

EXHIBIT 1

EXHIBIT 1

Jun. 23, 2010
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Nevada homeowners could get help from federal funding

By HUBBLE SMITH
LAS VEGAS REVIEW-JOURNAL

Underwater and delinquent Nevada homeowners could see financial relief from the government's so-called "hardest-hit fund" by mid-August, a state housing division official said Wednesday.

The target launch date for nearly \$103 million coming to Nevada was delayed by three weeks because contracts with the U.S. Treasury were not in place by June 1 as originally anticipated, said Lon DeWeese, chief financial officer of the Nevada Housing Division.

The Obama administration approved plans Wednesday for housing finance agencies in Nevada, California, Arizona, Florida and Michigan to begin using \$1.5 billion in foreclosure prevention funding.

The money will help struggling homeowners by subsidizing mortgages for the unemployed, reducing principal balances on homes with negative equity, settling second liens, and facilitating short sales and deeds in lieu of foreclosure.

Nevada will create a mortgage modification program using a combination of forgiveness and forbearance with the goal of reducing principal to less than 115 percent of loan-to-value and lowering payments to 31 percent of debt-to-income.

The state will offer assistance to reduce or eliminate second liens with earned forgiveness over a three-year period. It will also provide allowances for appraisal and transaction fees, moving expenses, a legal allowance for up to three months, and incentives for borrowers and loan servicers to do short sales.

The federal funds must flow through an eligible nonprofit entity, not a state agency, with "huge oversight" by the U.S. Treasury, DeWeese said.

Nevada Affordable Housing Assistance Corp., created in 2003, will be handling the money here. Homeowners interested in applying for funds can find eligibility requirements and other information at NAHAC.org.

"It's the first time in my career that working with a federal bureaucracy has gone so smoothly," DeWeese said.

Sen. Harry Reid, D-Nev., who announced the funding during a February visit to Las Vegas by President Barack Obama, thanked Housing and Urban Development Secretary Shaun Donovan and Treasury Secretary Timothy Geithner for their help in providing resources for Nevadans.

"Now it's up to banks and credit unions to step up to the plate so that this \$100 million will have the maximum benefit for homeowners to reduce principal amounts and provide lien relief," Reid

said in a statement .

Kenny Young, acting assistant city manager who oversees housing programs for North Las Vegas, said city officials don't have a role in awarding the federal funds announced Wednesday.

One shortcoming of the proposal is that none of the programs appears to help the unemployed, who presumably are having more trouble making their next mortgage payment, Young said.

"I hesitate to say it (funding) is going to help everyone because, obviously, that is not going to be the case, but I do see it having some impact on homeowners who the banks are willing to work with," he said. "The problem is that we have unemployed people who are about to lose their home. If you don't have a job, it's hard for them to refinance a loan if there is no revenue stream coming in."

States approved for the first round of funding each experienced a decline in average home prices of 20 percent or greater. Las Vegas home prices dropped more than 50 percent from their peak.

Nevada leads the nation with one foreclosure filing for every 66 households, Irvine, Calif.-based RealtyTrac reported. First American CoreLogic showed some 70 percent of Las Vegas homeowners are underwater, owing more than their home is worth.

Treasury Department reviewed each state's proposals to ensure compliance with the Emergency Economic Stabilization Act, the umbrella program for the hardest-hit funds.

The business plan had to be written within the rules of the act, approved by the nonprofit's board of directors and sent to the Treasury, which reviewed legal issues, eligibility issues, and fraud and abuse issues, DeWeese said.

"This is the end of the application process. Now we move into implementation," he said. "There's going to be a readiness audit of the eligible entity and a test of the system and controls for underwriting before the doors officially open."

Using the funds for mortgage forgiveness and reduction of principal will help provide long-term stability to Las Vegas' housing market, said U.S. Rep. Dina Titus, D-Nev., whose district is home to some of the nation's hardest-hit ZIP codes in the foreclosure crisis.

"It is critical that the state moves swiftly to implement this important plan and put these funds to work," she said in a statement. "With too many families at risk of losing their home, we don't have a moment to lose."

Review-Journal writer Frank Geary contributed to this report. Contact reporter Hubble Smith at hsmith@reviewjournal.com or 702-383-0491.

Find this article at:

<http://www.lvrj.com/business/nevada-homeowners-could-get-help-from-federal-funding-97004429.html>

Check the box to include the list of links referenced in the article.

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Nevada homeowners could get help from federal funding [Reid campaigns with your bucks]

[Las Vegas Review-Journal](#) ^ | 6/23/2010 | HUBBLE SMITH

Posted on Thursday, June 24, 2010 11:12:06 AM by [bruinbirdman](#)

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"It is critical that the state moves swiftly to implement this important plan and put these funds to work," she said in a statement. "With too many families at risk of losing their home, we don't have a moment to lose."

TOPICS: [Business/Economy](#); [Crime/Corruption](#); [Government](#); [News/Current Events](#)

KEYWORDS:

1 posted on **Thursday, June 24, 2010 11:12:09 AM** by **bruinbirdman**
[[Post Reply](#) | [Private Reply](#) | [View Replies](#)]

To: **bruinbirdman**

If anyone seriously wants campaign reform - **THIS IS WHERE TO START - DENY THE INCUMBANTS FREE ACCESS TO THE US TREASURY.**

2 posted on **Thursday, June 24, 2010 11:17:37 AM** by **Cheerio** (Barack Hussein Obama=The Complete Destruction of American Capitalism)
[[Post Reply](#) | [Private Reply](#) | [To 1](#) | [View Replies](#)]

To: **bruinbirdman**

speaking merely from a “ironic payback” point of view, it’d be absolutely hilarious if that loser reid got this shoved through and still got beat badly in the race.

3 posted on **Thursday, June 24, 2010 11:21:07 AM** by **Recovering_Democrat**

[[Post Reply](#) | [Private Reply](#) | [To 1](#) | [View Replies](#)]

To: **bruinbirdman**

The number of people whose votes they buy will be far outnumbered by the people that look at their neighbor getting a bailout and get mad.

4 posted on **Thursday, June 24, 2010 11:22:31 AM** by **USNBandit** (sarcasm engaged at all times)

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To: **USNBandit**

I'm with you.

Using the funds for mortgage forgiveness and reduction of principal will help provide long-term stability to Las Vegas' housing market, said U.S. Rep. Dina Titus, D-Nev., whose district is home to some of the nation's hardest-hit ZIP codes in the foreclosure crisis.

I'm underwater in a house in Northern Nevada (relocated East for work) but continue to maintain it with no late payments. What I need is for the government to get the hell out of the market and let things sort out rationally. Every dime they throw at a distressed loan delays any potential recovery.

5 posted on **Thursday, June 24, 2010 12:18:50 PM** by **Mr. Bird**

[[Post Reply](#) | [Private Reply](#) | [To 4](#) | [View Replies](#)]

To: **bruinbirdman**

The taxpayers trillion dollar slush fund put to use by candidate-in-trouble Harry Reid. What a SURPRISE, huh??!!

6 posted on **Thursday, June 24, 2010 12:26:03 PM** by **Oldpuppymax**

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To: **Mr. Bird**

I bought a house in Sparks in 2002 for 220K. Had I sold at the top of the market in late 2006 I could have gotten about 390. I put it on the market in late 2007 for 339. Six months later, after dropping the price I sold for 312. I know Zillow isn't very accurate, but that house is valued on their site now at 220.

I feel the reason my house sold was that since I wasn't upside down I was willing to drop my price chasing the falling market.

I'm living in NW Washington near the Canadian Border now.

7 posted on **Thursday, June 24, 2010 1:15:36 PM** by **USNBandit** (sarcasm engaged at all times)
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May. 17, 2010
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Slain store clerk, 77, mourned

Employee was able to shoot, kill would-be robber

By MIKE BLASKY and BRIAN HAYNES
LAS VEGAS REVIEW-JOURNAL

He was known as "Bill" to his friends, but to his wife, he was always "Chilly Willy."

"He was ripe, but he was getting better, like a bottle of wine," said Christine Burhoe, 58. "We didn't have kids. Neither of us could have any, but we always had each other. And I'm going to miss him."

William L. Burhoe, her husband of 16 years, was gunned down late Saturday night at the Super Mart convenience store where he worked as a clerk. But before he died, the 77-year-old shot and killed the would-be robber.

The coroner's office identified that man as Yendy Quinones, a 28-year-old who was paroled in October after serving 26 months for assault with a deadly weapon, according to prison records.

Las Vegas police said the gunman entered the store about 11:40 p.m. and placed a beer on the counter just before an altercation broke out and shots were exchanged.

Christine Burhoe said detectives told her that the robber, upon discovering he did not have enough money for beer, left the store. When he came back inside, he brought a gun and shot her husband, she said.

Christine Burhoe called the act "senseless" and said her husband would have paid for the man's beer had he asked.

"He would have paid for it and put his own money back in the drawer," she said. "All this, over a bottle of beer?"

At a vigil Monday evening outside the store, at 6595 W. Smoke Ranch Road near U.S. Highway 95, close to 50 adults and children crowded into the parking lot outside the store to remember William Burhoe.

His wife seemed overwhelmed by the showing.

"I just didn't realize how much all of you touched him and how much he touched you," she told them in between tears and hugs with tearful customers who came to pay their respects.

Many of them came to remember a man whom they knew as generous, humorous and even sometimes ornery.

"He was the heart of our neighborhood," Lorraine Wood said. "Everybody came and went, but he was always there."

Store owner Ed Kashat recalled how William Burhoe welcomed him each day with a joke and how his 300-pound frame reminded him of a "big bear" that you wanted to grab and hug.

He had worked at the store part time for the past three years, making extra money to bet on the horses, he said.

"He loved playing the horses," Kashat said.

Inside the store, Kashat placed donation boxes so customers could give money to help Christine Burhoe.

Outside the store, a makeshift memorial of prayer candles, real and fake flowers, photos and stuffed animals honored a man many called a hero.

Customers talked of William Burhoe's ever-present jokes and the ease with which he would dig into his own pocket to lend a buck or two to a customer.

On a homemade poster signed by more than a couple of dozen well-wishers, one entry stood out. Inside a hand-drawn heart a mother thanked William Burhoe for his generosity.

"Hey Bill. Here's your 50¢ you gave to my daughter," she wrote.

On the poster next to the words were two taped quarters.

Christine Burhoe said her husband was a former Marine police officer who had been an insurance broker and ran his own photography studio, among other jobs during his life, she said.

He had been working at the store to supplement his retirement and fill a financial void created when she lost her job more than a year ago, she said.

They started dating in 1978 and were married in 1993, the year they moved to Las Vegas from Maine, she said.

Coping with his death hasn't been easy, she said.

"I feel like I'm in a prison, trying to find my way out," she said. "He didn't deserve this. That's all I can think about."

Christine Burhoe said her husband was experienced with guns and kept one with him while he worked, but he never used the gun when the store was robbed before, she said.

She didn't believe he would have fired a shot until he already had been struck, she said.

"He wasn't like that," she said.

She later learned from police that after he was shot, her husband lunged forward and fired three times.

Knowing there won't be a trial has helped her through the anger, she said, as a sense of closure.

"It sounds morbid, but I'm glad he killed that guy," she said. "It's the Lord's justice."

Contact reporter Mike Blasky at mblasky@reviewjournal.com or 702-383-0283. Contact reporter Brian Haynes at bhaynes@reviewjournal.com or 702-383-0281.

Find this article at:

<http://www.lvrj.com/news/police-say-store-clerk-returned-fire--killed-robber-before-he-died-94003239.html>

Check the box to include the list of links referenced in the article.

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Employee was able to shoot, kill would-be robber (NV)

[Las Vegas Review Journal](#) ^ | 17 May, 2010 | MIKE BLASKY and BRIAN HAYNES

Posted on **Wednesday, May 19, 2010 5:20:18 AM** by [marktwin](#)

He was known as "Bill" to his friends, but to his wife, he was always "Chilly Willy."

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(Excerpt) Read more at [lvvj.com](#) ...

TOPICS: [Crime/Corruption](#); [Culture/Society](#); [News/Current Events](#); [US: Nevada](#)

KEYWORDS: [banglist](#); [gun](#); [nv](#); [robbery](#)

At least the criminal will not be victimizing any more people.

1 posted on **Wednesday, May 19, 2010 5:20:19 AM** by [marktwin](#)

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To: [marktwin](#)

Was "Yendy" Quinones a "Mexican national?"

2 posted on **Wednesday, May 19, 2010 5:28:37 AM** by [Travis McGee](#) (---www.EnemiesForeignAndDomestic.com---)

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SENATE POLL: Lowden leads Republican pack (would beat Reid) [even/w fake "Tea Party" candidate]

[LAS VEGAS REVIEW-JOURNAL](#) ^ | April 11, 2010 | LAURA MYERS

Posted on Sunday, April 11, 2010 11:51:57 AM by [Free ThinkerNY](#)

Sue Lowden has established herself as the far-ahead GOP front-runner in Nevada's U.S. Senate race and the Republican most likely to beat Sen. Harry Reid, even with a Tea Party candidate on the Nov. 2 general election ballot, according to a new poll commissioned by the Las Vegas Review-Journal.

Six weeks before early primary voting starts, Lowden's closest GOP rival, Danny Tarkanian, has failed to catch fire with Republican voters in the past few months, the survey found. Meantime, Sharron Angle lost some conservative support, putting her out of the running along with two other long-shot contenders, investment banker John Chachas and Las Vegas Assemblyman Chad Christensen.

As for Reid, the poll shows the Democratic incumbent's popularity dipping to a new all-time low with 56 percent of registered Nevada voters saying they have an unfavorable opinion of the senator, while about four in 10 people say they would vote for him on Election Day -- not enough to win.

"Reid is hoping third party candidates, particularly this Tea Party guy, will draw enough votes that he can win, but I don't see that happening," said Brad Coker of Mason-Dixon Polling & Research, which conducted the survey.

"Everybody knows who Reid is, and voters don't have a good opinion of him."

(Excerpt) Read more at lvvj.com ...

TOPICS: [News/Current Events](#); [US: Nevada](#)

KEYWORDS: [2010midterms](#); [gopprimary](#); [lowden](#); [nv2010](#); [reid](#)

1 posted on Sunday, April 11, 2010 11:51:57 AM by [Free ThinkerNY](#)
[[Post Reply](#) | [Private Reply](#) | [View Replies](#)]

To: [Free ThinkerNY](#)

This year, all Republican candidates should take a pledge to support whomever wins the primary.

2 posted on Sunday, April 11, 2010 12:00:07 PM by [clintonh8r](#) (I always look for the union label. So I know what NOT to buy.)
[[Post Reply](#) | [Private Reply](#) | [To 1](#) | [View Replies](#)]

To: [Free ThinkerNY](#)

.....3 Nov 2010 is so far ahead I am marking my calendar for that Wed(s).....

3 posted on **Sunday, April 11, 2010 12:00:28 PM** by **GitmoSailor** (AZ Cold War Veteran)
[[Post Reply](#) | [Private Reply](#) | [To 1](#) | [View Replies](#)]

To: **Free ThinkerNY**

No TEA candidate. Leave the word 'party' off.

4 posted on **Sunday, April 11, 2010 12:16:52 PM** by **TribalPrincess2U** (demonicRATS... taxes, pain and slow death. Is this what you want?)
[[Post Reply](#) | [Private Reply](#) | [To 1](#) | [View Replies](#)]

To: **Free ThinkerNY**

The Tea Party has no candidates!

5 posted on **Sunday, April 11, 2010 12:19:14 PM** by **Randy Larsen** (BTW, If I offend you! Please let me know, I may want to offend you again!(FR #1690))
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To: **Free ThinkerNY**

Soooo, what would be better, a close race where Lowden breaks Reids heart and squeaks out a victory or a Lowden landslide Reid butt whoopin?

If close I think the Vegas mob would insure Reids re-election.

6 posted on **Sunday, April 11, 2010 12:20:18 PM** by **Joe Boucher** (Just say NO to RINOs. (FUBO))
[[Post Reply](#) | [Private Reply](#) | [To 1](#) | [View Replies](#)]

To: **clintonh8r**

Why?

I mean, yes, we want Republican candidates to win, because even moderate Republicans are usually more useful than Democrats, but why especially this year?

God knows I haven't seen any 3rd-party candidates tempting me away the GOP. There's a few races where I can't stand the GOP candidate (Castle in DE), but I don't know of any 3rd-party candidates in those races. Is this an abstract assertion? Are you trying to make the GOP bosses feel safe in nominating Dede Scozzafavas?

7 posted on **Sunday, April 11, 2010 12:25:20 PM** by **dangus**
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To: **dangus**

Because the country can't survive another two years of RAT-controlled congress with a Communist president. Because we need to retain or regain as many state houses as possible. Because we don't need any more post-primary circular firing squads.

Presumably the Scuzzyfuzzies have already been weeded out this time.

8 posted on **Sunday, April 11, 2010 12:35:32 PM** by **clintonh8r** (I always look for the union label. So I know what NOT to buy.)

[[Post Reply](#) | [Private Reply](#) | [To 7](#) | [View Replies](#)]

To: **Free ThinkerNY**

Harry reid is going down hard, on bribery charges to say the least. I have it documented now. (see tagline).

9 posted on **Sunday, April 11, 2010 12:43:33 PM** by **DaxtonBrown** (HARRY: Money Mob & Influence (book on amazon written by me!))

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To: **clintonh8r**

I agree. And, those who vote for the Tea Party candidate should be made aware that a vote for the Tea Party in the final election is really a vote for Reid.

10 posted on **Sunday, April 11, 2010 12:47:53 PM** by **nuss**

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To: **SunkenCiv; Clintonfatigued; Shellybenoit; bruinbirdman; Arizona Carolyn; Lady GOP; GOP_Lady; ...**

Ping!!!

11 posted on **Sunday, April 11, 2010 12:49:55 PM** by **justiceseeker93**

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To: **Las Vegas Ron; clintonh8r; fieldmarshaldj; AuH2ORepublican; Impy; neverdem; LdSentinal; ...**

This is more good news. The GOP needs to be ready for Reid's inevitable smear campaign once the primary is over.

12 posted on **Sunday, April 11, 2010 12:51:58 PM** by **Clintonfatigued** (Liberal sacred cows make great hamburger)

[[Post Reply](#) | [Private Reply](#) | [To 1](#) | [View Replies](#)]

To: **Free ThinkerNY**

"Reid is hoping third party candidates, particularly this Tea Party guy, will draw enough votes that he can win, but I don't see that happening"

That won't happen now that people are aware of the phony tea party candidate.

13 posted on **Sunday, April 11, 2010 12:55:17 PM** by **Man50D** (Fair Tax, you earn it, you keep it!
www.FairTaxNation.com)

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To: **Free ThinkerNY**

Be aware of the socialists plan to corrupt the mid term elections and beyond.

Soros Eyes Secretaries

Forget amnesty, look where Democrats now stoop for votes!

14 posted on **Sunday, April 11, 2010 12:58:08 PM** by **Man50D** (Fair Tax, you earn it, you keep it!
www.FairTaxNation.com)

[[Post Reply](#) | [Private Reply](#) | [To 1](#) | [View Replies](#)]

To: **Free ThinkerNY**

Good news; hope it stays that way.

15 posted on **Sunday, April 11, 2010 1:30:04 PM** by **cricket** (We cannot allow t he 'man who would be king' to be one!)

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To: **Free ThinkerNY**

I actually like Tark much more than her, he is more down-to-earth and, I think, more in tune with conservative Republicans, Lowden has the money and the beauty queen looks, but I have a feeling would be another Collins, Snowe, Hutchinson, Murkowsky Republican and none are solid conservatives IMHO.

16 posted on **Sunday, April 11, 2010 1:31:33 PM** by **Arizona Carolyn**

[[Post Reply](#) | [Private Reply](#) | [To 1](#) | [View Replies](#)]

To: **Man50D**

No question with the 'arrogance' Obama 'moves about'; we know they have 'plans' to derail/deride. . 'fix/make impotent/ if not cancel elections. It is what Marxism is about. Have not yet read Soros plan; and not sure at the moment; I have the 'will' to go there/sigh.

If things not looking good for Obama in 2012; have no doubt; a crisis will unfold and override/stall and cancel our election process. Obama has plenty of history to emulate; there is NO reason to imagine he will not copy the worst of them.

We have to get control of the process before 2010 elections; we must. . .

17 posted on **Sunday, April 11, 2010 1:36:54 PM** by **cricket** (We cannot allow t he 'man who would be king' to be one!)

[[Post Reply](#) | [Private Reply](#) | [To 14](#) | [View Replies](#)]

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18 posted on **Sunday, April 11, 2010 1:37:00 PM** by **cricket** (We cannot allow t he 'man who would be king' to be
one!)

[[Post Reply](#) | [Private Reply](#) | [To 14](#) | [View Replies](#)]

To: **cricket**

Good news; hope it stays that way.

Thought it was confirming the 'worst' of possibilites! Guess I can read about it now. . .

19 posted on **Sunday, April 11, 2010 1:38:33 PM** by **cricket** (We cannot allow t he 'man who would be king' to be
one!)

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To: **clintonh8r**

I fully intend to. I want ALL Marxists, progressives OUT. Alan Grayson is another high one my list
of ones that will need to be removed when he come up for reelection. He is CRAZY and the Orlando
area is one that should be able to go red.

20 posted on **Sunday, April 11, 2010 1:42:18 PM** by **mojitoe** (Â“Our leaders seek to pit us against one another, and
torment us relentlessly."Mark Levin)

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To: **justiceseeker93**

Thanks for the ping!

21 posted on **Sunday, April 11, 2010 9:54:05 PM** by **Alamo-Girl**

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