Yvette DeFouen

Date	Transaction Description	Withdrawal	Deposit	New Balance
02/03	ATM/POS Purchase NET / 02/02 09:16:46 Term# 01496283 J & M MINI MART MINDEN NVUS	-12.62		393.14
02/18	Deposit		1,370.00	1,763.14
02/18	ACH Withdrawal	-1,460.22		302.92
02/24	Transfer Withdrawal PPD/CHASE FOMEFINANCE/LN PMT To Acct: *****3221 Type: loan Sub: 3	-195.03		107.89
02/28	Monthly Service Charge	-4.00		103.89

Fee Summary	Month-to-Date	Year-to-Date
Total Overdraft Fees	\$ 0.00	\$ 0.00
Total Returned Item Fees	\$ 0.00	\$ 0.00

COPY

CERTIFIED COPY

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

DATE January 20, 2021

BOBBIE R. WILLIAMS Clerk of Court
of the State of Nevada, in and for the County of Douglas,

By [Signature] Deputy