

ML# 1196312 Offc NEWH PubID 002953 Status ER Area 204 L/Price \$88,500
 Address 4396/VEGAS VALLEY DR StatusUpdate NOOFFERS Zip 89121
 City Las Vegas Town County CLARK
 Parcel# 161-08-211-012 Twn 21 Rg 62 Sect 8 MetroMap 56-C3

Virtual Tour B
 Legal L 20 1 Subdiv VEGAS VALLEY TWNHS #2 YrBuilt 1980/RE

GENERAL INFORMATION

Bld Typ FOURPLX Appx Bldg Sqft 3968 # Acres +/- 0.200 Lot Dim +/- 75X115 Total Units 4
 Cost/Un \$22,125 Lot Sqft 8625 # Furnished Units 0
 D: From Boulder Hwy -> North on Lamb -> East on Vegas Vallet Dr. -> to Corner of Marion

R: Fixer-Upper with Great Potential Opportunity * [Two - 2 Bedrooms + 2 Baths and Two - 2 Bedrooms + 1 Bath and Two Studios + 1 Bath] OR [Two - 3 Bedrooms + 2 Baths and Two 2 Bedrooms + 2 Baths] * Could be a Six-Plex with some Creativity * Corner Lot with Good Exposure * Fenced Yard * Parking for Six *

Ag-Ag Show Any Time - Gate Code is for Padlock on Fence * LokBox on Railing * Deal with Owner - No Banks - Quick Close * Income + Expenses Rem: Unknown Due to Property being Vacant *

INCOME/EXPENSES/FINANCIAL INFORMATION

INCOME INFORMATION

Yrly Operating Income \$1 Yrly Oth Income \$1 Vacancy 100.00% GOI \$1
 Yrly Operating Expense \$1 NOI \$0 CapRate 0.00%
 Gross Rent Multiplier 88500.00% Yrly Other Inc Includes NONE

OPERATING EXPENSE INFORMATION

RE Taxes \$2,201 Prop Ins \$1,134 Managmnt \$1 Maintenance \$1
 Utilities \$1 Utils Incl Trash \$1
 Contract Sv Incl Exp Sourc OWNER Package Available N
 Association Fee N Yrly Assoc Fee \$0 Assoc Incl
 Earn Dep \$5,000 Cash Assm \$88,500 Assessed Lnd/Imprv \$14,000/\$44,815
 Owner Will Carry N Current Loan(s) Assumable? N Other Encumbrance NONE

Finance Consid CASH

Studio	#Units	Rent/UN	#1 Bath	#1.5 Bath	#2 Bath	Avg SF
2	2	\$0	2	0	0	0
1 Bed	#Units	Rent/UN	#1 Bath	#1.5 Bath	#2 Bath	Avg SF
0	0	\$0	0	0	0	0
2 Bed	#Units	Rent/UN	#1 Bath	#1.5 Bath	#2 Bath	Avg SF
4	4	\$0	2	0	2	0
3 Bed	#Units	Rent/UN	#1 Bath	#1.5 Bath	#2 Bath	Avg SF
0	0	\$0	0	0	0	0

RENTAL INFORMATION

Ten Pays Restrictions Rent Terms

BUILDING INFORMATION AND AMENITIES

Total #Bldgs 1 #Floors 2 Handicap Adapted N Roof COMPOS
 Accessibility Feat
 Flooring TILE/PARTCPT Constr STUCCO
 Tot # of Parking Spaces 6.00 Parking PAVED
 Appliances NONE
 Unit Amens ENCLYRD/LAUNDRM
 Complex Amens NONE Property Condition POOR

UTILITIES INFORMATION

Heat Sys CENTRAL Ht Fuel GAS Water PUBLIC Sewer PUBLIC
 Cool Sys CENTRAL Sep Meter ELEC/GAS

VOW/LISTING OFFICE INFORMATION:

Internet Y Public Address Y AVM Y Commentary Y
 L/Agent Michael Wrage Ph 702-458-3390 OwrLic N CoOp 3.000% ExN Vr N Bonus N REALTOR Y
 Office New Homes Research Ph 702-458-3390 Email Michael@nhr-inc.com Lockbox M
 Off Add 330 E Warm Springs Rd Broker Name Michael Wrage
 Show ANYTIM/VACANT Fax 702-260-4807 LD 10/21/11 Repo/REO N Forecl N NOD
 TempOffMktStatus TStatusDate XD ActiveDOM 5 Combo LB 34205 ShortSale N
 FlatFeeComm PhotoExclud WithDate LockbxLoc Railing GateCode 0-22-28 GateCode2

CONTINGENT/PENDING/SOLD INFORMATION

Accept/Date EstClo/Date S/PubID SB DOM
 Sold Terms ActClo/Date O/Price \$88,500 S/Price
 Down Pmt SellersContrib Auction Buyer Premium AuctionType
 OwnrCarry Appraisal Auction Date Cont Desc
 SaleType

Presented by: OfficeName: Desert Vision Realty Add AU SoldTerms Agent: Susana Reyes-Loera



RESIDENTIAL PURCHASE AGREEMENT

(Joint Escrow Instructions and Earnest Money Receipt)

Date: October 26, 2011

Miguel Angel Garcia Mata

("Buyer"), hereby offers to purchase

4396 Vegas Valley Dr. , Las Vegas , NV 89121

("Property"),

within the city or unincorporated area of Las Vegas , County of Clark ,

State of Nevada, A.P.N. # 161-08-211-012 for the purchase price of \$ 70,000.00

(Seventy Thousand dollars) ("Purchase Price") on the terms

and conditions contained herein:

BUYER [X] does -OR- [] does not intend to occupy the Property as a residence.

Buyer's Offer

1. FINANCIAL TERMS & CONDITIONS:

\$ 1,000.00 A. EARNEST MONEY DEPOSIT ("EMD") is [X] presented with this offer -OR- []

(NOTE: It is a felony in the State of Nevada--punishable by up to four years in prison and a \$5,000 fine--to write a check for which there are insufficient funds. NRS 193.130(2)(d).)

\$ B. ADDITIONAL DEPOSIT to be placed in escrow on or before (date) . The additional deposit [] will -OR- [] will not be considered part of the EMD. (Any conditions on the additional deposit should be set forth in Section 28 herein.)

\$ 69,000.00 C. THIS AGREEMENT IS CONTINGENT UPON BUYER QUALIFYING FOR A NEW LOAN ON THE FOLLOWING TERMS AND CONDITIONS:

[X] Conventional, [] FHA, [] VA, [] Other (specify) . Interest: [X] Fixed rate, 30 years -OR- [] Adjustable Rate, years. Initial rate of interest not to exceed % . Initial monthly payment not to exceed \$, not including taxes, insurance and/or PMI or MIP.

\$ D. THIS AGREEMENT IS CONTINGENT UPON BUYER QUALIFYING TO ASSUME THE FOLLOWING EXISTING LOAN(S):

[] Conventional, [] FHA, [] VA, [] Other (specify) . Interest: [] Fixed rate, years -OR- [] Adjustable Rate, years. Initial rate of interest not to exceed % . Monthly payment not to exceed \$, not including taxes, insurance and/or PMI or MIP.

\$ E. BUYER TO EXECUTE A PROMISSORY NOTE SECURED BY DEED OF TRUST PER TERMS IN "FINANCING ADDENDUM."

\$ F. BALANCE OF PURCHASE PRICE (Balance of Down Payment) in cash or certified funds to be paid at Close of Escrow ("COE").

\$ 70,000.00 G. TOTAL PURCHASE PRICE. (This price DOES NOT include closing costs, prorations, or other fees and costs associated with the purchase of the Property as defined herein.)

Each party acknowledges that he/she has read, understood, and agrees to each and every provision of this page unless a particular paragraph is otherwise modified by addendum or counteroffer.

Buyer's Name: Miguel Angel Garcia Mata BUYER(S) INITIALS: MAGM /

Property Address: 4396 Vegas Valley Dr. Las Vegas , NV 89121 SELLER(S) INITIALS: /

1 **2. ADDITIONAL FINANCIAL TERMS & CONTINGENCIES:**

2 **A. NEW LOAN APPLICATION:** Within Done business days of Acceptance, Buyer agrees to (1) submit a
3 completed loan application to a lender of Buyer's choice; (2) authorize ordering of the appraisal (per lender's requirements);
4 and (3) furnish a preapproval letter to Seller based upon a standard factual credit report and review of debt to income ratios. If
5 Buyer fails to complete any of these conditions within the applicable time frame, Seller reserves the right to terminate this
6 Agreement. In such event, both parties agree to cancel the escrow and return EMD to Buyer. Buyer

7 does -OR- does not

8 authorize lender to provide loan status updates to Seller's and Buyer's Brokers, as well as Escrow Officer. Buyer agrees to use
9 Buyer's best efforts to obtain financing under the terms and conditions outlined in this Agreement.

10 **B. CASH PURCHASE:** Within n/a business days of Acceptance, Buyer agrees to provide written evidence
11 from a bona fide financial institution of sufficient cash available to complete this purchase. If Buyer does not submit the
12 written evidence within the above period, Seller reserves the right to terminate this Agreement.

13 **C. APPRAISAL:** If an appraisal is required as part of this agreement, or requested by Buyer, and if the
14 appraisal is less than the Purchase Price, the transaction will go forward if (1) Buyer, at Buyer's option, elects to pay the
15 difference and purchase the Property for the Purchase Price, or (2) Seller, at Seller's option, elects to adjust the Purchase Price
16 accordingly, such that the Purchase Price is equal to the appraisal. If neither option (1) or (2) is elected, then Parties may
17 renegotiate; if renegotiation is unsuccessful, then either Party may cancel this Agreement upon written notice, in which event
18 the EMD shall be returned to Buyer.
19
20

21
22 **3. SALE OF OTHER PROPERTY:**

23 **A. This Agreement**

24 is not -OR-

25 is contingent upon the sale (and closing) of another property which address is
26 _____
27

28 **B. Said Property**

29 is currently listed

30 is not -OR- is

31 presently in escrow with _____ .

32 Escrow Number: _____ . Proposed Closing Date: _____ .
33

34 When Buyer has accepted an offer on the sale of this other property, Buyer will promptly deliver a written notice of the sale to
35 Seller. If Buyer's escrow on this other property is terminated, abandoned, or does not close on time, this Agreement will
36 terminate without further notice unless the parties agree otherwise in writing. If Seller accepts a bona fide written offer from a
37 third party prior to Buyer's delivery of notice of acceptance of an offer on the sale of Buyer's property, Seller shall give Buyer
38 written notice of that fact. Within three (3) days of receipt of the notice, Buyer will waive the contingency of the sale and
39 closing of Buyer's other property, or this Agreement will terminate without further notice. In order to be effective, the waiver
40 of contingency must be accompanied by reasonable evidence that funds needed to close escrow will be available and Buyer's
41 ability to obtain financing is not contingent upon the sale and/or close of any other property.
42

43 **4. FIXTURES AND PERSONAL PROPERTY:** The following items will be transferred, free of liens, with the sale of
44 the Property with no real value unless stated otherwise herein. Unless an item is covered under Section 7(E) of this Agreement,
45 all items are transferred in an "AS IS" condition.

46 **A. All EXISTING fixtures and fittings including, but not limited to:** electrical, mechanical, lighting, plumbing
47 and heating fixtures, ceiling fan(s), fireplace insert(s), gas logs and grates, solar power system(s), built-in appliance(s),
48 window and door screens, awnings, shutters, window coverings, attached floor covering(s), television antenna(s),
49 satellite dishe(s), private integrated telephone systems, air coolers/conditioner(s), pool/spa equipment, garage door
50 opener(s)/remote control(s), mailbox, in-ground landscaping, trees/shrub(s), water softener(s), water purifiers, security
51 systems/alarm(s);
52

53 **B. The following additional items of personal property:** _____
54 _____

Each party acknowledges that he/she has read, understood, and agrees to each and every provision of this page unless a particular paragraph is otherwise modified by addendum or counteroffer.

Buyer's Name: Miguel Angel Garcia Mata BUYER(S) INITIALS: MAGH /

4396 Vegas Valley Dr.

Property Address: Las Vegas, NV 89121 SELLER(S) INITIALS: _____ / _____

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1 **5. ESCROW:**

2 **A. OPENING OF ESCROW:** The purchase of the Property shall be consummated through Escrow
3 ("Escrow"). Opening of Escrow shall take place by the end of one (1) business day after execution of this Agreement
4 ("Opening of Escrow"), at Noble Title title or escrow company ("Escrow Company" or
5 "ESCROW HOLDER") with Ida Hutson ("Escrow Officer") (or such other escrow officer as
6 Escrow Company may assign). Opening of Escrow shall occur upon Escrow Company's receipt of this fully accepted
7 Agreement and receipt of the EMD (if applicable). ESCROW HOLDER is instructed to notify the Parties (through their
8 respective Brokers) of the opening date and the Escrow Number.

9
10 **B. EARNEST MONEY:** Upon Acceptance, Buyer's EMD as shown in Section 1(A), and 1(B) if applicable, of
11 this Agreement, shall be deposited per the Earnest Money Receipt Notice and Instructions contained herein

12
13 **C. CLOSE OF ESCROW:** Close of Escrow ("COE") shall be on (date) January 9, 2012
14 If the designated date falls on a weekend or holiday, COE shall be the next business day.

15
16 **D. IRS DISCLOSURE:** Seller is hereby made aware that there is a regulation which became effective January
17 1, 1987, that requires all ESCROW HOLDERS to complete a modified 1099 form, based upon specific information known
18 only between parties in this transaction and the ESCROW HOLDER. Seller is also made aware that ESCROW HOLDER is
19 required by federal law to provide this information to the Internal Revenue Service after COE in the manner prescribed by
20 federal law.

21
22 **E. FIRPTA:** If applicable, Seller agrees to complete, sign, and deliver to ESCROW HOLDER a certificate
23 indicating whether Seller is a foreign person or a nonresident alien pursuant to the Foreign Investment in Real Property Tax
24 Act (FIRPTA). A foreign person is a nonresident alien individual; a foreign corporation not treated as a domestic corporation;
25 or a foreign partnership, trust or estate. A resident alien is not considered a foreign person under FIRPTA. Buyer and Seller
26 understand that if Seller is a foreign person then the Buyer must withhold a tax in an amount to be determined by ESCROW
27 HOLDER in accordance with FIRPTA, unless an exemption applies. Seller agrees to sign and deliver to the ESCROW
28 HOLDER the necessary documents, to be provided by the ESCROW HOLDER, to determine if withholding is required. (See
29 26 USC Section 1445).

30
31 **6. TITLE INSURANCE:** Upon COE, Buyer will be provided with the following type of title insurance policy:
32 CLTA; ALTA-Residential; -OR- ALTA-Extended (including a survey, if required).

33
34 **7. PRORATIONS, FEES AND EXPENSES (Check appropriate box):**

35 **A. TITLE AND ESCROW FEES:**

TYPE	PAID BY SELLER	PAID BY BUYER	50/50	N/A
Escrow Fees	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Lender's Title Policy	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Owner's Title Policy	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Real Property Transfer Tax	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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44 **B. PRORATIONS:**

TYPE	PAID BY SELLER	PRORATE	N/A
CIC (Common Interest Community) Assessments	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
CIC Periodic Fees	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
SIDs / LIDs / Bonds / Assessments	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Sewer Use Fees	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Real Property Taxes	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Other: _____	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

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54 All prorations will be based on a 30-day month and will be calculated as of COE. Prorations will be based upon figures
55 available at closing. Any supplementals or adjustments that occur after COE will be handled by the parties outside of Escrow.

56
Each party acknowledges that he/she has read, understood, and agrees to each and every provision of this page unless a particular paragraph is otherwise modified by addendum or counteroffer.

Buyer's Name: Miguel Angel Garcia Mata BUYER(S) INITIALS: MAGM / _____
4396 Vegas Valley Dr.
Property Address: Las Vegas, NV 89121 SELLER(S) INITIALS: _____ / _____

1 **C. INSPECTIONS AND RELATED EXPENSES (See also Section 12):**

2 Acceptance of this offer is subject to the following reserved right. Buyer may have the Property inspected and select the
 3 licensed contractors, certified building inspectors and/or other qualified professionals who will inspect the Property. Seller will
 4 ensure that necessary utilities (gas, power and water) are turned on and supplied to the Property within two (2) business days
 5 after execution of this Agreement, to remain on until COE. (It is strongly recommended that Buyer retain licensed Nevada
 6 professionals to conduct inspections.)

7	TYPE	PAID BY SELLER	PAID BY BUYER	50/50	WAIVED
8	Appraisal	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9	CIC Capital Contribution	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
10	CIC Transfer Fees	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11	CLUE Report ordered by Seller	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
12	Fungal Contaminant Inspection	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
13	Home Inspection	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14	Mechanical Inspection	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
15	Oil Tank Inspection	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
16	Pool/Spa Inspection	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
17	Roof Inspection	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
18	Septic Inspection (requires pumping)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
19	Septic Lid Removal	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
20	Septic Pumping	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
21	Soils Inspection	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
22	Structural Inspection	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
23	Survey _____ (type)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
24	Termite/Pest Inspection	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
25	Well Inspection (Quantity)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
26	Well Inspection (Quality)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
27	Wood-Burning Device/Chimney Inspection (includes cleaning)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
28	Other: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
29	Re-Inspections	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

32 If any inspection is not completed and requested repairs are not delivered to Seller within the Due Diligence Period, Buyer is
 33 deemed to have waived the right to that inspection and Seller's liability for the cost of all repairs that inspection would have
 34 reasonably identified had it been conducted, except as otherwise provided by law.

36 **D. CERTIFICATIONS:**

38	TYPE	PAID BY SELLER	PAID BY BUYER	50/50	WAIVED
39	Fungal Contaminant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
40	Roof	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
41	Septic	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
42	Well	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
43	Wood-Burning Device/Chimney Certification	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
44	Other: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

47 The foregoing expenses for inspections and certifications will be paid outside of Escrow unless the Parties present instructions
 48 to the contrary prior to COE (along with the applicable invoice). A certification is not a warranty. Notwithstanding the above
 49 elections, in the event an inspection reveals problems with any of the foregoing, Buyer reserves the right to require a
 50 certification.

52 **E. SELLER'S ADDITIONAL COSTS AND LIMIT OF LIABILITY:** Seller agrees to pay a maximum
 53 amount of \$ _____ to correct defects and/or requirements disclosed by inspection reports, appraisals,
 54 and/or certifications. It is Buyer's responsibility to inspect the Property sufficiently as to satisfy Buyer's use. Buyer reserves
 55 the right to request additional repairs based upon the Seller's Real Property Disclosure. Items of a general maintenance or

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Buyer's Name: Miguel Angel Garcia Mata BUYER(S) INITIALS: UAGM /
 4396 Vegas Valley Dr.
 Property Address: Las Vegas, NV 89121 SELLER(S) INITIALS: _____ / _____

1 cosmetic nature which do not materially affect value or use of the Property, which existed at the time of Acceptance and which
2 are not expressly addressed in this Agreement are deemed accepted by the Buyer, except as otherwise provided in this section.
3 The Brokers herein have no responsibility to assist in the payment of any repair, correction or deferred maintenance on the
4 Property which may have been revealed by the above inspections, agreed upon by the Buyer and Seller or requested by one
5 party.

6
7 **F. LENDER'S FEES:** In addition to Seller's expenses above, Seller will contribute \$ N/A
8 to Buyer's Lender's Fees and Buyer's Title and Escrow Fees including -OR- excluding costs which Seller must pay
9 pursuant to loan program requirements. Different loan types (e.g., FHA, VA, conventional) have different appraisal and
10 financing requirements, which will affect the parties' rights and costs under this Agreement.

11
12 **G. HOME PROTECTION PLAN:** Buyer and Seller acknowledge that they have been made aware of Home
13 Protection Plans that provide coverage to Buyer after COE. Buyer waives -OR- requires a Home Protection Plan with
14 _____ Seller -OR- Buyer will pay for the Home Protection
15 Plan at a price not to exceed \$ _____. Buyer will order the Home Protection Plan. Neither Seller nor Brokers make
16 any representation as to the extent of coverage or deductibles of such plans. ESCROW HOLDER is not responsible for
17 ordering the Home Protection Plan.

18
19 **H. OTHER FEES:** Buyer will also pay \$ n/a to Buyer's Broker for _____.

20
21 **8. TRANSFER OF TITLE:** Upon COE, Buyer shall tender to Seller the agreed upon Purchase Price, and Seller shall
22 tender to Buyer marketable title to the Property free of all encumbrances other than (1) current real property taxes,
23 (2) covenants, conditions and restrictions (CC&R's) and related restrictions, (3) zoning or master plan restrictions and public
24 utility easements; and (4) obligations assumed and encumbrances accepted by Buyer prior to COE. Buyer is advised the
25 Property may be reassessed after COE which may result in a real property tax increase or decrease.

26
27 **9. COMMON-INTEREST COMMUNITIES:** If the Property is subject to a Common Interest Community ("CIC"),
28 Seller or his authorized agent shall request the CIC documents and certificate listed in NRS 116.4109 (collectively, the "resale
29 package") within two (2) business days of Acceptance and provide the same to Buyer within one (1) business day of Seller's
30 receipt thereof. Buyer may cancel this Agreement without penalty until midnight of the fifth (5th) calendar day following the
31 date of receipt of the resale package. If Buyer does not receive the resale package within fifteen (15) calendar days of
32 Acceptance, this Agreement may be cancelled in full by Buyer without penalty. If Buyer elects to cancel this Agreement
33 pursuant to this section, he must deliver, via hand delivery or prepaid U.S. mail, a written notice of cancellation to Seller or his
34 authorized agent identified in the Confirmation of Representation at the end of this Agreement. Upon such written cancellation,
35 Buyer shall promptly receive a refund of the EMD. The parties agree to execute any documents requested by ESCROW
36 HOLDER to facilitate the refund. If written cancellation is not received within the specified time period, the resale package
37 will be deemed approved. Seller shall pay all outstanding CIC fines or penalties at COE.

38
39 **10. DISCLOSURES:** Within five (5) calendar days of Acceptance of this Agreement, Seller will provide the
40 following Disclosures and/or documents (each of which is incorporated herein by this reference). Check applicable boxes.

- 41 Construction Defect Claims Disclosure, if Seller has marked "Yes" to Paragraph 1(d) of the
42 Seller Real Property Disclosure Form (NRS 40.688)
- 43 Fungal (Mold) Notice Form (not required by Nevada law)
- 44 Lead-Based Paint Disclosure and Acknowledgment, required if constructed before 1978 (24 CFR 745.113)
- 45 Methamphetamine Lab Disclosure, if applicable (NRS 40.770, NRS 489.776)
- 46 Pest Notice Form (not required by Nevada law)
- 47 Promissory Note and the most recent monthly statement of all loans to be assumed by Buyer
- 48 Rangeland Disclosure (NRS 113.065)
- 49 Seller Real Property Disclosure Form (NRS 113.130)
- 50 Other (list) _____

51
Each party acknowledges that he/she has read, understood, and agrees to each and every provision of this page unless a particular paragraph is otherwise modified by addendum or counteroffer.

Buyer's Name: Miguel Angel Garcia Mata BUYER(S) INITIALS: MAGG /
4396 Vegas Valley Dr.
Property Address: Las Vegas, NV 89121 SELLER(S) INITIALS: _____ / _____

1 **11. ADDITIONAL DISCLOSURES:**

2 **A. LICENSEE DISCLOSURE OF INTEREST:** Pursuant to NAC 645.640,

3 n/a is a licensed real estate agent in the State(s) of _____, and has the
4 following interest, direct or indirect, in this transaction: Principal (Seller or Buyer) -OR- family relationship or business
5 interest: _____
6

7 **B.** In addition, for **NEW CONSTRUCTION**, to the extent applicable, Seller will provide: Public Offering
8 Statement (NRS 116.4108); Electric Transmission Lines (NRS 119.1835); Public Services and Utilities (NRS 119.183); Initial
9 Purchaser Disclosure (NRS 113); Construction Recovery Fund (NRS 624); Gaming Corridors (NRS 113.070); Water/Sewage
10 (NRS 113.060); Impact Fees (NRS 278B.320); Surrounding Zoning Disclosure (NRS 113.070); FTC Insulation Disclosure (16
11 CFR 460.16); and Other: n/a
12

13 **C. AIRPORT NOISE:** Buyer hereby acknowledges the proximity of various overflight patterns, airports
14 (municipal, international, military and/or private) and helipads. Buyer also fully understands that existing and future noise
15 levels at this location, associated with existing and future airport operations, may affect the livability, value and suitability of
16 the Property for residential use. Buyer also understands that these airports have been at their present location for many years,
17 and that future demand and airport operations may increase significantly. For further information, contact your local
18 department of aviation or the Federal Aviation Administration.
19

20 **D. FEDERAL FAIR HOUSING COMPLIANCE AND DISCLOSURES:** All properties are offered without
21 regard to race, color, religion, sex, national origin, ancestry, handicap or familial status and any other current requirements of
22 federal or state fair housing law.
23

- 24 **E.** In addition, Buyer acknowledges receipt of:
25 • **Residential Disclosure Guide** (NRS 645.194)
26 • **Consent to Act**, if applicable (NRS 645.252)
27 • **Duties Owed by a Nevada Real Estate Licensee** (if one party is unrepresented) (NRS 645.252)
28 • **For Your Protection - Get Home Inspection** (HUD 92564-CN) For FHA Loans
29

30 **12. BUYER'S DUE DILIGENCE:**

31 **A. DUE DILIGENCE PERIOD:** Buyer shall have 15 calendar days from Acceptance to complete Buyer's
32 Due Diligence. Buyer shall ensure that all inspections and certifications are initiated in a timely manner as to complete the Due
33 Diligence in the time outlined herein. (If utilities are not supplied by the deadline referenced herein or if the disclosures are not
34 delivered to Buyer by the deadline referenced herein, then Buyer's Due Diligence Period will be extended by the same number
35 of calendar days that Seller delayed supplying the utilities or delivering the disclosures, whichever is longer.) During this
36 period Buyer shall have the exclusive right at Buyer's discretion to cancel this Agreement. In the event of such cancellation,
37 unless otherwise agreed herein, the EMD will be refunded to Buyer. If Buyer provides Seller with notice of objections, the
38 Due Diligence Period will be extended by the same number of calendar days that it takes Seller to respond in writing to
39 Buyer's objections. If Buyer fails to cancel this Agreement within the Due Diligence Period (as it may be extended), Buyer will
40 be deemed to have waived the right to cancel under this section.
41

42 **B. PROPERTY INSPECTION/CONDITION:** During the Due Diligence Period, Buyer shall take such
43 action as Buyer deems necessary to determine whether the Property is satisfactory to Buyer including, but not limited to,
44 whether the Property is insurable to Buyer's satisfaction, whether there are unsatisfactory conditions surrounding or otherwise
45 affecting the Property (such as location of flood zones, airport noise, noxious fumes or odors, environmental substances or
46 hazards, whether the Property is properly zoned, locality to freeways, railroads, places of worship, schools, etc.) or any other
47 concerns Buyer may have related to the Property. During such Period, Buyer shall have the right to have non-destructive
48 inspections of all structural, roofing, mechanical, electrical, plumbing, heating/air conditioning, water/well/septic, pool/spa,
49 survey, square footage, and any other property or systems, through licensed and bonded contractors or other qualified
50 professionals. Seller agrees to provide reasonable access to the Property to Buyer and Buyer's inspectors. Buyer agrees to
51 indemnify and hold Seller harmless with respect to any injuries suffered by Buyer or third parties present at Buyer's request
52 while on Seller's Property conducting such inspections, tests or walk-throughs. Buyer's indemnity shall not apply to any
53 injuries suffered by Buyer or third parties present at Buyer's request that are the result of an intentional tort, gross negligence
54 or any misconduct or omission by Seller, Seller's Agent or other third parties on the Property. Buyer is advised to consult with
55 appropriate professionals regarding neighborhood or Property conditions, including but not limited to: schools; proximity and

Each party acknowledges that he/she has read, understood, and agrees to each and every provision of this page unless a particular paragraph is otherwise modified by addendum or counteroffer.

Buyer's Name: Miguel Angel Garcia Mata BUYER(S) INITIALS: MAGM /

Property Address: 4396 Vegas Valley Dr.
Las Vegas, NV 89121 SELLER(S) INITIALS: _____ / _____

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1 **B. IF BUYER DEFAULTS:** If Buyer defaults in performance under this Agreement, Seller shall have one of
2 the following legal recourses against Buyer (check one only):

3 As Seller's sole legal recourse, Seller may retain, as liquidated damages, the EMD. In this respect, the Parties
4 agree that Seller's actual damages would be difficult to measure and that the EMD is in fact a reasonable estimate
5 of the damages that Seller would suffer as a result of Buyer's default. Seller understands that any additional
6 deposit not considered part of the EMD in Section 1(B) herein will be immediately released by ESCROW
7 HOLDER to Buyer.

8 **-OR-**

9 Seller shall have the right to recover from Buyer all of Seller's actual damages that Seller may suffer as a result of
10 Buyer's default including, but not limited to, commissions due, expenses incurred until the Property is sold to a
11 third party and the difference in the sales price.

12 **C. IF SELLER DEFAULTS:** If Seller defaults in performance under this Agreement, Buyer reserves all legal
13 and/or equitable rights (such as specific performance) against Seller, and Buyer may seek to recover Buyer's actual
14 damages incurred by Buyer due to Seller's default.
15
16

Instructions to Escrow

17 **19. ESCROW:** If this Agreement or any matter relating hereto shall become the subject of any litigation or controversy,
18 Buyer and Seller agree, jointly and severally, to hold ESCROW HOLDER free and harmless from any loss or expense, except
19 losses or expenses as may arise from ESCROW HOLDER'S negligence or willful misconduct. If conflicting demands are
20 made or notices served upon ESCROW HOLDER with respect to this Agreement, the parties expressly agree that Escrow is
21 entitled to file a suit in interpleader and obtain an order from the Court authorizing ESCROW HOLDER to deposit all such
22 documents and monies with the Court, and obtain an order from the Court requiring the parties to interplead and litigate their
23 several claims and rights among themselves. Upon the entry of an order authorizing such Interpleader, ESCROW HOLDER
24 shall be fully released and discharged from any obligations imposed upon it by this Agreement; and ESCROW HOLDER shall
25 not be liable for the sufficiency or correctness as to form, manner, execution or validity of any instrument deposited with it, nor
26 as to the identity, authority or rights of any person executing such instrument, nor for failure of Buyer or Seller to comply with
27 any of the provisions of any agreement, contract or other instrument filed with ESCROW HOLDER or referred to herein.
28 ESCROW HOLDER'S duties hereunder shall be limited to the safekeeping of all monies, instruments or other documents
29 received by it as ESCROW HOLDER, and for their disposition in accordance with the terms of this Agreement. In the event
30 an action is instituted in connection with this escrow, in which ESCROW HOLDER is named as a party or is otherwise
31 compelled to make an appearance, all costs, expenses, attorney fees, and judgments ESCROW HOLDER may expend or incur
32 in said action, shall be the responsibility of the parties hereto.
33

34 **20. UNCLAIMED FUNDS:** In the event that funds from this transaction remain in an account, held by ESCROW
35 HOLDER, for such a period of time that they are deemed "abandoned" under the provisions of Chapter 120A of the Nevada
36 Revised Statutes, ESCROW HOLDER is hereby authorized to impose a charge upon the dormant escrow account. Said charge
37 shall be no less than \$5.00 per month and may not exceed the highest rate of charge permitted by statute or regulation.
38 ESCROW HOLDER is further authorized and directed to deduct the charge from the dormant escrow account for as long as the
39 funds are held by ESCROW HOLDER.
40

Brokers

41 **21. BROKER FEES:** Buyer herein requires, and Seller agrees, as a condition of this Agreement, that Seller will pay
42 Listing Broker and Buyer's Broker, who becomes by this clause a third party beneficiary to this Agreement, that certain sum or
43 percentage of the Purchase Price (commission), that Seller, or Seller's Broker, offered for the procurement of ready, willing
44 and able Buyer via the Multiple Listing Service, any other advertisement or written offer. Seller understands and agrees that if
45 Seller defaults hereunder, Buyer's Broker, as a third-party beneficiary of this Agreement, has the right to pursue all legal
46 recourse against Seller for any commission due.
47

48 **22. WAIVER OF CLAIMS:** Buyer and Seller agree that they are not relying upon any representations made by Brokers
49 or Broker's agent. Buyer acknowledges that at COE, the Property will be sold AS-IS, WHERE-IS without any representations

Each party acknowledges that he/she has read, understood, and agrees to each and every provision of this page unless a particular paragraph is otherwise modified by addendum or counteroffer.

Buyer's Name: Miguel Angel Garcia Mata BUYER(S) INITIALS: MAGM /

4396 Vegas Valley Dr.

Property Address: Las Vegas, NV 89121 SELLER(S) INITIALS: /

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1 or warranties, unless expressly stated herein. Buyer agrees to satisfy himself, as to the condition of the Property, prior to COE.
2 Buyer acknowledges that any statements of acreage or square footage by Brokers are simply estimates, and Buyer agrees to
3 make such measurements, as Buyer deems necessary, to ascertain actual acreage or square footage. Buyer waives all claims
4 against Brokers or their agents for (a) defects in the Property; (b) inaccurate estimates of acreage or square footage; (c)
5 environmental waste or hazards on the Property; (d) the fact that the Property may be in a flood zone; (e) the Property's
6 proximity to freeways, airports or other nuisances; (f) the zoning of the Property; (g) tax consequences; or (h) factors related to
7 Buyer's failure to conduct walk-throughs or inspections. Buyer assumes full responsibility for the foregoing and agrees to
8 conduct such tests, walk-throughs, inspections and research, as Buyer deems necessary. In any event, Broker's liability is
9 limited, under any and all circumstances, to the amount of that Broker's commission/fee received in this transaction.
10

Other Matters

11 **23. DEFINITIONS:** "Acceptance" means the date that both parties have consented to and received a final, binding
12 contract by affixing their signatures to this Agreement and all counteroffers. "Agent" means a licensee working under a Broker
13 or licensees working under a developer. "Agreement" includes this document as well as all accepted counteroffers and
14 addenda. "Bona Fide" means genuine. "Buyer" means one or more individuals or the entity that intends to purchase the
15 Property. "Broker" means the Nevada licensed real estate broker listed herein representing Seller and/or Buyer (and all real
16 estate agents associated therewith). "Business Day" excludes Saturdays, Sundays, and legal holidays. "Calendar Day" means
17 a calendar day from/to midnight unless otherwise specified. "CFR" means the Code of Federal Regulations. "CIC" means
18 Common Interest Community (formerly known as "HOA" or homeowners associations). "CIC Capital Contribution" means
19 a one-time non-administrative fee, cost or assessment charged by the CIC upon change of ownership. "CIC Transfer Fees"
20 means the administrative service fee charged by a CIC to transfer ownership records. "CLUE" means Comprehensive Loss
21 Underwriting Exchange. "Close of Escrow (COE)" means the time of recordation of the deed in Buyer's name. "Default"
22 means the failure of a Party to observe or perform any of its material obligations under this Agreement. "Delivered" means
23 personally delivered to Parties or respective Agents, transmitted by facsimile machine, electronic means, overnight delivery, or
24 mailed by regular mail. "Down Payment" is the Purchase Price less loan amount(s). "EMD" means Buyer's earnest money
25 deposit. "Escrow Holder" means the neutral party that will handle the escrow. "FHA" is the U.S. Federal Housing
26 Administration. "GLVAR" means the Greater Las Vegas Association of REALTORS®. "IRC" means the Internal Revenue
27 Code (tax code). "LID" means Limited Improvement District. "N/A" means not applicable. "NAC" means Nevada
28 Administrative Code. "NRS" means Nevada Revised Statutes as Amended. "Party" or "Parties" means Buyer and Seller.
29 "PITI" means principal, interest, taxes, and hazard insurance. "PMI" means private mortgage insurance. "PST" means
30 Pacific Standard Time, and includes daylight savings time if in effect on the date specified. "PTR" means Preliminary Title
31 Report. "Property" means the real property and any personal property included in the sale as provided herein. "Receipt"
32 means delivery to the party or the party's agent. "Seller" means one or more individuals or the entity that is the owner of the
33 Property. "SID" means Special Improvement District. "Title Company" means the company that will provide title insurance.
34 "USC" is the United States Code. "VA" is the Veterans Administration.
35

24. DELIVERY, FACSIMILE, COPIES AND NOTICES:

36 **A.** Delivery of all instruments or documents associated with this Agreement shall be delivered to the Agent for
37 Seller or Buyer if represented. This Agreement may be signed by the parties on more than one copy, which, when taken
38 together, each signed copy shall be read as one complete form. Facsimile signatures may be accepted as original.
39
40

41 **B.** Except as otherwise provided in Section 9, when a Party wishes to provide notice as required in this
42 Agreement, such notice shall be sent regular mail, personal delivery, by facsimile, overnight delivery and/or by email to the
43 Agent for that Party. The notification shall be effective when postmarked, received, faxed, delivery confirmed, and/or read
44 receipt confirmed in the case of email. Any cancellation notice shall be contemporaneously faxed to Escrow.
45

46 **25. IRC 1031 EXCHANGE:** Seller and/or Buyer may make this transaction part of an IRC 1031 exchange. The party
47 electing to make this transaction part of an IRC 1031 exchange will pay all additional expenses associated therewith, at no cost
48 to the other party. The other party agrees to execute any and all documents necessary to effectuate such an exchange.
49

50 **26. OTHER ESSENTIAL TERMS:** Time is of the essence. No change, modification or amendment of this Agreement
51 shall be valid or binding unless such change, modification or amendment shall be in writing and signed by each party. This
52 Agreement will be binding upon the heirs, beneficiaries and devisees of the parties hereto. This Agreement is executed and
53 intended to be performed in the State of Nevada, and the laws of that state shall govern its interpretation and effect. The parties
54 agree that the county and state in which the Property is located is the appropriate forum for any action relating to this

Each party acknowledges that he/she has read, understood, and agrees to each and every provision of this page unless a particular paragraph is otherwise modified by addendum or counteroffer.

Buyer's Name: Miguel Angel Garcia Mata BUYER(S) INITIALS: MAGM /

4396 Vegas Valley Dr.

Property Address: Las Vegas, NV 89121 SELLER(S) INITIALS: /

Rev. 6/09

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1 Agreement. Should any party hereto retain counsel for the purpose of initiating litigation to enforce or prevent the breach of
2 any provision hereof, or for any other judicial remedy, then the prevailing party shall be entitled to be reimbursed by the losing
3 party for all costs and expenses incurred thereby, including, but not limited to, reasonable attorneys fees and costs incurred by
4 such prevailing party.

5
6 **THIS IS A LEGALLY BINDING CONTRACT.** All parties are advised to seek independent legal and tax advice to review
7 the terms of this Agreement.

8
9 **NO REAL ESTATE BROKER/AGENT MAY SIGN FOR A PARTY TO THIS AGREEMENT UNLESS THE**
10 **BROKER OR AGENT HAS A PROPERLY EXECUTED POWER OF ATTORNEY TO DO SO.**

11
12 **THIS FORM HAS BEEN APPROVED BY THE GREATER LAS VEGAS ASSOCIATION OF REALTORS®**
13 **(GLVAR). NO REPRESENTATION IS MADE AS TO THE LEGAL VALIDITY OR ADEQUACY OF ANY**
14 **PROVISION IN ANY SPECIFIC TRANSACTION. A REAL ESTATE BROKER IS THE PERSON QUALIFIED TO**
15 **ADVISE ON REAL ESTATE TRANSACTIONS. IF YOU DESIRE LEGAL OR TAX ADVICE, CONSULT AN**
16 **APPROPRIATE PROFESSIONAL.**

17
18 This form is available for use by the real estate industry. It is not intended to identify the user as a REALTOR®.
19 REALTOR® is a registered collective membership mark which may be used only by members of the NATIONAL
20 ASSOCIATION OF REALTORS® who subscribe to its Code of Ethics.

21
22 27. **ADDENDUM(S) ATTACHED:** _____
23 _____
24 _____
25 _____
26 _____
27 _____
28 _____
29 _____

30 28. **ADDITIONAL TERMS:** 1. Close of escrow to be at least 45 days after the executed
31 contract and the short sale addendum have been received. 2. Title company chosen by Seller
32 to work along with Buyer's Title company Noble Title. 3. Closing FOR BUYER must occur at
33 Naca's Office located at 5765 S. Rainbow Blvd. Suite 102. Las Vegas NV 89117. and a Naca
34 Approved Settlement agent must conduct the closing Escrow Officer: Ida Gibson e-mail
35 igibson@nobletitle.us 4. Seller's Contribution will include but will not be limited to
36 buyer's closing costs and to buy down the interest rate. 5. Offer price subject to the
37 appraised value.
38 _____
39 _____
40 _____
41 _____

Each party acknowledges that he/she has read, understood, and agrees to each and every provision of this page unless a particular paragraph is otherwise modified by addendum or counteroffer.

Buyer's Name: Miguel Angel Garcia Mata BUYER(S) INITIALS: MAGM /
4396 Vegas Valley Dr.
Property Address: Las Vegas, NV 89121 SELLER(S) INITIALS: _____ / _____

Earnest Money Receipt

1
2 BUYER'S AGENT ACKNOWLEDGES RECEIPT FROM BUYER HEREIN of the sum of \$ 1,000.00
3 evidenced by Cash, Cashier's Check, Personal Check, or Other _____
4 payable to Noble Title . Upon Acceptance, Earnest Money to be deposited within ONE (1) business
5 day, with Escrow Holder, Buyer's Broker's Trust Account, - OR - Seller's Broker's Trust Account
6
7 Date: 10/26/11 Signed: Susana R Reyes Loera Buyer's Agent.
8 Susana R Reyes Loera
9

Buyer's Acknowledgement of Offer

10
11 Upon Acceptance, Buyer agrees to be bound by each provision of this Agreement, and all signed addenda, disclosures, and
12 attachments.

13
14 Miguel Angel Garcia Mata 10/26/2011 3:00 AM PM
15 Buyer's Signature _____ Buyer's Printed Name _____ Date _____ Time _____
16
17 _____ : _____ AM PM
18 Buyer's Signature _____ Buyer's Printed Name _____ Date _____ Time _____
19

20 Seller must respond by: 5:00 AM PM on (month) November , (day) 4 , (year) 2011 . Unless this
21 Agreement is accepted, rejected or countered below and delivered to the Buyer's Broker before the above date and
22 time, this offer shall lapse and be of no further force and effect.
23

24 Confirmation of Representation: The Buyer is represented in this transaction by:

25
26 Buyer's Broker: Benjamin Ramirez Agent's Name: Susana R Reyes Loera
27 Company Name: Desert Vision Realty Office Address: 4520 S. Pecos Av. LV NV 89121Suite
28 Phone: (702) 332-1130 Fax: (702) 453-8008
29 Email: susana89147@yahoo.com
30
31

Seller's Response

32
33 ACCEPTANCE: Seller(s) acknowledges that he/she accepts and agrees to be bound by each provision of this Agreement,
34 and all signed addenda, disclosures, and attachments.
35 COUNTER OFFER: Seller accepts the terms of this Agreement subject to the attached Counter Offer #1.
36 REJECTION: In accordance with NAC 645.632, Seller hereby informs Buyer the offer presented herein is not accepted.
37

38
39 _____ : _____ AM PM
Seller's Signature _____ Seller's Printed Name _____ Date _____ Time _____
40
41
42 _____ : _____ AM PM
43 Seller's Signature _____ Seller's Printed Name _____ Date _____ Time _____
44

45 Confirmation of Representation: The Seller is represented in this transaction by:

46
47 Seller's Broker: Michael Wrage Agent's Name: Michael Wrage
48 Company Name: New Homes Research Office Address: 330 E. Warm Springs Rd.
49 Phone: (702) 458-3390 Fax: (702) 260-4807
50 Email: michael@nhr-inc.com

Each party acknowledges that he/she has read, understood, and agrees to each and every provision of this page unless a particular paragraph is otherwise modified by addendum or counteroffer.

Buyer's Name: Miguel Angel Garcia Mata BUYER(S) INITIALS: UAGM / _____
4396 Vegas Valley Dr.
Property Address: Las Vegas, NV 89121 SELLER(S) INITIALS: _____ / _____

MIGUEL A. GARCIA

90-7162 45237
3222

1035

DATE OCT-10-2011

PAY TO THE
ORDER OF

Noble Title
One thousand

\$ 1000.00

DOLLARS



Security Features
Include
Details on back.

CHASE

JPMorgan Chase Bank, N.A.
www.Chase.com

MEMO

EMO

[Handwritten signature]

DR®

⑆ 3 2 2 2 7 1 6 2 7 ⑆

8 2 4 9 6 0 0 9 0 ⑆ 1 0 3 5

NACA

NEIGHBORHOOD ASSISTANCE CORPORATION OF AMERICA
WWW.NACA.COM

Bruce Marks
CEO

Date: 10/25/2011

Headquarters:
Boston, MA
(888) 297-5568

RE: Miguel Angel Garcia Mata

Dear Susana Reyes:

OFFICES:

- ATLANTA, GA
(404) 377-4545
- AUGUSTA, GA
(706) 855-7464
- BALTIMORE, MD
(410) 783-0465
- BATON ROUGE, LA
(225) 767-9224
- BIRMINGHAM, AL
(205) 942-8111
- BOSTON, MA
(617) 250-6244
- BUFFALO, NY
(716) 834-6222
- CHARLESTON, SC
(843) 556-0497
- CHARLOTTE, NC
(704) 536-7676
- CHICAGO, IL
(773) 723-6222
- CLEVELAND, OH
(216) 619-4110
- COLUMBIA, SC
(803) 255-0223
- DALLAS, TX
(972) 283-1171
- DENVER, CO
(303) 694-5437
- HAND, TX
(877) 952-6222
- HOUSTON, TX
(713) 706-3400
- JACKSON, MS
(601) 922-4008
- JACKSONVILLE, FL
(904) 306-9272
- KANSAS CITY, MO
(816) 531-6222
- LAS VEGAS, NV
(702) 362-6199
- LAWRENCE, MA
(978) 687-3993
- LITTLE ROCK, AR
(501) 492-0083
- LOS ANGELES, CA
(310) 412-2600
- MEMPHIS, TN
(901) 348-0115
- MIAMI, FL
(305) 341-0791
- MILWAUKEE, WI
(414) 442-6222
- MINNEAPOLIS, MN
(763) 656-6222
- NASHVILLE, TN
(615) 781-4240
- NEW HAVEN, CT
(203) 562-6220
- NEW ORLEANS, LA
(504) 241-2090
- NEWARK, NJ
(973) 679-2601

This letter is in reference to the NACA Qualification of the above buyer(s) for a mortgage through the NACA program. They are NACA Qualified to purchase the following property:

Address	Price	Units
TBD Las Vegas, NV 89118	\$100,000	Single Family

NACA Qualification signifies that the buyer has met the criteria for NACA's Best in America Home Ownership Program with the country's largest financial institutions. This unprecedented mortgage product allows borrowers with imperfect credit to purchase a home with no down payment, no closing costs, and no application fees at a below market interest rate, currently at 3.875% (30 yr. fixed).

The above buyer(s) has been NACA Qualified. NACA has reviewed their financial and credit information and worked with them to address any issues that might have impeded the approval of their mortgage application. NACA has pulled credit information from three credit bureaus, has reviewed the buyer's employment history, wages, assets, and liabilities, and has verified that the buyer(s) can afford the monthly mortgage payments at the offered price at NACA's current interest rate. Thus, the buyer meets the criteria for a NACA mortgage for the above identified property.

Because of NACA's extensive counseling and evaluation, this letter is virtually the equivalent of having the buyer's mortgage approved. It is much more reliable than a qualification by a lender or real estate agent due to the comprehensiveness of the NACA program, and NACA's special relationship with the country's largest financial institutions. Virtually all NACA Members who are NACA Qualified and who apply for a mortgage through NACA are approved ... as long as the property appraises at the purchase price, and is in satisfactory condition. Rehabilitation costs for properties which are not in satisfactory condition can be provided from the mortgage product offered by NACA. If this sounds too good to be true, please visit our website at www.naca.com to see how our program really is this good.

NACA staff are always available to assist the buyer(s) throughout the home buying process. If you have any questions or concerns, you can reach me at the number below. Or if you have any issues that we have not been able to address, you can contact Mary Prussman, NACA's Membership Services Director, at 1-888-297-5568 ext. 281. If you are interested in becoming a NACA Referral Agent, contact Marissa Pirazzi at the national office at 1-888-297-5526 ext. 205.

Sincerely,

Walter Hernandez, Housing Counselor
Phone Number: (702) 362-6199