



**CITY OF HENDERSON
REDEVELOPMENT AGENCY LOAN COMMITTEE
MEETING AGENDA**

**Regular Meeting
Tuesday, December 20, 2011
3:30 p.m.**

**City Hall Annex
City Hall Annex Conference Room
280 Water Street
Henderson, Nevada 89015**

Notice to persons with special needs: For those requiring special assistance or accommodation at the meeting, please contact 702-267-1515 or the Relay Nevada TTY telephone 7-1-1 at least 72 hours in advance of the meeting.

The Chairman reserves the right to hear agenda items out of order, combine two or more agenda items for consideration, remove an item from the agenda, or delay discussion relating to an item on the agenda at any time. All items are action items unless otherwise noted.

Individuals speaking on an item will be limited to three (3) minutes and spokespersons for a group will be limited to ten (10) minutes.

Electronic agendas can be found at: [HTTP://WWW.CITYOFHENDERSON.COM/](http://www.cityofhenderson.com/)

I. CALL TO ORDER

II. CONFIRMATION OF POSTING AND ROLL CALL

III. ACCEPTANCE OF AGENDA (For Possible Action)

IV. PUBLIC COMMENT

Note: Items discussed under Public Comment cannot be acted upon at this meeting, but may be referred to a future agenda for consideration (NRS 241.020). Individuals speaking on an item will be limited to three (3) minutes and spokespersons for a group will be limited to ten (10) minutes.

V. NEW BUSINESS

1.	MINUTES—CITY OF HENDERSON REDEVELOPMENT AGENCY LOAN COMMITTEE MEETING OF NOVEMBER 22, 2011 <i>(For Possible Action)</i>
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RECOMMEND APPROVAL OF THE MINUTES FROM THE CITY OF HENDERSON REDEVELOPMENT AGENCY LOAN COMMITTEE MEETING OF NOVEMBER 22, 2011

(CONTINUED ON NEXT PAGE)

2.	REQUEST FOR A SIGN GRANT AWARD FOR 358 W. LAKE MEAD PARKWAY <i>(For Possible Action)</i>
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RECOMMEND APPROVAL OF A SIGN GRANT AWARD NOT TO EXCEED \$2,500 FOR MASSAGE ENVY LOCATED AT 358 W. LAKE MEAD PARKWAY

3.	REQUEST FOR A TENANT IMPROVEMENT GRANT AWARD FOR 358 W. LAKE MEAD PARKWAY <i>(For Possible Action)</i>
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RECOMMEND APPROVAL OF A TENANT IMPROVEMENT GRANT AWARD NOT TO EXCEED \$23,500 FOR MASSAGE ENVY LOCATED AT 358 W. LAKE MEAD PARKWAY

4.	REQUEST FOR A MINI FAÇADE GRANT AWARD FOR 16 W. PACIFIC AVENUE <i>(For Possible Action)</i>
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RECOMMEND APPROVAL OF A MINI FAÇADE GRANT AWARD NOT TO EXCEED \$3,000 FOR PROPERTY LOCATED AT 16 W. PACIFIC AVENUE

5.	REQUEST FOR A HOMEOWNERS ASSISTANCE PROGRAM LOAN MODIFICATION FOR 126 LINDEN STREET (DAVID AND PATRICIA ELMER) <i>(For Possible Action)</i>
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RECOMMEND APPROVAL OF A HOMEOWNERS ASSISTANCE PROGRAM LOAN MODIFICATION FOR 126 LINDEN STREET (DAVID AND PATRICIA ELMER)

6.	REQUEST FOR A HOMEOWNERS ASSISTANCE PROGRAM LOAN MODIFICATION FOR 239 FULLERTON AVENUE (JOE AND NAOMI GUERRA) <i>(For Possible Action)</i>
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RECOMMEND APPROVAL OF A HOMEOWNERS ASSISTANCE PROGRAM LOAN MODIFICATION FOR 239 FULLERTON AVENUE (JOE AND NAOMI GUERRA)

7.	REQUEST FOR A HOMEOWNERS ASSISTANCE PROGRAM LOAN MODIFICATION FOR 455 National Street (BECKY J. SWARTZBAUGH (DAFFER)) <i>(For Possible Action)</i>
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RECOMMEND APPROVAL OF A HOMEOWNERS ASSISTANCE PROGRAM LOAN MODIFICATION FOR 455 NATIONAL STREET (BECKY J. SWARTZBAUGH (DAFFER))

(CONTINUED ON NEXT PAGE)

VI. PUBLIC COMMENT

Note: Items discussed under Public Comment cannot be acted upon at this meeting, but may be referred to a future agenda for consideration (NRS 241.020). Individuals speaking on an item will be limited to three (3) minutes and spokespersons for a group will be limited to ten (10) minutes.

VII. ADJOURNMENT

Agenda posted prior to 9:00 a.m. on December 12, 2011 at the following locations:

City Hall, 240 Water Street, 1st Floor Lobbies (2)
Multigenerational Center, 250 S. Green Valley Parkway
Whitney Ranch Recreational Center, 1575 Galleria Drive
Fire Station No. 86, 96 Via Antincendio



REDEVELOPMENT AGENCY LOAN COMMITTEE AGENDA ITEM

REGULAR MEETING

DECEMBER 20, 2011

LC-001

SUBJECT	MINUTES—CITY OF HENDERSON REDEVELOPMENT AGENCY LOAN COMMITTEE MEETING OF NOVEMBER 22, 2011
PETITIONER	Economic Development/Redevelopment Division of the City Manager's Office
RECOMMENDATION	Recommend Approval

**CITY OF HENDERSON REDEVELOPMENT AGENCY
LOAN COMMITTEE
MINUTES**

November 22, 2011

I. CALL TO ORDER

Chairman Foster called the Redevelopment Agency Loan Committee to order at 3:32 p.m. in the City Hall Annex Conference Room, City Hall Annex, 280 Water Street, Henderson, Nevada.

II. CONFIRMATION OF POSTING AND ROLL CALL

Anthony Molloy, Redevelopment Projects Manager, confirmed the meeting had been noticed in accordance with the Open Meeting Law by posting the Agenda three working days prior to the meeting at City Hall, Henderson Convention Center, Green Valley Police Substation, and Fire Station No. 86.

Present: Chairman Tom Foster
Roy Borsellino
Tom Fay
Michelle Romero
Richard Serfas

Excused: None

Staff: Mark Backus, Assistant City Attorney
Anthony Molloy, Redevelopment Project Manager
Lisa Sich, Special Projects Accountant
April Parra, Minutes Clerk

III. ACCEPTANCE OF AGENDA

(Motion) Ms. Romero introduced a motion to accept the agenda as presented. The vote favoring approval was unanimous. Chairman Foster declared the motion carried.

IV. PUBLIC COMMENT

LaMonica Harris, no address given, stated she was present to observe and to learn.

V. ITEMS OF BUSINESS

1.	MINUTES – CITY OF HENDERSON REDEVELOPMENT AGENCY LOAN COMMITTEE MEETING OF SEPTEMBER 27, 2011.
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Recommend approval of the minutes from the City of Henderson Redevelopment Agency Loan Committee meeting of September 27, 2011.

(Motion) Mr. Fay introduced a motion to approve the minutes from the City of Henderson Redevelopment Agency Loan Committee meeting of September 27, 2011. The vote favoring approval was unanimous. Chairman Foster declared the motion carried.

2.	REQUEST FOR A HOMEOWNERS ASSISTANCE PROGRAM LOAN MODIFICATION FOR 16 MALLORY STREET (RODOLFO AND NEOMA FLORES)
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Recommend approval of a homeowners assistance program loan modification for 16 Mallory Street (Rodolfo and Neoma Flores.)

(Motion) Mr. Borsellino introduced a motion recommending approval of a homeowners assistant program loan modification for 16 Mallory Street as well as a waiver for \$300 in fees. The vote favoring approval was unanimous. Chairman Foster declared the motion carried.

V. PUBLIC COMMENT

There were no comments presented by the public.

VI. ADJOURNMENT

There being no further business to be discussed, the meeting was adjourned at 3:38 p.m.

Respectfully submitted,

April Parra,
Minutes Clerk



REDEVELOPMENT AGENCY LOAN COMMITTEE AGENDA ITEM

REGULAR MEETING

DECEMBER 20, 2011

LC-002

SUBJECT	REQUEST FOR A SIGN GRANT AWARD FOR 358 W. LAKE MEAD PARKWAY
PETITIONER	Economic Development/Redevelopment Division of the City Manager's Office
RECOMMENDATION	Recommend Approval

**Sign Grant Staff Summary
Loan Committee Meeting
December 20, 2011
3:30 pm City Hall Annex Conference Room**

Property Address:	358 W. Lake Mead Parkway
Applicant:	Mario Hawkins
Proposed Used:	Massage Envy
Redevelopment Area:	Downtown
City Zoning:	CC-PUD-RD – Community Commercial PUD with Redevelopment Overlay
Design Review Required:	No
Building Permit Required:	Yes

Summary

The applicant is requesting a Sign Grant for a new business that will be located at Lake Mead Crossing. According to information that is provided by the applicant, the new Massage Envy establishment will have approximately 60 employees. The letter does not state whether these are full or part-time employees, but based on the nature of the business, it is anticipated by staff that the jobs will primarily be part-time in nature. This is the second location operated by the applicant. There are eleven (11) Massage Envy stores in all in the Las Vegas metro area. This location will be open Monday thru Friday 8 am to 10 pm, Saturday 8 am to 8 pm, and Sunday 10 am to 8 pm.

Per the Program Guidelines, the applicant requested estimates from three (3) licensed sign companies, but as explained in the letter received from the applicant, only two contractors responded. Those estimates are as follows:

Citrus Signs – \$14,800
High Impact Sign & Design - \$21,591.36

*The applicant intends to use Citrus Signs.

Staff Recommendation

It is the recommendation of staff that the Loan Committee conditionally approve the Sign Grant to 358 W. Lake Mead Parkway in an amount not to exceed \$2,500 according to the following conditions:

1. Applicant obtaining the required building/sign permit prior to construction commencing;
2. Execution of Grant Agreement;
3. Applicant submitting all required paperwork for reimbursement; and
4. Applicant to provide Agency with a copy of contractor's current City of Henderson Business License and State Contractor's License.



City of Henderson Redevelopment Agency
 240 Water Street, P.O. Box 95050
 Henderson, NV 89009-5050
 Phone: (702) 267-1515
 Fax: (702) 267-1503

FINANCIAL ASSISTANCE APPLICATION

This program provides Redevelopment Agency (RDA) Funds to assist any property owner(s) or tenant(s) who are interested in upgrading or expanding their business located within the boundaries of the Redevelopment Area.

Please submit a complete application with the listed required documents and appropriate signatures to avoid any delays in financial consideration. Please print legible in either blue or black ink. Please select which redevelopment area your business resides in:

Downtown Eastside

1. TYPE OF APPLICATION (check one)

- Facade Improvement Program Mini-Façade Improvement (Downtown only)
- Signage Program
- Tenant Improvement Program (Downtown only)
- Development

2. PROPERTY INFORMATION

Business Name: LMC Massage Envy SPA, LLC

Corporation (d/b/a) Partnership Sole Proprietorship

Physical Address: 358 LAKE MEAD PKWY HD. NV. 89015

Mailing Address: 5064 Danube Ave

City: LAS Vegas State: NV Zip Code: 89141

Phone: 702 449 9977 Cell: Fax: 702 896-5999

Building Use: (C C) Community Commercial

3. APPLICANT INFORMATION

Name: Mario Hawkins

Mailing address: 5064 Danube ave

City: LAS Vegas State: NV Zip Code: 89141

Phone: Cell: 702 449 9977 Fax: 702 896 5999

Do you Own Rent or Lease the subject property?
 If you are not the property owner, than owner must complete section 4 and sign the application.

4. PROPERTY OWNEROwner name: Lake Mead Crossing, LLCMailing address: 8375 W. Flamingo AVE, #200City: Las Vegas State: NV Zip Code: 89147Phone: 702-368-5800 Cell: _____ Fax: 702-368-5801

Are there multiple owners? [] Yes or [] No If yes, provide executed Affidavit for each.

5. CONTACT PERSON OR REPRESENTATIVE

Name: _____

Mailing address: _____

City: _____ State: _____ Zip Code: _____

Phone: _____ Cell: _____ Fax: _____

I / We hereby affirm that I have full legal capacity to authorize the filing of this application and that all information and exhibits herewith submitted are true and correct to the best of my knowledge. The owner invites the City of Henderson (COH) and/or RDA to make all reasonable inspections, investigations and take pictures of the subject property during the process period associated with the application. I authorize the use of any pictures taken by the COH or Agency.

I / We have read and understand the selected financial assistance program guidelines, accept the qualification, and understand that in order for my request of funds to be approved, I / We must agree to work within and follow the recommendations of the RDA before starting any work on the subject property following approval of the application. I / We must complete, sign and have notarized a Program Agreement to initiate a date of project execution.

[Signature] _____ Date 10/4/11

Applicant signature _____

[Signature] _____ Date 10/4/11

Owner signature _____

_____ Date _____

Owner signature _____

prevailing wage if applicable.

- Pro-forma financial analysis to include development budget, cash flow analysis and financing plan. See attached example of Pro Forma.
- Credit Report Authorization and Release for all individuals involved in the business.
- A statement indicating the number of individuals this project will employ that are:
Persons living in the area; and
Persons living in the area that are:
 - Economically disadvantaged
 - Physically disabled
 - A minority
 - A veteran
 - Women

Note: Applying for grant funds does not obligate the Redevelopment Agency (RDA) to allocate funds for the specified project. Only after the review and approval of the application and plans will the RDA authorize funds. The project shall comply with the selected Program Guidelines and upon approved final inspections by the City of Henderson will the RDA be obligated to disburse the authorized funds. In the event that application is denied by the Redevelopment Agency's Loan Committee, applicant may appeal to the Redevelopment Agency Board.

***Additional Requirements may include but are limited to:**

- In some cases, personal financials may be required to be sent directly to the RDA's independent reviewer, National Development Council. If so, the program administrator will supply you with the appropriate information request.

Office Use Only

Date Application Received: Unknown Date of Complete Application: 11/16/11
Assessor's Parcel Number: 178-13-612-003 Zoning: CC-PUD-RD
Approved Project Program: _____ Approved Grant \$ _____
Approval Letter Date _____ Denial Letter Date _____
Certificate of Insurance Received: _____

November 16, 2011

REVISED

To: Whom It May Concern

This letter is to request funds for a signage. The proposed business is Massage Envy Spa. This will be our 2nd location and it will consist of 10-14 rooms that provide massages, facials and sell retail products. The types of massages that will be performed are deep tissue; Swedish, hot stones, relaxation, and sports massage. In addition we will be providing facial services with our Murad line. The location is 358 Lake Mead Parkway Henderson, Nevada 89015 Suite # TBD. (Lake Mead Crossings) The hours of operation are Monday - Friday 8am to 10pm, Saturday 8am to 8pm, and Sunday 10am to 8pm. Once opened this business will employ up to 60 employees and provide therapeutic and relaxing massages and facials to 3000 clients per month. It should bring additional revenue to the downtown Henderson area.

This is not a new business to the Vegas valley; there are 11 locations currently operating in Las Vegas one of which is the first Massage Envy location owned by us and opened in the valley in 2005, located in Henderson behind the Galleria Mall in the Costco parking lot. This is a national franchise with over 700 open nationwide.

Massage Envy provides professional, convenient, and affordable massages. We've been opened for the past 6 years in Henderson with no problems. We think the proposed use will be a good fit and we request your permission to continue growing the Massage Envy brand.

We were only able to obtain 2 estimates for the work. The 3rd sign bid did not come across to do the work. Ultimately I want Citrus Signs to install the signage. I have done work with them prior on my existing Massage Envy.

With much gratitude,

Mario & Marissa Hawkins



ROSS MILLER
 Secretary of State
 204 North Carson Street, Suite 4
 Carson City, Nevada 89701-4520
 (775) 684-5708
 Website: www.nvsos.gov



050103

**Articles of Organization
 Limited-Liability Company**
 (PURSUANT TO NRS CHAPTER 86)

Filed in the office of Ross Miller Secretary of State State of Nevada	Document Number 20110701737-19
	Filing Date and Time 09/28/2011 2:10 PM
	Entity Number E0537762011-5

USE BLACK INK ONLY - DO NOT HIGHLIGHT

ABOVE SPACE IS FOR OFFICE USE ONLY

1. Name of Limited-Liability Company: (must contain approved limited-liability company wording; see instructions)	LMC MASSAGE ENVY SPA, LLC		Check box if a Series Limited-Liability Company <input type="checkbox"/>	Check box if a Restricted Limited-Liability Company <input type="checkbox"/>
	2. Registered Agent for Service of Process: (check only one box)			
<input type="checkbox"/> Commercial Registered Agent: _____ Name		<input type="checkbox"/> Office or Position with Entity (name and address below)		
<input checked="" type="checkbox"/> Noncommercial Registered Agent (name and address below)		OR		
ZOHAR BEN-REY Name of Noncommercial Registered Agent OR Name of Title of Office or Other Position with Entity				
8670 W SPRING MOUNTAIN RD, STE 101 Street Address		LAS VEGAS City	Nevada State	89117 Zip Code
Mailing Address (if different from street address)		City	Nevada	Zip Code
3. Dissolution Date: (optional)	Latest date upon which the company is to dissolve (if existence is not perpetual): 09/27/2046			
4. Management: (required)	Company shall be managed by: <input type="checkbox"/> Manager(s) OR <input checked="" type="checkbox"/> Member(s) (check only one box)			
5. Name and Address of each Manager or Managing Member: (attach additional page if more than 3)	1) MARIO ANTONIO, INC. Name			
	5064 DANUBE AVENUE Street Address	LAS VEGAS City	NV State	89141 Zip Code
	2) MARISSA HAWKINS Name			
	5064 DANUBE AVENUE Street Address	LAS VEGAS City	NV State	89141 Zip Code
	3) _____ Name			
	Street Address	City	State	Zip Code
6. Name, Address and Signature of Organizer: (attach additional page if more than 1 organizer)	ZOHAR BEN-REY Name		 Organizer Signature	
8670 W SPRING MOUNTAIN RD, STE 101 Address	LAS VEGAS City	NV State	89117 Zip Code	
7. Certificate of Acceptance of Appointment of Registered Agent:	I hereby accept appointment as Registered Agent for the above named Entity. <input checked="" type="checkbox"/> Authorized Signature of Registered Agent or On Behalf of Registered Agent Entity			09/27/2011 Date

SECRETARY OF STATE



LIMITED LIABILITY COMPANY CHARTER

I, ROSS MILLER, the Nevada Secretary of State, do hereby certify that **LMC MASSAGE ENVY SPA, LLC** did on September 28, 2011, file in this office the Articles of Organization for a Limited Liability Company, that said Articles of Organization are now on file and of record in the office of the Nevada Secretary of State, and further, that said Articles contain all the provisions required by the laws governing Limited Liability Companies in the State of Nevada.



IN WITNESS WHEREOF, I have hereunto set my hand and affixed the Great Seal of State, at my office on September 29, 2011.

ROSS MILLER
Secretary of State

Certified By: Stephen Loff
Certificate Number: C20110928-2504
You may verify this certificate
online at <http://www.nvsos.gov/>

Certificate of Business: Fictitious Firm Name

Please Select One:

- New Application
 Renewal of existing name

Please Print or Type

The expiration date for such certificates shall be the last day of the sixtieth month from the date of filing.

The undersigned do/does hereby certify that LMC MASSAGE ENVY SPA, LLC

(Name of individual, corporation, partnership or trust)

with mailing address of 358 LAKE MEAD PKY, HENDERSON, NV, 89015

(Mailing Address for notification of renewal) (Street) (City) (State) (Zip)

is/are conducting business in Clark County, Nevada, under the fictitious name of MASSAGE ENVY SPA

(Fictitious Firm Name) or (Doing Business As)

and that said firm is composed of the following person(s) whose name(s) and address(es) are as follows:

By signing below I do solemnly swear (or affirm), under penalty of perjury, that all statements made in this document are true.

(1) MARISSA HAWKINS MEMBER

Full Name and title (Type or Print)
5064 DANUBE AVENUE
Street Address of Business or Residence

Marissa Hawkins 9-29-11
Signature Date
LAS VEGAS, NV 89141
City, State, Zip

Mailing Address, if different from above

City, State, Zip

(2)

Full Name and title (Type or Print)

Signature

Date

Street Address of Business or Residence

City, State, Zip

Mailing Address, if different from above

City, State, Zip

(3)

Full Name and title (Type or Print)

Signature

Date

Street Address of Business or Residence

City, State, Zip

Mailing Address, if different from above

City, State, Zip

(4)

Full Name and title (Type or Print)

Signature

Date

Street Address of Business or Residence

City, State, Zip

Mailing Address, if different from above

City, State, Zip

Mail to: Diana Alba, County Clerk, Attn. FFN, P.O. Box 551604, Las Vegas, NV 89141
Include: Filing Fee of \$20.00 with the certificate plus 2 copies and a self-addressed envelope

Diana Alba, County Clerk
10/21/2011 10:30:23 AM



FILED
2011 OCT 21 A 10:33
Diana Alba
CLERK

CITRUS SIGNS

3387 W. Oquendo Rd., Las Vegas, NV. 89118
 Tel. 702-364-8388 Fax. 702-364-0188 citrus_signs@yahoo.com

Estimate

Date	Estimate #
9/15/2011	20182

Name / Address
Massage Envy Spa 358 Lake Mead Pkwy Henderson, Nv 89147

Ship To
Massage Envy Spa 358 Lake Mead Pkwy Henderson, Nv 89147

Rep

Description	Qty	Rate	Total
Supply & Install Three (3) Sets of Channel Letters. East, West, & South Elevation			0.00
Per Option 1A			
3M Dual color custom Purple Fabricated Aluminum Letters			
All Per Specs Provided by Massage Envy Franchising , LLC	3	4,740.00	14,220.00
Permit		580.00	580.00
NOTE : POWER TO ALL LOCATIONS BY OTHERS			0.00
50% DEPOSIT RECIEVED \$7,400.00			
BALANCE ON INSTALL \$7,400.00			
Sales Tax		8.10%	0.00

Total	\$14,800.00
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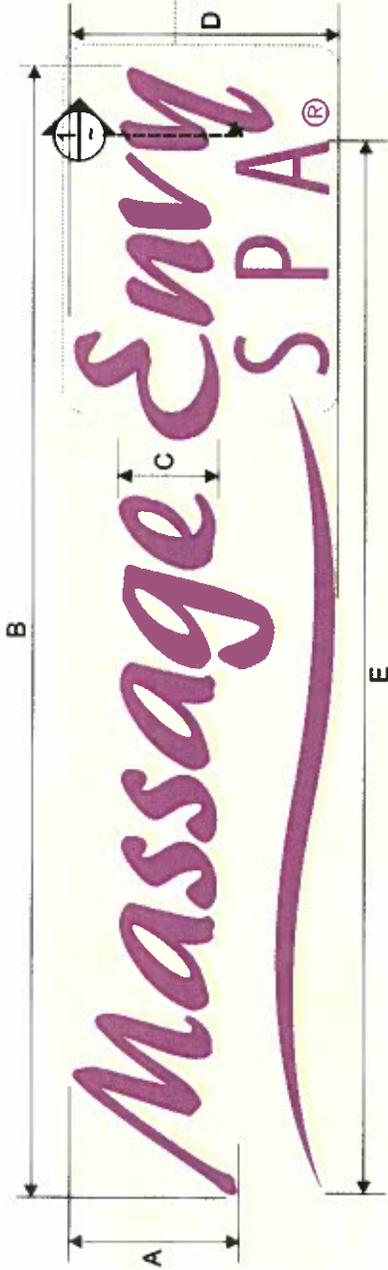
Thank you for your business.

I have read the following description of work and agree to its terms and authorize work commence upon signing blow

 Signature

 Dated

Option 1A - Illuminated Pan Channel Letters for Light Background Applications (Purple by day, White by night)



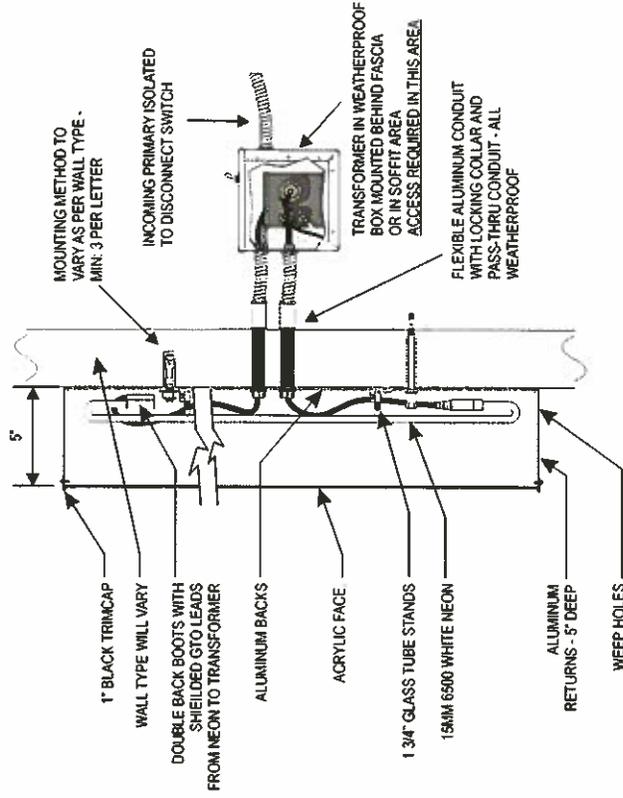
All Letters Illuminate White



Simulated Night View

Illuminated Pan Channel Letters

- Faces: 3/16" clear acrylic with perforated vinyl applied 1st surface.
- Vinyl(s): 3M Dual Color custom purple - see attachment A.
- Graphics: Customer supplied through Massage Envy Franchising, LLC.
- Trim Cap(s): 1" black.
- Returns: 5", aluminum fabricated, exterior pre-finished gloss black, interiors pre-finished white.
- Letterbacks: aluminum, interiors pre-finished white.
- Illumination: 6500° white neon, strokes as required 4" on center (typical).
- Mounting: Flush using thru bolts or best method.
- Electrical Requirements: one 20amp / 120volt dedicated circuit.



1 CROSS SECTION DETAIL
SCALE: nts

Standard Sign Sizes

	18-ME-PC-PF	24-ME-PC-PF	30-ME-PC-PF	36-ME-PC-PF	40-ME-PC-PF	46-ME-PC-PF
A	1'-6" (18.00")	2'-0" (24.00)	2'-6" (30.00)	3'-0" (36.00)	3'-4" (40.00)	4'-0" (48.00)
B	10'-3" (123.00")	13'-0 11/16" (164.00)	17'-1" (205.00)	20'-6" (246.00)	22'-9 5/16" (273.33)	27'-4" (328.00)
C	10 11/16" (16.68")	1'-2 1/4" (14.24)	1'-5 13/16" (17.80)	1'-9 3/8" (21.36)	1'-11 3/4" (23.73)	2'-4 1/2" (28.48)
D	2'-4 1/2" (28.47")	3'-2" (37.96)	3'-11 7/16" (47.46)	4'-8 15/16" (56.94)	5'-3 1/4" (63.26)	6'-3 15/16" (75.92)
E	9'-6 11/16" (114.70")	12'-8 15/16" (152.93)	15'-11 3/16" (191.17)	19'-1 3/8" (229.40)	21'-2 7/8" (254.89)	25'-5 7/8" (305.87)
Sign Area	24.31 sq ft	43.23 sq ft	67.55 sq ft	97.27 sq ft	120.08 sq ft	172.93 sq ft



REDEVELOPMENT AGENCY LOAN COMMITTEE AGENDA ITEM

REGULAR MEETING

DECEMBER 20, 2011

LC-003

SUBJECT	REQUEST FOR A TENANT IMPROVEMENT GRANT AWARD FOR 358 W. LAKE MEAD PARKWAY
PETITIONER	Economic Development/Redevelopment Division of the City Manager's Office
RECOMMENDATION	Recommend Approval

Tenant Improvement Grant Staff Summary
Loan Committee Meeting
December 20, 2011
3:30 pm City Hall Annex Conference Room

Property Address:	358 W. Lake Mead Pkwy
Applicant:	Mario Hawkins
Proposed Used:	Massage Envy and Spa
Redevelopment Area:	Downtown
City Zoning:	CC-PUD-RD – Community Commercial PUD with Redevelopment Overlay
Design Review Required:	No
Building Permit Required:	Yes

Summary

This application is for a Tenant Improvement Grant that will facilitate the opening of a new Massage Envy and Spa at Lake Mead Crossing. According to information provided by the applicant, the new Massage Envy will have approximately 60 employees. The letter does not state whether these are full or part-time employees but based on the nature of the business, it is anticipated by staff that the jobs will primarily be part-time in nature. This is the second location operated by the applicant. There are eleven (11) Massage Envy stores in the Las Vegas metro area. This location will be open Monday thru Friday 8 am to 10 pm, Saturday 8 am to 8 pm, and Sunday 10 am to 8 pm.

The lease area is 3,000 square feet. The Program Guidelines allow for a reimbursement rate of \$25.00 per square foot for standard building practices. With 3,000 square feet of floor area, this calculates to \$75,000, exceeding the Program maximum of \$50,000.

The applicant requested estimates from three (3) contractors as required by the Program Guidelines, but received responses from only two contractors. The property owner will be performing some of the improvements to the space, and the applicant will be performing the remaining Tenant Improvements covered by this request. The estimates for the work performed at the applicant's expense are:

LF HARRIS AND COMPANY INC – \$46,062.00
J & F CONSTRUCTION, LLC - \$39,133.60

The applicant intends to use LF HARRIS AND COMPANY INC to perform the improvements. While not the lowest estimate, the applicant has previously used this company and knows from that experience that the company performs quality work.

*A copy of the actual estimate and break-down of costs is available for Loan Committee member review.

As stated above, the total cost for improvements being paid by the applicant is \$46,062 and the TI Grant amount cannot exceed 50% of the costs incurred, which in this case is \$23,031.

This application and the financial capacity and history of the applicant have been sent to the National Development Council (NDC) for review. By the time of the Loan Committee meeting, staff will have received the recommendation from the NDC. The recommended approval of this request by staff is conditioned on a positive finding by the NDC.

The term of the lease exceeds the two-year minimum as required by the Program Guideline.

Note: The contractor must have a City of Henderson Business License at the time work is performed in order to be eligible for the property owner to be reimbursed.

Staff Recommendation

It is the recommendation of staff that the Loan Committee conditionally approve the TI Grant to 358 W. Lake Mead Parkway in an amount not to exceed \$24,000 according to the following conditions:

1. A positive recommendation of the applicant from the National Development Council;
2. Applicant obtaining the required building permit prior to construction commencing;
3. Execution of Grant Agreement;
4. Applicant submitting all required paperwork for reimbursement; and
5. Applicant to provide Agency with a copy of contractor's current City of Henderson Business License and State Contractor's License.
6. Applicant is encouraged to join the Water Street District Business Association.



City of Henderson Redevelopment Agency
240 Water Street, P.O. Box 95050
Henderson, NV 89009-5050
Phone: (702) 267-1515
Fax: (702) 267-1503

FINANCIAL ASSISTANCE APPLICATION

This program provides Redevelopment Agency (RDA) Funds to assist any property owner(s) or tenant(s) who are interested in upgrading or expanding their business located within the boundaries of the Redevelopment Area.

Please submit a complete application with the listed required documents and appropriate signatures to avoid any delays in financial consideration. Please print legible in either blue or black ink. Please select which redevelopment area your business resides in:

Downtown Eastside

1. TYPE OF APPLICATION (check one)

- Facade Improvement Program Mini-Façade Improvement (Downtown only)
 Signage Program
 Tenant Improvement Program (Downtown only)
 Development

2. PROPERTY INFORMATION

Business Name:

Corporation (d/b/a) Partnership Sole Proprietorship

Physical Address: 358 LAKE MEAD PKWY HO. NV. 89015

Mailing Address: 5064 DANUBE AVE

City: Las Vegas State: NV Zip Code: 89141

Phone: 702 449 9977 Cell: Fax: 702 896 5999

Building Use: (CC) Community Commercial

3. APPLICANT INFORMATION

Name: Mario Hawkins

Mailing address: 5064 Danube Ave

City: Las Vegas State: NV Zip Code: 89141

Phone: Cell: 702 449 9977 Fax: 702 896 5999

Do you Own Rent or Lease the subject property?

If you are not the property owner, than owner must complete section 4 and sign the application.

4. PROPERTY OWNER		
Owner name:	Lake Mead Crossing	
Mailing address:	8375 W. Fleming Rd., Suite 200	
City:	State:	Zip Code:
Las Vegas	NV	89147
Phone:	Cell:	Fax:
702-368-5800		702-368-5801
Are there multiple owners? [] Yes or [] No If yes, provide executed Affidavit for each.		

5. CONTACT PERSON OR REPRESENTATIVE		
Name:	Jo	
Mailing address:		
City:	State:	Zip Code:
Phone:	Cell:	Fax:

I / We hereby affirm that I have full legal capacity to authorize the filing of this application and that all information and exhibits herewith submitted are true and correct to the best of my knowledge. The owner invites the City of Henderson (COH) and/or RDA to make all reasonable inspections, investigations and take pictures of the subject property during the process period associated with the application. I authorize the use of any pictures taken by the COH or Agency.

I / We have read and understand the selected financial assistance program guidelines, accept the qualification, and understand that in order for my request of funds to be approved, I / We must agree to work within and follow the recommendations of the RDA before starting any work on the subject property following approval of the application. I / We must complete, sign and have notarized a Program Agreement to initiate a date of project execution.



Applicant signature Date



Owner signature Date

Owner signature Date

PROGRAM APPLICATION REQUIREMENTS

Facade Improvement Program

- Complete signed application form.
- Ownership disclosure form.
- Provide three (3) bids or competitive quotes for proposed work with an itemized cost estimate.
- Three (3) 8½" x 11" copies of existing and proposed front building elevations showing the exterior (front and side) dimensions of the structure in linear feet.
- Project may require development application review, additional copies of project may be required (i.e. Architectural Review Committee, CUP).
- This program operates on a reimbursement basis and the applicant is responsible for all payments to professionals, City departments and contractors. Agency staff will verify actual costs incurred by borrower prior to reimbursement.
- Applicant may not begin any improvements before the loan agreement is executed.
- Applicant shall maintain the improvements and façade of the property in good condition and in accordance with local and State building codes for a minimum of five years.
- Completed W-9 Form for all individuals receiving assistance.
- Legal descriptions typed on a separate page for each parcel.
- A statement indicating the number of new jobs that will be created and/or retained.

Mini-Facade Improvement Program

- Complete signed application form.
- Ownership disclosure form.
- Provide three (3) bids or competitive quotes for proposed work with an itemized cost estimate.
- Three (3) 8½" x 11" copies of existing and proposed front building elevations showing the exterior (front and side) dimensions of the structure in linear feet.
- Project may require development application review, additional copies of project may be required.
- This program operates on a reimbursement basis and the applicant is responsible for all payments to professionals, City departments and contractors. Agency staff will verify actual costs incurred by borrower prior to reimbursement.
- Applicant may not begin any improvements to the property before the grant agreement is approved by the Loan Committee.
- Applicant shall maintain the improvements and façade of the property in good condition and in accordance with local and State building codes for a minimum of five years.
- Completed W-9 Form for all individuals receiving assistance.
- A statement indicating the number of new jobs that will be created and/or retained.

Signage Program

- Complete signed application form.
- Ownership disclosure form.
- Written consent from property owner if applicable.
- Building must be commercial and located in either the Downtown or Eastside Redevelopment Area.
- Provide three (3) bids or competitive quotes for proposed work with an itemized cost estimate.
- Three (3) 8½" x 11" site plan for proposed pole sign replacement projects.
- Three (3) 8½" x 11" color copies of exterior rendering of exhibit.
- Project may require development application review, additional copies of project may be required (i.e. Architectural Review Committee, CUP).
- This program operates on a reimbursement basis and the applicant is responsible for all payments to professionals, City departments and contractors. Agency staff will verify actual costs incurred by borrower prior to reimbursement.
- Applicant may not begin any improvements to the property before the loan agreement is approved by the Loan Committee.
- Applicant shall maintain the signage in good condition and in accordance with local and State

building codes for a minimum of five years.

- Completed W-9 Form for all individuals receiving assistance.
- A statement indicating the number of new jobs that will be created and/or retained.

Downtown Tenant Improvement

- ✓• Complete signed application form.
- ✓• Letter explaining request. If requesting additional funding for Green Initiatives, letter must include details on the five elements being incorporated into the design.
- Number of floors in building and use break out for each floor. (e.g. office, retail, restaurant)
- ✓• Three (3) copies of detailed floor plans drawn to a recognized architectural or engineering scale showing all improvements being made.
- ✓• Development schedule with specific time frames indicated.
- ✓• Narrative describing how the project complements the Downtown Redevelopment Plan, Downtown Investment Strategy, and Downtown Design Guidelines.
- ✓• A breakdown of the sources and use of funds for the construction of the project including prevailing wage, if applicable. This must include proof of funding source, e.g. bank approval of loan, for costs that must be covered by the applicant for the improvements.
 - Pro-forma financial analysis to include development budget, cash flow analysis and financing plan. Must include detailed information on employment history and performance for the business owner and manager.
- ✓• Legal Structure Documentation is required if the applicant is either a partnership or a corporation (including both Subchapter S and C corporations and LLC's). The documentation required includes the Articles of Incorporation and the By-laws.
- N/A • A partnership agreement is required on all partnerships. A general partnership agreement is not required to be recorded at any level. A limited partnership agreement must be recorded with the State of Nevada.
- ✓• Fictitious Business Name Statement is required by any business not operating under the legal name of the entity operating the business. For example, if a sole-proprietorship is owned by John Smith and is being operated under John's name only, no statement is required. If the business is being operated as Smith's Plumbing, however, a recorded statement is required. If a corporation operates under a name other than that on the incorporation documents, a statement is also required. The same standard is used for partnerships and LLC's.
 - A lease is required for businesses operating in rented premises. The lease should be for a period not less than two (2) years. If the lease is for a shorter period of time, then a renewal clause that is exercisable by the tenant is acceptable.
 - A minimum of three (3) bids are required for all improvements.
 - Credit Report Authorization and Release for all individuals involved in the business.
- ✓• Completed W-9 Form.
- ⓪ • If applicant is not the property owner, a notarized letter from the property owner authorizing the applicant to submit the request.
- ✓• A statement indicating the number of new jobs that will be created and/or retained.

Development

- Complete signed application form.
- Site coverage.
- Number of floors.
- Square footage for each floor and use (e.g., office, retail, restaurant, condominium, etc.).
- Concept elevations and site plan.
- Development schedule.
- If project is located in the Downtown Redevelopment Area, a narrative describing how the project complements the Downtown Redevelopment Plan, Downtown Investment Strategy, and Downtown Design Guidelines. If located in the Eastside Redevelopment Area, the narrative is not required.
- A breakdown of the sources and use of funds for the construction of the project including

prevailing wage if applicable.

- Pro-forma financial analysis to include development budget, cash flow analysis and financing plan. See attached example of Pro Forma.
- Credit Report Authorization and Release for all individuals involved in the business.
- A statement indicating the number of individuals this project will employ that are:
Persons living in the area; and
Persons living in the area that are:
 - Economically disadvantaged
 - Physically disabled
 - A minority
 - A veteran
 - Women

Note: Applying for grant funds does not obligate the Redevelopment Agency (RDA) to allocate funds for the specified project. Only after the review and approval of the application and plans will the RDA authorize funds. The project shall comply with the selected Program Guidelines and upon approved final inspections by the City of Henderson will the RDA be obligated to disburse the authorized funds. In the event that application is denied by the Redevelopment Agency's Loan Committee, applicant may appeal to the Redevelopment Agency Board.

***Additional Requirements may include but are limited to:**

- In some cases, personal financials may be required to be sent directly to the RDA's independent reviewer, National Development Council. If so, the program administrator will supply you with the appropriate information request.

Office Use Only

Date Application Received: Unknown Date of Complete Application: 11/16/11
Assessor's Parcel Number: 178-13-612-003 Zoning: CC-PUB-RA
Approved Project Program: _____ Approved Grant \$ _____
Approval Letter Date _____ Denial Letter Date _____
Certificate of Insurance Received: _____

November 16, 2011

REVISED

To: Whom It May Concern

This letter is to request funds for a tenant improvement. The proposed business is Massage Envy Spa. This will be our 2nd location and it will consist of 10-14 rooms that provide massages, facials and sell retail products. The types of massages that will be performed are deep tissue; Swedish, hot stones, relaxation, and sports massage. In addition we will be providing facial services with our Murad line. The location is 358 Lake Mead Parkway Henderson, Nevada 89015 Suite # TBD. (Lake Mead Crossings) The hours of operation are Monday - Friday 8am to 10pm, Saturday 8am to 8pm, and Sunday 10am to 8pm. Once opened this business will employ up to 60 employees and provide therapeutic and relaxing massages and facials to 3000 clients per month. It should bring additional revenue to the downtown Henderson area.

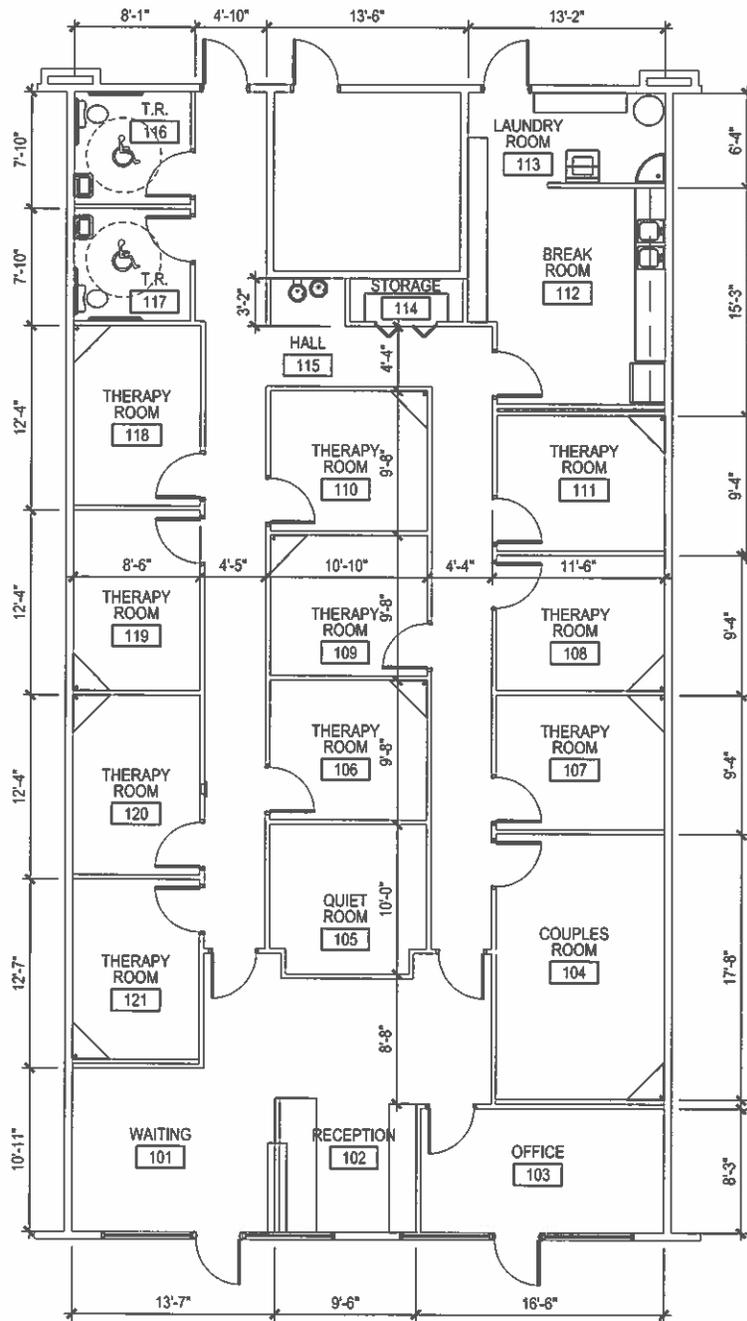
This is not a new business to the Vegas valley; there are 11 locations currently operating in Las Vegas one of which is the first Massage Envy location owned by us and opened in the valley in 2005, located in Henderson behind the Galleria Mall in the Costco parking lot. This is a national franchise with over 700 open nationwide.

Massage Envy provides professional, convenient, and affordable massages. We've been opened for the past 6 years in Henderson with no problems. We think the proposed use will be a good fit and we request your permission to continue growing the Massage Envy brand.

We were only able to obtain 2 estimates for the work. The 3 contractor failed to reply with a cost to do the work. Ultimately I want LF Harris to perform the improvements. I have a long standing relationship with the company and have done prior work with them. They are not the cheapest bid however; I am very familiar and confident of their work.

With much gratitude,

Mario & Marissa Hawkins



Dekker/Perich/Sabatini
 architecture • interiors • landscape • planning • engineering
 6880 Bermuda Rd. Ste. 100 P. 702 436-1006
 Las Vegas, Nevada 89119 F. 702 436-1058

PRELIMINARY PLAN OPTION #1			
DRAWN BY	NMR	SCALE	1/8" = 1'-0"
REVIEWED BY	SLS		
DATE ISSUED	03/16/09		A000
PROJECT NO.	09-0503.001		00 NO. 00

MASSAGE ENVY
 BOCA PARK
 CHARLESTON & RAMPART
 LAS VEGAS, NV



ROSS MILLER
 Secretary of State
 204 North Carson Street, Suite 4
 Carson City, Nevada 89701-4520
 (775) 684-5708
 Website: www.nvsos.gov



050103

Articles of Organization
Limited-Liability Company
 (PURSUANT TO NRS CHAPTER 86)

Filed in the office of Ross Miller Secretary of State State of Nevada	Document Number 20110701737-19
	Filing Date and Time 09/28/2011 2:10 PM
	Entity Number E0537762011-5

USE BLACK INK ONLY - DO NOT HIGHLIGHT

ABOVE SPACE IS FOR OFFICE USE ONLY

1. Name of Limited-Liability Company: (must contain approved limited-liability company wording; see instructions)	LMC MASSAGE ENVY SPA, LLC		Check box if a Series Limited-Liability Company <input type="checkbox"/>	Check box if a Restricted Limited-Liability Company <input type="checkbox"/>
	2. Registered Agent for Service of Process: (check only one box)			
<input type="checkbox"/> Commercial Registered Agent: _____ Name		<input type="checkbox"/> Office or Position with Entity (name and address below)		
<input checked="" type="checkbox"/> Noncommercial Registered Agent (name and address below)		OR		
ZOHAR BEN-REY Name of Noncommercial Registered Agent OR Name of Title of Office or Other Position with Entity				
8670 W SPRING MOUNTAIN RD, STE 101 Street Address		LAS VEGAS City	Nevada State	89117 Zip Code
Mailing Address (if different from street address)		City	Nevada	Zip Code
3. Dissolution Date: (optional)	Latest date upon which the company is to dissolve (if existence is not perpetual): 09/27/2046			
4. Management: (required)	Company shall be managed by: <input type="checkbox"/> Manager(s) OR <input checked="" type="checkbox"/> Member(s) (check only one box)			
5. Name and Address of each Manager or Managing Member: (attach additional page if more than 3)	1) MARIO ANTONIO, INC. Name			
	5064 DANUBE AVENUE Street Address	LAS VEGAS City	NV State	89141 Zip Code
	2) MARISSA HAWKINS Name			
	5064 DANUBE AVENUE Street Address	LAS VEGAS City	NV State	89141 Zip Code
	3) _____ Name			
	Street Address	City	State	Zip Code
6. Name, Address and Signature of Organizer: (attach additional page if more than 1 organizer)	ZOHAR BEN-REY Name		 Organizer Signature	
	8670 W SPRING MOUNTAIN RD, STE 101 Address	LAS VEGAS City	NV State	89117 Zip Code
7. Certificate of Acceptance of Appointment of Registered Agent:	I hereby accept appointment as Registered Agent for the above named Entity.			
	 Authorized Signature of Registered Agent or On Behalf of Registered Agent Entity			09/27/2011 Date

This form must be accompanied by appropriate fees.

SECRETARY OF STATE



LIMITED LIABILITY COMPANY CHARTER

I, ROSS MILLER, the Nevada Secretary of State, do hereby certify that **LMC MASSAGE ENVY SPA, LLC** did on September 28, 2011, file in this office the Articles of Organization for a Limited Liability Company, that said Articles of Organization are now on file and of record in the office of the Nevada Secretary of State, and further, that said Articles contain all the provisions required by the laws governing Limited Liability Companies in the State of Nevada.



IN WITNESS WHEREOF, I have hereunto set my hand and affixed the Great Seal of State, at my office on September 29, 2011.


ROSS MILLER
Secretary of State

Certified By: Stephen Loff
Certificate Number: C20110928-2504
You may verify this certificate
online at <http://www.nvsos.gov/>

Certificate of Business: Fictitious Firm Name

Please Select One:

- New Application
 Renewal of existing name

FILED
2011 OCT 21 A 10:33
Diana Alba
CLERK

Please Print or Type

The expiration date for such certificates shall be the last day of the sixtieth month from the date of filing.

The undersigned do/does hereby certify that LMC MASSAGE ENVY SPA, LLC

(Name of individual, corporation, partnership or trust)

with mailing address of 358 LAKE MEAD PKY, HENDERSON, NV, 89015

(Mailing Address for notification of renewal) (Street) (City) (State) (Zip)

is/are conducting business in Clark County, Nevada, under the fictitious name of MASSAGE ENVY SPA

(Fictitious Firm Name) or (Doing Business As)

and that said firm is composed of the following person(s) whose name(s) and address(es) are as follows:

By signing below I do solemnly swear (or affirm), under penalty of perjury, that all statements made in this document are true.

(1) MARISSA HAWKINS MEMBER

Full Name and title (Type or Print)
5064 DANUBE AVENUE
Street Address of Business or Residence

Mailing Address, if different from above

[Signature] 9-29-11
Signature Date

LAS VEGAS, NV 89141
City, State, Zip

City, State, Zip

(2)

Full Name and title (Type or Print)

Street Address of Business or Residence

Mailing Address, if different from above

Signature

Date

City, State, Zip

City, State, Zip

(3)

Full Name and title (Type or Print)

Street Address of Business or Residence

Mailing Address, if different from above

Signature

Date

City, State, Zip

City, State, Zip

(4)

Full Name and title (Type or Print)

Street Address of Business or Residence

Mailing Address, if different from above

Signature

Date

City, State, Zip

City, State, Zip

Mail to: Diana Alba, County Clerk, Attn. FFN, P.O. Box 551604, Las Vegas, NV 89141
Include: Filing Fee of \$20.00 with the certificate plus 2 copies and a self-addressed envelope

Diana Alba, County Clerk
10/21/2011 10:30:23 AM





Lic. #0033249 Limit \$2,800,000

Date: October 4, 2011

Attn: Mario Hawkins

Address: 711 Marks St. Suite A
Henderson, NV 89014

Email mario.hawkins@gmail.com

Telephone: (702) 449-9977

Fax:

Exhibit A

Job: Massage Envy

Location: Lake Mead Crossing
Las Vegas, NV

Jurisdiction: City of Henderson
Square Feet: N/A

Cost Code	Type	Item	Qty	Unit	Cost Per Unit	Notes	Total
PERMITS AND FEES							
0.10000	P	Architectural Drawings	0	Lump Sum	0.00	Not Included	0.00
0.13000	P	Building Permit	0	Lump Sum	0.00	Not Included	0.00
		TOTAL PERMITS AND FEES	0%	% of total	0.00		
GENERAL CONDITIONS							
1.30000	A	Supervision	1	Weeks	1300.00	LFH	1,300.00
1.31000	A	Project Manager	0.5	Weeks	1300.00	LFH	650.00
1.33000	A	Mobilization/Demobilization	0	Lump Sum	0.00	Not Required	0.00
1.33600	A	Temporary Toilets	0	Lump Sum	0.00	Not Included	0.00
1.34700	M	First Aid and Safety Expenses	1	Lump Sum	75.00	LFH	75.00
1.44000	M	Dispensable and Material Protection	1	Lump Sum	200.00	LFH	200.00
1.46000	A	Printing, Mailing, Misc.	0	Lump Sum	0.00	Not Required	0.00
1.48000	T	Progress Clean	10	Hours	14.00	LFH	140.00
1.49000	T	Progress Haul	0	Containers	0.00	Not Required	0.00
1.50000	A	Final Clean	0	Lump Sum	0.00	Not Required	0.00
1.65000	A	As-Builts/Close Out - Hard Copy / CD	0	Lump Sum	0.00	Not Required	0.00
		TOTAL GENERAL CONDITIONS	6%	% of total	2,365.00		
WOOD CARPENTRY							
6.70000	S	Millwork	1	Lump Sum	11200.00	Subcontractor	11,200.00
		TOTAL WOOD CARPENTRY	27%	% of total	11,200.00		
FINISHES							
9.10000	S	Drywall	1	Lump Sum	11955.00	Subcontractor	11,955.00
9.20000	S	Flooring	1	Lump Sum	13500.00	Subcontractor	13,500.00
9.90000	S	Painting at New Walls	1	Lump Sum	3000.00	Subcontractor	3,000.00
		TOTAL FINISHES	68%	% of total	28,455.00		
		Sub-Total					42,020.00
		Contractor Fee			8.00%		3,361.60
		Liability Insurance			1.50%		680.72
		Total					46,062

EXCLUSIONS & CLARIFICATIONS

Items with NIC are 'Not in Contract'.

- 1 All Governmental and Utility Assessments and Fees Not Listed are NIC.
- 2 Caliche, hard digging and dewatering are NIC.
- 3 Inspections conducted by local governmental agencies may result in additional cost.
- 4 We have not included a payment and performance bond.
- 5 Due to fluctuations in the material market beyond our control additional material cost may be charged if this proposal is not contracted within 30 days.
- 6 Builders Risk Insurance is not included in the base bid.

ALTERNATES



REDEVELOPMENT AGENCY LOAN COMMITTEE AGENDA ITEM

REGULAR MEETING

DECEMBER 20, 2011

LC-004

SUBJECT	REQUEST FOR A MINI FAÇADE GRANT AWARD FOR 16 W. PACIFIC AVENUE
PETITIONER	Economic Development/Redevelopment Division of the City Manager's Office
RECOMMENDATION	Recommend Approval

Mini Façade Grant Staff Summary
Loan Committee Meeting
December 20, 2011
3:30 pm City Annex Conference Room

Property Address:	16 W. Pacific Avenue
Applicant:	Florence Chang
Proposed Used:	Commercial Strip Center
Redevelopment Area:	Downtown
City Zoning:	DCC-RD Downtown Core Commercial with Redevelopment Overlay
Design Review Required:	As required by Community Development
Building Permit Required:	As required by Building and Fire Safety

Summary

The applicant is requesting a mini façade grant for the purpose of painting the exterior of the building. The Downtown Mini Façade Program pays for the first \$3,000 of expenses associated with exterior improvements of buildings. A previous award was made to this property in October 2002 through the Downtown Façade Loan to Grant Program, more than five (5) years ago, therefore making this property eligible.



The applicant has provided three (3) estimates for painting the exterior of the building. The proposed colors were selected to match as closely as possible the colors of the second floor that was painted in June 2011. The field of the main floor will be the lighter color, the accents, poles and faux planters will be the darker color with the diamond accent the lighter color to provide dimension. The improvements are planned to take place as soon as possible after Loan Committee action. The applicant will be using American Painting LLC for the improvements. American Painting will also be pressure washing the structure and removing mildew stains, machine sanding fascia boards, filling

cracks, minor carpentry repairs, stucco repairs, caulking around the windows, waterproofing around lower areas, priming the building and applying the finish coat.

American Painting LLC - \$2,850

A & H Painting and Drywall, LLC - \$3,980

Tgj Painting - \$6,000

Staff Recommendation

It is the recommendation of staff that the Loan Committee conditionally approve the Mini Façade Grant to 16 W. Pacific Avenue in an amount not to exceed \$3,000 (based on actual, audited costs), subject to the following conditions:

1. Execution of the Grant Agreement;
2. Applicant submitting all required paperwork for payment to the contractor;
3. Applicant to provide Agency with a copy of the contractor's current City of Henderson Business License and State Contractor's License;
4. Applicant maintaining the exterior improvements of the building for a minimum of two (2) years.



REDEVELOPMENT AGENCY LOAN COMMITTEE AGENDA ITEM

REGULAR MEETING

DECEMBER 20, 2011

LC-005

SUBJECT	REQUEST FOR A HOMEOWNERS ASSISTANCE PROGRAM LOAN MODIFICATION FOR 126 LINDEN STREET (DAVID AND PATRICIA ELMER)
PETITIONER	Economic Development/Redevelopment Division of the City Manager's Office
RECOMMENDATION	Recommend Approval

Elmer HAP Modification Staff Summary
Loan Committee Meeting
December 20, 2011
3:30 pm Council Chambers Conference Room

Property Address:	126 Linden Street
Applicant:	David and Patricia Elmer
Proposed Used:	N/A
Redevelopment Area:	Eastside
City Zoning:	Residential with Redevelopment Overlay
Design Review Required:	N/A
Sign Permit Required:	N/A

Per the Agency's Financial Management Policy 500-02:

The Agency's Loan Committee has the authority to restructure existing loans under the following conditions:

1. The principal amount owed at the time is not reduced.
2. Deferral of payments cannot exceed six (6) months.
3. The term is not being extended more than an additional five (5) years.
4. The interest rate approved is not lower than two percent (2%) above like Treasury.

The Agency's Loan Committee has the authority to restructure the loans under the conditions above and on a case-by-case basis to waive penalties and interest that have accrued from non-payment, based on the following criteria:

1. Borrower can document that a financial hardship exists that has caused the non-payment.
2. Delinquency has occurred because of staff error in creation of the legal documents or administration of the loan.

Summary

The loan borrowers (Mr. and Mrs. Elmer) received a Homeowners' Assistance Program loan from the City of Henderson in April 2009 for \$5,987.70. The original terms of the loan were five (5) years at 3% interest with payments of \$107.52/month. The borrowers made payments from inception until March 2011 sporadically, and then payments were missed, with two payments in June. Since then, the borrower's have made one payment of \$50 on November 21, 2011 after staff contacted them to determine the status of the payments.

During the contact, the borrowers stated that they were having financial difficulty and wished to request a loan modification. On November 21, 2011, staff received a formal letter of request for loan modification. Staff met with the borrowers on November 22, 2011 and discussed alternatives for a loan modification.

Staff is recommending that the loan be extended an additional two and half years beyond the original maturity date with interest remaining at 3%, payment to begin in January 2012 of approximately \$50/month and then increasing after two (2) years to approximately \$78/month. Due to the hardship, staff is also requesting that approximately \$127.24 in penalties be waived.

Staff should be directed to true up all balances prior to issuing the final amortization schedule as the borrower stated they would be making another \$50 payment in December. Staff should also

execute the appropriate legal document amendments to perfect any approval provided by the Loan Committee.

Please note:

1. The principal amount is not being reduced.
2. Payments are not being deferred.
3. The term is not being extended beyond five (5) additional years.
4. The interest rate is the original rate.

Date: November 09, 2011

To: City of Henderson Redevelopment Center
Lisa

From: David and Patricia Elmer
126 Linden Street
Henderson, Nevada 89015

Dear Lisa,

Thank you for helping us with our financial situation. We want to pay our debt; we just need some extra time.

My husband and I have always had good jobs. However, because of this economy, we have lost a huge portion of our security. My husband has gone from full time employment to part time. His job has cut him to 3 or 4 days per week. Now, they are not even sure if they are going to be able to stay open.

My hours have also been cut. I have always worked 5 days per week. Now I am down to 4. This loss in hours has also caused a huge loss in our monthly income.

During all of this, my husband has become very sick. The doctors are not sure what is wrong with him. We have the extra expense of Doctor Visits and medication we didn't have before.

This is a situation we do not take lightly and are in hopes you can work with us. We appreciate anything that you can do for us. This is trying time for everyone and we are all hoping it will be over soon.

Thank You again for helping us with this. If you need anything else from us. Please feel free to contact us.

Thank You,

Patricia Elmer

A handwritten signature in cursive script that reads "Patricia Elmer". The signature is written in black ink and is positioned below the typed name.



ASSESSMENT MANAGEMENT GROUP

Tuesday, November 22, 2011 | 1:03:34 PM

Home page

About AMG

Notice of Sale

Important Dates

Payment Addresses

Delinquencies & Foreclosures

Parcel Detail Search

FAQ

Tax Services

Contact AMG

Parcel Detail Search Results

[View History](#) | [Memo](#) | [Detail Report](#) | [Penalty Adjustment](#) | [Amortization](#) | [Logout](#)

AMG assumes NO liability as to the accuracy of the data produced and published on this website.

Amounts updated as of 11/21/2011 6:05:05 PM.

Parcel #	District #/AMG ID	Name	Status	Unbilled Principal
17917110061	D0801 / 8001	ELMER DAVID W & PATRICIA A	ACTIVE	\$3,004.02

Situs & Legal Description	Original Assessment	***Payoff
000126 , LINDEN , ST HENDERSON #4 PLAT BOOK 5 PAGE 15 LOT 157 BLOCK 5	\$5,987.70	N/A

*THIS PARCEL IS DELINQUENT

	Principal	Interest	*Penalty	Other	Total Due
Current Due	\$667.94	\$78.74	\$127.24	\$0.00	\$873.92
**Estimated Next Installment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Current Due and Payoff Amounts are valid to 12/1/2011.

* Penalties are added monthly until the Total Due is paid in full.

**Estimated installments are subject to change due to interest credits and/or other adjustments.

*** Payoff value is valid through the next Due Date, unless the parcel is delinquent. If the parcel is delinquent, contact AMG for a current payoff amount.

Payments must be received or postmarked on or before the payment due date.

Any payment received after the payment due date will be charged a non-prorated monthly penalty of \$37.33

Mailing Date: Monthly

Make Checks Payable to: CITY OF HENDERSON

Due Dates: 1st of each month

Mail Payments to: CITY OF HENDERSON
240 WATER ST
MSC - 111, HENDERSON NV
89015

Final Payment: N/A

IMPORTANT NOTICE

Any property closing escrow 15 days (60 to 90 days for Reno and Washoe County) prior to the mailing date of the assessment bill or after the mailing date, MUST BE PAID FROM ESCROW. Assessment

bills are only mailed once prior to the due date. Assessment bills are mailed to the current owner of record, as recorded with the Assessor's office on the day the bill is mailed, 30 or 60 days prior to the due date.

**Absolute Commitment to Superior Service, Resources, and Technology.
Assessment Management Group**

Office: 702-796-0082 | Fax: 702-796-8826

* Installment Billings * Communications with Property Owners * Delinquent Billings * Payoffs * Lien Releases * Lockbox Analysis * Revenue Sufficiency Analysis * Bond Redemptions * Reserve Fund Maintenance * 1098 Statements * Foreclosure * Certificates of Sale * Title Company Communications * Mortgage Company Communications * Tax Service Coordination *

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Transaction Detail for Parcel #17917110061 from 4/17/2009

Date	Description	Over	Principal	Interest	Ad/Cr	Other	Late	Total
4/17/2009	Installment Charges	\$0.00	\$92.62	\$22.95	\$0.00	\$0.00	\$0.00	\$115.57
4/20/2009	Address/Prcl Change PrvAddr-ELMER DAVID W & PATRIC	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5/29/2009	Payment Received - X	(\$0.43)	(\$92.62)	(\$22.95)	\$0.00	\$0.00	\$0.00	(\$116.00)
6/8/2009	Installment Charges	\$0.00	\$92.85	\$14.74	\$0.00	\$0.00	\$0.00	\$107.59
6/8/2009	Overpayments Applied	\$0.43	(\$0.43)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
6/30/2009	Payment Received - X	(\$0.84)	(\$92.42)	(\$14.74)	\$0.00	\$0.00	\$0.00	(\$108.00)
7/6/2009	Installment Charges	\$0.00	\$93.08	\$14.51	\$0.00	\$0.00	\$0.00	\$107.59
7/6/2009	Overpayments Applied	\$0.84	(\$0.84)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7/28/2009	Payment Received - X	(\$0.25)	(\$92.24)	(\$14.51)	\$0.00	\$0.00	\$0.00	(\$107.00)
8/6/2009	Installment Charges	\$0.00	\$93.32	\$14.27	\$0.00	\$0.00	\$0.00	\$107.59
8/6/2009	Overpayments Applied	\$0.25	(\$0.25)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8/28/2009	Payment Received - X	\$0.00	(\$93.07)	(\$14.27)	\$0.00	\$0.00	\$0.00	(\$107.34)
9/11/2009	Installment Charges	\$0.00	\$93.55	\$14.04	\$0.00	\$0.00	\$0.00	\$107.59
10/1/2009	Payment Received - X	(\$0.41)	(\$93.55)	(\$14.04)	\$0.00	\$0.00	\$0.00	(\$108.00)
10/1/2009	Prepaid Principal - X	\$0.00	\$0.00	\$0.00	\$0.00	\$0.41	\$0.00	\$0.41
10/1/2009	Overpayments Applied	\$0.41	\$0.00	\$0.00	\$0.00	(\$0.41)	\$0.00	\$0.00
10/9/2009	Installment Charges	\$0.00	\$93.78	\$13.80	\$0.00	\$0.00	\$0.00	\$107.58
11/10/2009	Installment Charges	\$0.00	\$94.00	\$13.57	\$0.00	\$0.00	\$0.00	\$107.57
11/10/2009	Payment Received - X	(\$0.42)	(\$93.78)	(\$13.80)	\$0.00	\$0.00	\$0.00	(\$108.00)
11/10/2009	Prepaid Principal - X	\$0.00	\$0.00	\$0.00	\$0.00	\$0.42	\$0.00	\$0.42
11/10/2009	Overpayments Applied	\$0.42	\$0.00	\$0.00	\$0.00	(\$0.42)	\$0.00	\$0.00
12/3/2009	Payment Received - X	(\$0.43)	(\$94.00)	(\$13.57)	\$0.00	\$0.00	\$0.00	(\$108.00)
12/8/2009	Installment Charges	\$0.00	\$94.25	\$13.33	\$0.00	\$0.00	\$0.00	\$107.58
12/8/2009	Overpayments Applied	\$0.43	(\$0.43)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
1/11/2010	Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5.36	\$5.36
1/11/2010	Installment Charges	\$0.00	\$94.47	\$13.10	\$0.00	\$0.00	\$0.00	\$107.57
1/14/2010	Payment Received - X	\$0.00	(\$108.00)	\$0.00	\$0.00	\$0.00	\$0.00	(\$108.00)
1/19/2010	Acct Adjustment - LPA	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$5.36)	(\$5.36)
2/9/2010	Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5.34	\$5.34
2/9/2010	Installment Charges	\$0.00	\$94.72	\$12.86	\$0.00	\$0.00	\$0.00	\$107.58
2/10/2010	Payment Received - X	\$0.00	(\$108.00)	\$0.00	\$0.00	\$0.00	\$0.00	(\$108.00)
2/17/2010	Acct Adjustment - LPA AutoWaiver	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$5.34)	(\$5.34)
3/3/2010	Payment Received - X	(\$1.70)	(\$67.01)	(\$39.29)	\$0.00	\$0.00	\$0.00	(\$108.00)
3/3/2010	Prepaid Principal - X	\$0.00	\$0.00	\$0.00	\$0.00	\$1.70	\$0.00	\$1.70
3/3/2010	Overpayments Applied	\$1.70	\$0.00	\$0.00	\$0.00	(\$1.70)	\$0.00	\$0.00
3/9/2010	Installment Charges	\$0.00	\$94.92	\$12.62	\$0.00	\$0.00	\$0.00	\$107.54
4/7/2010	Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5.38	\$5.38
4/7/2010	Installment Charges	\$0.00	\$95.16	\$12.38	\$0.00	\$0.00	\$0.00	\$107.54
4/7/2010	Acct Adjustment - LPA AutoWaiver	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$5.38)	(\$5.38)
4/7/2010	Payment Received - X	\$0.00	(\$108.00)	\$0.00	\$0.00	\$0.00	\$0.00	(\$108.00)
5/6/2010	Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5.35	\$5.35
5/6/2010	Installment Charges	\$0.00	\$95.39	\$12.15	\$0.00	\$0.00	\$0.00	\$107.54
5/10/2010	Payment Received - X	\$0.00	(\$108.00)	\$0.00	\$0.00	\$0.00	\$0.00	(\$108.00)
5/12/2010	Acct Adjustment - LPA AutoWaiver	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$5.35)	(\$5.35)
6/2/2010	Prepaid Principal - X	\$0.00	\$0.00	\$0.00	\$0.00	\$0.38	\$0.00	\$0.38
6/2/2010	Overpayments Applied	\$0.38	\$0.00	\$0.00	\$0.00	(\$0.38)	\$0.00	\$0.00
6/2/2010	Payment Received - X	(\$0.38)	(\$69.47)	(\$37.15)	\$0.00	\$0.00	\$0.00	(\$107.00)
6/8/2010	Installment Charges	\$0.00	\$95.62	\$11.91	\$0.00	\$0.00	\$0.00	\$107.53

7/8/2010 Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5.38	\$5.38
7/8/2010 Installment Charges	\$0.00	\$95.86	\$11.67	\$0.00	\$0.00	\$0.00	\$107.53
7/12/2010 Payment Received - X	\$0.00	(\$107.53)	\$0.00	\$0.00	\$0.00	\$0.00	(\$107.53)
7/14/2010 Acct Adjustment - LPA AutoWaiver	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$5.38)	(\$5.38)
8/9/2010 Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5.38	\$5.38
8/9/2010 Installment Charges	\$0.00	\$96.10	\$11.43	\$0.00	\$0.00	\$0.00	\$107.53
9/9/2010 Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$10.75	\$10.75
9/9/2010 Installment Charges	\$0.00	\$96.34	\$11.19	\$0.00	\$0.00	\$0.00	\$107.53
9/20/2010 Payment Received - X	\$0.00	(\$221.00)	\$0.00	\$0.00	\$0.00	\$0.00	(\$221.00)
10/7/2010 Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5.08	\$5.08
10/7/2010 Installment Charges	\$0.00	\$96.58	\$10.95	\$0.00	\$0.00	\$0.00	\$107.53
10/18/2010 Payment Received - X	\$0.00	(\$108.00)	\$0.00	\$0.00	\$0.00	\$0.00	(\$108.00)
11/10/2010 Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5.06	\$5.06
11/10/2010 Installment Charges	\$0.00	\$96.82	\$10.71	\$0.00	\$0.00	\$0.00	\$107.53
11/29/2010 Payment Received - X	\$0.00	(\$140.79)	(\$67.86)	\$0.00	\$0.00	(\$26.27)	(\$234.92)
12/8/2010 Installment Charges	\$0.00	\$97.07	\$10.46	\$0.00	\$0.00	\$0.00	\$107.53
1/11/2011 Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5.38	\$5.38
1/11/2011 Installment Charges	\$0.00	\$97.31	\$10.22	\$0.00	\$0.00	\$0.00	\$107.53
2/9/2011 Payment Received - X	\$0.00	(\$194.38)	(\$20.68)	\$0.00	\$0.00	(\$5.38)	(\$220.44)
2/10/2011 Installment Charges	\$0.00	\$97.55	\$9.98	\$0.00	\$0.00	\$0.00	\$107.53
3/3/2011 Payment Received - X	(\$0.47)	(\$97.55)	(\$9.98)	\$0.00	\$0.00	\$0.00	(\$108.00)
3/3/2011 Prepaid Principal - X	\$0.00	\$0.00	\$0.00	\$0.00	\$0.47	\$0.00	\$0.47
3/3/2011 Overpayments Applied	\$0.47	\$0.00	\$0.00	\$0.00	(\$0.47)	\$0.00	\$0.00
3/8/2011 Installment Charges	\$0.00	\$97.79	\$9.73	\$0.00	\$0.00	\$0.00	\$107.52
4/7/2011 Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5.38	\$5.38
4/7/2011 Installment Charges	\$0.00	\$98.03	\$9.49	\$0.00	\$0.00	\$0.00	\$107.52
5/10/2011 Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$10.75	\$10.75
5/10/2011 Installment Charges	\$0.00	\$98.28	\$9.24	\$0.00	\$0.00	\$0.00	\$107.52
6/1/2011 Payment Received - X	\$0.00	(\$221.00)	\$0.00	\$0.00	\$0.00	\$0.00	(\$221.00)
6/7/2011 Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5.08	\$5.08
6/7/2011 Installment Charges	\$0.00	\$98.52	\$9.00	\$0.00	\$0.00	\$0.00	\$107.52
7/7/2011 Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$10.45	\$10.45
7/7/2011 Installment Charges	\$0.00	\$98.77	\$8.75	\$0.00	\$0.00	\$0.00	\$107.52
8/8/2011 Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$15.83	\$15.83
8/8/2011 Installment Charges	\$0.00	\$99.02	\$8.50	\$0.00	\$0.00	\$0.00	\$107.52
9/8/2011 Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$21.21	\$21.21
9/8/2011 Installment Charges	\$0.00	\$99.26	\$8.26	\$0.00	\$0.00	\$0.00	\$107.52
10/12/2011 Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$26.58	\$26.58
10/12/2011 Installment Charges	\$0.00	\$99.51	\$8.01	\$0.00	\$0.00	\$0.00	\$107.52
11/9/2011 Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$31.96	\$31.96
11/9/2011 Installment Charges	\$0.00	\$99.76	\$7.76	\$0.00	\$0.00	\$0.00	\$107.52

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REDEVELOPMENT AGENCY LOAN COMMITTEE AGENDA ITEM

REGULAR MEETING

DECEMBER 20, 2011

LC-006

SUBJECT	REQUEST FOR A HOMEOWNERS ASSISTANCE PROGRAM LOAN MODIFICATION FOR 239 FULLERTON AVENUE (JOE AND NAOMI GUERRA)
PETITIONER	Economic Development/Redevelopment Division of the City Manager's Office
RECOMMENDATION	Recommend Approval

Guerra HAP Modification Staff Summary
Loan Committee Meeting
December 20, 2011
3:30 pm Council Chambers Conference Room

Property Address:	239 Fullerton Avenue
Applicant:	Joe and Naomi Guerra
Proposed Used:	N/A
Redevelopment Area:	Eastside
City Zoning:	Residential with Redevelopment Overlay
Design Review Required:	N/A
Sign Permit Required:	N/A

Per the Agency's Financial Management Policy 500-02:

The Agency's Loan Committee has the authority to restructure existing loans under the following conditions:

1. The principal amount owed at the time is not reduced.
2. Deferral of payments cannot exceed six (6) months.
3. The term is not being extended more than an additional five (5) years.
4. The interest rate approved is not lower than two percent (2%) above like Treasury.

The Agency's Loan Committee has the authority to restructure the loans under the conditions above and on a case-by-case basis to waive penalties and interest that have accrued from non-payment, based on the following criteria:

1. Borrower can document that a financial hardship exists that has caused the non-payment.
2. Delinquency has occurred because of staff error in creation of the legal documents or administration of the loan.

Summary

On June 28, 2011, the Loan Committee approved a loan modification for Mr. and Mrs. Guerra to reduce the payments from \$70/month to \$50/month due to financial hardship. Mr. and Mrs. Guerra have made a concerted effort to make their monthly payments and catch up on past due amounts. As of November 29, 2011, the Guerras are current on their principal payment and owe approximately \$53 in back interest payments. Staff contacted Mrs. Guerra on November 29, 2011 and Mrs. Guerra will be calling the cashier to bring the account current (making a payment of \$103.32), except for the penalties.

Over time and during the period when staff was unable to request loan modifications, the account incurred \$400.53 in penalties. Staff recommended that the penalties be waived in June; however, the Loan Committee did not have the authority to do so at that time.

Staff is recommending that the \$400.53 in penalties be waived.

Please note:

1. The principal amount is not being reduced.
2. Payments are not being deferred.
3. The term is not being extended beyond (five) 5 additional years.
4. The interest rate is the original rate.



ASSESSMENT MANAGEMENT GROUP

Tuesday, November 29, 2011 | 1:51:38 PM

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Amounts updated as of 11/28/2011 6:05:55 PM.

Parcel #	District #/AMG ID	Name	Status	Unbilled Principal
17908515013	D0801 / 8001	GUERRA JOE R & NAOMI L	ACTIVE	\$2,442.52

Situs & Legal Description	Original Assessment	***Payoff
239 , FULLERTON , AV DESERT SHADOWS PLAT BOOK 23 PAGE 60 LOT 12 BLOCK 1	\$3,861.00	N/A

*THIS PARCEL IS DELINQUENT

	Principal	Interest	*Penalty	Other	Total Due
Current Due	\$42.20	\$61.12	\$400.53	\$0.00	\$503.85
**Estimated Next Installment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Current Due and Payoff Amounts are valid to 12/1/2011.

* Penalties are added monthly until the Total Due is paid in full.

**Estimated installments are subject to change due to interest credits and/or other adjustments.

*** Payoff value is valid through the next Due Date, unless the parcel is delinquent. If the parcel is delinquent, contact AMG for a current payoff amount.

Payments must be received or postmarked on or before the payment due date.

Any payment received after the payment due date will be charged a non-prorated monthly penalty of \$5.17

Mailing Date: Monthly **Make Checks Payable to:** CITY OF HENDERSON

Due Dates: 1st of each month **Mail Payments to:** CITY OF HENDERSON
240 WATER ST
MSC - 111, HENDERSON NV
89015

Final Payment: N/A

IMPORTANT NOTICE

Any property closing escrow 15 days (60 to 90 days for Reno and Washoe County) prior to the mailing date of the assessment bill or after the mailing date, MUST BE PAID FROM ESCROW. Assessment

bills are only mailed once prior to the due date. Assessment bills are mailed to the current owner of record, as recorded with the Assessor's office on the day the bill is mailed, 30 or 60 days prior to the due date.

**Absolute Commitment to Superior Service, Resources, and Technology.
Assessment Management Group**

Office: 702-796-0082 | Fax: 702-796-8826

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Transaction Detail for Parcel #17908515013 from 2/3/2009

Date	Description	Over	Principal	Interest	Ad/Cr	Other	Late	Total
2/3/2009	Installment Charges	\$0.00	\$59.73	\$12.55	\$0.00	\$0.00	\$0.00	\$72.28
2/25/2009	Payment Received - X Joe Guerra	\$0.00	(\$59.73)	(\$12.55)	\$0.00	\$0.00	\$0.00	(\$72.28)
3/4/2009	Installment Charges	\$0.00	\$59.88	\$9.50	\$0.00	\$0.00	\$0.00	\$69.38
3/24/2009	Payment Received - X J Guerra	\$0.00	(\$59.88)	(\$9.50)	\$0.00	\$0.00	\$0.00	(\$69.38)
4/6/2009	Installment Charges	\$0.00	\$60.03	\$9.35	\$0.00	\$0.00	\$0.00	\$69.38
4/23/2009	Payment Received - X J. Guerra	\$0.00	(\$60.03)	(\$9.35)	\$0.00	\$0.00	\$0.00	(\$69.38)
5/7/2009	Installment Charges	\$0.00	\$60.18	\$9.20	\$0.00	\$0.00	\$0.00	\$69.38
6/2/2009	Payment Received - X	\$0.00	(\$60.18)	(\$9.20)	\$0.00	\$0.00	\$0.00	(\$69.38)
6/8/2009	Installment Charges	\$0.00	\$60.33	\$9.05	\$0.00	\$0.00	\$0.00	\$69.38
7/2/2009	Payment Received - X	\$0.00	(\$60.33)	(\$9.05)	\$0.00	\$0.00	\$0.00	(\$69.38)
7/6/2009	Installment Charges	\$0.00	\$60.48	\$8.90	\$0.00	\$0.00	\$0.00	\$69.38
8/4/2009	Payment Received - X	\$0.00	(\$60.48)	(\$8.90)	\$0.00	\$0.00	\$0.00	(\$69.38)
8/6/2009	Installment Charges	\$0.00	\$60.63	\$8.75	\$0.00	\$0.00	\$0.00	\$69.38
9/9/2009	Payment Received - X	\$0.00	(\$60.63)	(\$8.75)	\$0.00	\$0.00	\$0.00	(\$69.38)
9/11/2009	Installment Charges	\$0.00	\$60.78	\$8.60	\$0.00	\$0.00	\$0.00	\$69.38
10/9/2009	Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3.47	\$3.47
10/9/2009	Installment Charges	\$0.00	\$60.93	\$8.45	\$0.00	\$0.00	\$0.00	\$69.38
10/14/2009	Payment Received - X	\$0.00	(\$69.38)	\$0.00	\$0.00	\$0.00	\$0.00	(\$69.38)
10/15/2009	Acct Adjustment - LPA AutoWaiver	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$3.47)	(\$3.47)
11/10/2009	Installment Charges	\$0.00	\$61.08	\$8.30	\$0.00	\$0.00	\$0.00	\$69.38
11/10/2009	Payment Received - X	\$0.00	(\$52.33)	(\$17.05)	\$0.00	\$0.00	\$0.00	(\$69.38)
12/1/2009	Payment Received - X	\$0.00	(\$61.08)	(\$8.30)	\$0.00	\$0.00	\$0.00	(\$69.38)
12/8/2009	Installment Charges	\$0.00	\$61.24	\$8.14	\$0.00	\$0.00	\$0.00	\$69.38
12/29/2009	Payment Received - X Guerra	\$0.00	(\$61.24)	(\$8.14)	\$0.00	\$0.00	\$0.00	(\$69.38)
1/11/2010	Installment Charges	\$0.00	\$61.39	\$7.99	\$0.00	\$0.00	\$0.00	\$69.38
1/25/2010	Payment Received - X	\$0.00	(\$61.39)	(\$7.99)	\$0.00	\$0.00	\$0.00	(\$69.38)
2/9/2010	Installment Charges	\$0.00	\$61.54	\$7.84	\$0.00	\$0.00	\$0.00	\$69.38
3/4/2010	Payment Received - X	\$0.00	(\$61.54)	(\$7.84)	\$0.00	\$0.00	\$0.00	(\$69.38)
3/9/2010	Installment Charges	\$0.00	\$61.70	\$7.68	\$0.00	\$0.00	\$0.00	\$69.38
3/29/2010	Payment Received - X	\$0.00	(\$61.70)	(\$7.68)	\$0.00	\$0.00	\$0.00	(\$69.38)
4/7/2010	Installment Charges	\$0.00	\$61.85	\$7.53	\$0.00	\$0.00	\$0.00	\$69.38
5/6/2010	Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3.47	\$3.47
5/6/2010	Installment Charges	\$0.00	\$62.01	\$7.37	\$0.00	\$0.00	\$0.00	\$69.38
6/8/2010	Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$6.94	\$6.94
6/8/2010	Installment Charges	\$0.00	\$62.16	\$7.22	\$0.00	\$0.00	\$0.00	\$69.38
7/8/2010	Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$10.41	\$10.41
7/8/2010	Installment Charges	\$0.00	\$62.32	\$7.06	\$0.00	\$0.00	\$0.00	\$69.38
8/9/2010	Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$13.88	\$13.88
8/9/2010	Installment Charges	\$0.00	\$62.47	\$6.91	\$0.00	\$0.00	\$0.00	\$69.38
9/9/2010	Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$17.35	\$17.35
9/9/2010	Installment Charges	\$0.00	\$62.63	\$6.75	\$0.00	\$0.00	\$0.00	\$69.38
10/7/2010	Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$20.81	\$20.81
10/7/2010	Installment Charges	\$0.00	\$62.79	\$6.59	\$0.00	\$0.00	\$0.00	\$69.38
11/10/2010	Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$24.28	\$24.28
11/10/2010	Installment Charges	\$0.00	\$62.94	\$6.44	\$0.00	\$0.00	\$0.00	\$69.38
12/8/2010	Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$27.75	\$27.75
12/8/2010	Installment Charges	\$0.00	\$63.10	\$6.28	\$0.00	\$0.00	\$0.00	\$69.38
1/11/2011	Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$31.22	\$31.22

1/11/2011	Installment Charges	\$0.00	\$63.25	\$6.12	\$0.00	\$0.00	\$0.00	\$69.37
2/10/2011	Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$34.69	\$34.69
2/10/2011	Installment Charges	\$0.00	\$63.41	\$5.96	\$0.00	\$0.00	\$0.00	\$69.37
2/28/2011	Payment Received - X	\$0.00	(\$75.00)	\$0.00	\$0.00	\$0.00	\$0.00	(\$75.00)
3/8/2011	Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$34.41	\$34.41
3/8/2011	Installment Charges	\$0.00	\$63.57	\$5.81	\$0.00	\$0.00	\$0.00	\$69.38
3/30/2011	Payment Received - X	\$0.00	(\$75.00)	\$0.00	\$0.00	\$0.00	\$0.00	(\$75.00)
4/7/2011	Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$34.13	\$34.13
4/7/2011	Installment Charges	\$0.00	\$63.72	\$5.65	\$0.00	\$0.00	\$0.00	\$69.37
4/26/2011	Payment Received - X	\$0.00	(\$75.00)	\$0.00	\$0.00	\$0.00	\$0.00	(\$75.00)
5/10/2011	Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$33.85	\$33.85
5/10/2011	Installment Charges	\$0.00	\$63.89	\$5.49	\$0.00	\$0.00	\$0.00	\$69.38
6/7/2011	Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$37.31	\$37.31
6/7/2011	Installment Charges	\$0.00	\$64.05	\$5.33	\$0.00	\$0.00	\$0.00	\$69.38
6/20/2011	Payment Received - X	\$0.00	(\$75.00)	\$0.00	\$0.00	\$0.00	\$0.00	(\$75.00)
6/30/2011	Payment Received - X	\$0.00	(\$75.00)	\$0.00	\$0.00	\$0.00	\$0.00	(\$75.00)
7/7/2011	Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$33.28	\$33.28
7/7/2011	Installment Charges	\$0.00	\$64.21	\$5.17	\$0.00	\$0.00	\$0.00	\$69.38
8/8/2011	Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$36.75	\$36.75
8/8/2011	Installment Charges	\$0.00	\$64.37	\$5.01	\$0.00	\$0.00	\$0.00	\$69.38
8/8/2011	Payment Received - X	\$0.00	(\$75.00)	\$0.00	\$0.00	\$0.00	\$0.00	(\$75.00)
8/10/2011	Acct Adjustment - MISC Per Email LS C of H	\$0.00	\$49.43	(\$49.43)	\$0.00	\$0.00	\$0.00	\$0.00
8/10/2011	Acct Adjustment - MISC To unbilled principal LS CH	\$0.00	(\$672.17)	\$0.00	\$0.00	\$0.00	\$0.00	(\$672.17)
8/10/2011	Installment Charges	\$0.00	\$41.71	\$6.53	\$0.00	\$0.00	\$0.00	\$48.24
9/7/2011	Payment Received - X	\$0.00	(\$41.71)	(\$6.70)	\$0.00	\$0.00	\$0.00	(\$48.41)
9/8/2011	Installment Charges	\$0.00	\$41.99	\$6.42	\$0.00	\$0.00	\$0.00	\$48.41
9/27/2011	Payment Received - X	\$0.00	(\$41.99)	(\$7.01)	\$0.00	\$0.00	\$0.00	(\$49.00)
10/12/2011	Installment Charges	\$0.00	\$42.09	\$6.32	\$0.00	\$0.00	\$0.00	\$48.41
11/3/2011	Payment Received - X	\$0.00	(\$42.09)	(\$7.91)	\$0.00	\$0.00	\$0.00	(\$50.00)
11/9/2011	Installment Charges	\$0.00	\$42.20	\$6.21	\$0.00	\$0.00	\$0.00	\$48.41

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REDEVELOPMENT AGENCY LOAN COMMITTEE AGENDA ITEM

REGULAR MEETING

DECEMBER 20, 2011

LC-007

SUBJECT	REQUEST FOR A HOMEOWNERS ASSISTANCE PROGRAM LOAN MODIFICATION FOR 455 NATIONAL STREET (BECKY J. SWARTZBAUGH (DAFFER))
PETITIONER	Economic Development/Redevelopment Division of the City Manager's Office
RECOMMENDATION	Recommend Approval

Daffer HAP Modification Staff Summary
Loan Committee Meeting
December 20, 2011
3:30 pm Council Chambers Conference Room

Property Address:	455 National Street
Applicant:	Becky J. Swartzbaugh (Daffer)
Proposed Used:	N/A
Redevelopment Area:	Downtown
City Zoning:	Residential with Redevelopment Overlay
Design Review Required:	N/A
Sign Permit Required:	N/A

Per the Agency's Financial Management Policy 500-02:

The Agency's Loan Committee has the authority to restructure existing loans under the following conditions:

1. The principal amount owed at the time is not reduced.
2. Deferral of payments cannot exceed six (6) months.
3. The term is not being extended more than an additional five (5) years.
4. The interest rate approved is not lower than two percent (2%) above like Treasury.

The Agency's Loan Committee has the authority to restructure the loans under the conditions above and on a case-by-case basis to waive penalties and interest that have accrued from non-payment, based on the following criteria:

1. Borrower can document that a financial hardship exists that has caused the non-payment.
2. Delinquency has occurred because of staff error in creation of the legal documents or administration of the loan.

Summary

On July 11, 2011, the Loan Committee approved a loan modification for Ms. Daffer reducing her payments from \$490/month to \$300/month due to financial hardship. Since that time, the borrower has been making payments on time except for November which is now past due. Staff left a message for Ms. Daffer on November 29, 2011 to determine the disposition of payment and will report out to the Loan Committee on December 20, 2011.

In April 2011 when the borrower made a formal request for the loan modification, the borrower also requested that penalties and interest be waived.

Staff is recommending that the \$1,701.36 in penalties and interest (\$1,380.12 and \$321.28, respectively) be waived.

Please note:

1. The principal amount is not being reduced.
2. Payments are not being deferred.
3. The term is not being extended beyond five (5) additional years.
4. The interest rate is the original rate.



ASSESSMENT MANAGEMENT GROUP

Tuesday, November 29, 2011 | 2:41:14 PM

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AMG assumes NO liability as to the accuracy of the data produced and published on this website.

Amounts updated as of 11/28/2011 6:05:55 PM.

Parcel #	District #/AMG ID	Name	Status	Unbilled Principal
17917411084	D0800 / 8002	DAFFER BECKY J	ACTIVE	\$32,777.71

Situs & Legal Description	Original Assessment	***Payoff
000455 , NATIONAL , ST HENDERSON #2 SUB PLAT BOOK 3 PAGE 65 LOT 86 BLOCK 7	\$42,006.60	N/A

***THIS PARCEL IS DELINQUENT**

	Principal	Interest	*Penalty	Other	Total Due
Current Due	\$449.92	\$486.86	\$1,380.12	\$0.00	\$2,316.90
**Estimated Next Installment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Current Due and Payoff Amounts are valid to 12/1/2011.

* Penalties are added monthly until the Total Due is paid in full.

**Estimated installments are subject to change due to interest credits and/or other adjustments.

*** Payoff value is valid through the next Due Date, unless the parcel is delinquent. If the parcel is delinquent, contact AMG for a current payoff amount.

Payments must be received or postmarked on or before the payment due date.

Any payment received after the payment due date will be charged a non-prorated monthly penalty of \$46.84

Mailing Date: Monthly

Make Checks Payable to: CITY OF HENDERSON

Due Dates: 1st of each Month

Mail Payments to: CITY OF HENDERSON
240 WATER ST
MSC - 111, HENDERSON NV
89015

Final Payment: N/A

IMPORTANT NOTICE

Any property closing escrow 15 days (60 to 90 days for Reno and Washoe County) prior to the mailing date of the assessment bill or after the mailing date, **MUST BE PAID FROM ESCROW**. Assessment bills are only mailed once prior to the due date. Assessment bills are mailed to the current owner of

record, as recorded with the Assessor's office on the day the bill is mailed, 30 or 60 days prior to the due date.

Absolute Commitment to Superior Service, Resources, and Technology.
Assessment Management Group

Office: 702-796-0082 | Fax: 702-796-8826

* Installment Billings * Communications with Property Owners * Delinquent Billings * Payoffs * Lien Releases * Lockbox Analysis * Revenue Sufficiency Analysis * Bond Redemptions * Reserve Fund Maintenance * 1098 Statements * Foreclosure * Certificates of Sale * Title Company Communications * Mortgage Company Communications * Tax Service Coordination *

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Transaction Detail for Parcel #17917411084 from 8/31/2009

Date	Description	Over	Principal	Interest	Ad/Cr	Other	Late	Total
8/31/2009	Installment Charges	\$0.00	\$649.79	\$108.52	\$0.00	\$0.00	\$0.00	\$758.31
10/9/2009	Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$37.92	\$37.92
10/9/2009	Installment Charges	\$0.00	\$386.23	\$103.39	\$0.00	\$0.00	\$0.00	\$489.62
11/2/2009	Payment Received - X	\$0.00	(\$1,036.02)	(\$211.91)	\$0.00	\$0.00	(\$37.92)	(\$1,285.85)
11/10/2009	Installment Charges	\$0.00	\$387.19	\$102.43	\$0.00	\$0.00	\$0.00	\$489.62
12/8/2009	Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$24.48	\$24.48
12/8/2009	Installment Charges	\$0.00	\$388.16	\$101.46	\$0.00	\$0.00	\$0.00	\$489.62
1/11/2010	Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$48.96	\$48.96
1/11/2010	Installment Charges	\$0.00	\$389.13	\$100.49	\$0.00	\$0.00	\$0.00	\$489.62
2/9/2010	Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$73.44	\$73.44
2/9/2010	Installment Charges	\$0.00	\$390.10	\$99.52	\$0.00	\$0.00	\$0.00	\$489.62
3/9/2010	Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$72.92	\$72.92
3/9/2010	Installment Charges	\$0.00	\$391.08	\$98.54	\$0.00	\$0.00	\$0.00	\$489.62
3/9/2010	Payment Received - X Daffer	\$0.00	(\$500.00)	\$0.00	\$0.00	\$0.00	\$0.00	(\$500.00)
3/29/2010	Payment Received - X	\$0.00	(\$500.00)	\$0.00	\$0.00	\$0.00	\$0.00	(\$500.00)
4/7/2010	Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$72.41	\$72.41
4/7/2010	Installment Charges	\$0.00	\$392.06	\$97.56	\$0.00	\$0.00	\$0.00	\$489.62
4/26/2010	Payment Received - X	\$0.00	(\$500.00)	\$0.00	\$0.00	\$0.00	\$0.00	(\$500.00)
5/6/2010	Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$71.89	\$71.89
5/6/2010	Installment Charges	\$0.00	\$393.04	\$96.58	\$0.00	\$0.00	\$0.00	\$489.62
5/26/2010	Payment Received - X	\$0.00	(\$500.00)	\$0.00	\$0.00	\$0.00	\$0.00	(\$500.00)
6/8/2010	Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$71.37	\$71.37
6/8/2010	Installment Charges	\$0.00	\$394.02	\$95.60	\$0.00	\$0.00	\$0.00	\$489.62
6/28/2010	Payment Received - X	\$0.00	(\$500.00)	\$0.00	\$0.00	\$0.00	\$0.00	(\$500.00)
7/8/2010	Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$70.85	\$70.85
7/8/2010	Installment Charges	\$0.00	\$395.01	\$94.61	\$0.00	\$0.00	\$0.00	\$489.62
7/27/2010	Payment Received - X	\$0.00	(\$500.00)	\$0.00	\$0.00	\$0.00	\$0.00	(\$500.00)
8/9/2010	Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$70.33	\$70.33
8/9/2010	Installment Charges	\$0.00	\$395.99	\$93.63	\$0.00	\$0.00	\$0.00	\$489.62
8/30/2010	Payment Received - X	\$0.00	(\$500.00)	\$0.00	\$0.00	\$0.00	\$0.00	(\$500.00)
9/9/2010	Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$69.81	\$69.81
9/9/2010	Installment Charges	\$0.00	\$396.98	\$92.64	\$0.00	\$0.00	\$0.00	\$489.62
9/27/2010	Payment Received - X	\$0.00	(\$500.00)	\$0.00	\$0.00	\$0.00	\$0.00	(\$500.00)
10/7/2010	Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$69.29	\$69.29
10/7/2010	Installment Charges	\$0.00	\$397.98	\$91.64	\$0.00	\$0.00	\$0.00	\$489.62
10/28/2010	Payment Received - X	\$0.00	(\$500.00)	\$0.00	\$0.00	\$0.00	\$0.00	(\$500.00)
11/10/2010	Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$68.77	\$68.77
11/10/2010	Installment Charges	\$0.00	\$398.97	\$90.65	\$0.00	\$0.00	\$0.00	\$489.62
11/24/2010	Payment Received - X	\$0.00	(\$500.00)	\$0.00	\$0.00	\$0.00	\$0.00	(\$500.00)
12/8/2010	Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$68.25	\$68.25
12/8/2010	Installment Charges	\$0.00	\$399.97	\$89.65	\$0.00	\$0.00	\$0.00	\$489.62
1/3/2011	Payment Received - X	\$0.00	(\$500.00)	\$0.00	\$0.00	\$0.00	\$0.00	(\$500.00)
1/11/2011	Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$67.73	\$67.73
1/11/2011	Installment Charges	\$0.00	\$400.97	\$88.65	\$0.00	\$0.00	\$0.00	\$489.62
1/31/2011	Payment Received - X	\$0.00	(\$410.65)	(\$89.35)	\$0.00	\$0.00	\$0.00	(\$500.00)
2/10/2011	Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$67.22	\$67.22
2/10/2011	Installment Charges	\$0.00	\$401.97	\$87.65	\$0.00	\$0.00	\$0.00	\$489.62
2/24/2011	Payment Received - X	\$0.00	(\$401.97)	(\$98.03)	\$0.00	\$0.00	\$0.00	(\$500.00)

3/8/2011	Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$66.70	\$66.70
3/8/2011	Installment Charges	\$0.00	\$402.98	\$86.64	\$0.00	\$0.00	\$0.00	\$489.62
3/28/2011	Payment Received - X	\$0.00	(\$402.98)	(\$97.02)	\$0.00	\$0.00	\$0.00	(\$500.00)
4/7/2011	Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$66.18	\$66.18
4/7/2011	Installment Charges	\$0.00	\$403.98	\$85.64	\$0.00	\$0.00	\$0.00	\$489.62
4/26/2011	Payment Received - X	\$0.00	(\$403.98)	(\$96.02)	\$0.00	\$0.00	\$0.00	(\$500.00)
5/10/2011	Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$65.66	\$65.66
5/10/2011	Installment Charges	\$0.00	\$404.99	\$84.63	\$0.00	\$0.00	\$0.00	\$489.62
6/1/2011	Payment Received - X	\$0.00	(\$404.99)	(\$95.01)	\$0.00	\$0.00	\$0.00	(\$500.00)
6/7/2011	Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$65.14	\$65.14
6/7/2011	Installment Charges	\$0.00	\$406.00	\$83.62	\$0.00	\$0.00	\$0.00	\$489.62
6/28/2011	Payment Received - X	\$0.00	(\$406.00)	(\$94.00)	\$0.00	\$0.00	\$0.00	(\$500.00)
7/7/2011	Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$64.62	\$64.62
7/7/2011	Installment Charges	\$0.00	\$407.02	\$82.60	\$0.00	\$0.00	\$0.00	\$489.62
7/27/2011	Payment Received - X	\$0.00	(\$407.02)	(\$92.98)	\$0.00	\$0.00	\$0.00	(\$500.00)
8/8/2011	Late Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$64.10	\$64.10
8/8/2011	Installment Charges	\$0.00	\$408.04	\$81.58	\$0.00	\$0.00	\$0.00	\$489.62
8/11/2011	Acct Adjustment - MISC Per Email LS C of H	\$0.00	\$1,041.55	(\$1,041.55)	\$0.00	\$0.00	\$0.00	\$0.00
8/11/2011	Acct Adjustment - MISC To Unbilled Princial LS CH	\$0.00	(\$1,449.59)	\$0.00	\$0.00	\$0.00	\$0.00	(\$1,449.59)
8/11/2011	Installment Charges	\$0.00	\$222.79	\$84.19	\$0.00	\$0.00	\$0.00	\$306.98
8/29/2011	Payment Received - X	\$0.00	(\$222.79)	(\$84.96)	\$0.00	\$0.00	\$0.00	(\$307.75)
9/8/2011	Installment Charges	\$0.00	\$224.12	\$83.63	\$0.00	\$0.00	\$0.00	\$307.75
9/27/2011	Payment Received - X	\$0.00	(\$224.12)	(\$83.63)	\$0.00	\$0.00	\$0.00	(\$307.75)
10/12/2011	Installment Charges	\$0.00	\$224.68	\$83.07	\$0.00	\$0.00	\$0.00	\$307.75
11/9/2011	Installment Charges	\$0.00	\$225.24	\$82.51	\$0.00	\$0.00	\$0.00	\$307.75

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83.07
 82.51

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