MAIN OFFICE

CLARK COUNTY ASSESSOR 500 S. Grand Central Pkwy FL 2 Las Vegas, NV 89155 (702) 455-3882

Hours: 7:30 a.m. - 5:30 p.m. Monday through Thursday (Closed Friday)

NORTHWEST OFFICE

Doña Maria Plaza 3211 N. Tenaya Way #118 Las Vegas, NV 89129 (702) 455-3882

Hours: 8:00 a.m. - 5:00 p.m. Monday through Thursday (Closed Friday)

HENDERSON OFFICE

Henderson City Hall 240 S. Water St. FL 1 Henderson, NV 89015 (702) 455-3882

Hours: 8:00 a.m. - 12:00 noon 1:00 p.m. - 5:00 p.m. Monday through Thursday (Closed Friday)

COMMUNICATION DEVICES FOR THE DEAF

TTY Relay Service: Dial 711



BRIANA JOHNSON CLARK COUNTY ASSESSOR





NEVADA HOMESTEAD LAW NRS Chapter 115

Dear Homeowner.

We hope this brief summary of the Nevada Homestead Law will be of assistance to you. If you need a Homestead Declaration Form, we will be happy to provide one for you. We are not permitted to assist in completing the legal document. However, since we maintain the property records in our office, a customer service associate will provide you with a copy of your property description.

If you have any legal questions regarding this document, please consult with an attorney.

Sincerely,

BRIANA JOHNSON

Clark County Assessor

WHAT ARE THE PROCEDURES FOR RECORDING A DECLARATION OF HOMESTEAD?

- Complete the Homestead Declaration Form.
 The form must be printed legibly in black ink.
 Text cannot extend beyond the one inch margins on all sides of the form.
- 2. Sign in the presence of a Notary Public.
- 3. Take the completed document to:

Clark County Recorder

Main Office: 500 S. Grand Central Pkwy FL 2 Las Vegas, NV 89155-1510

Northwest Office: 3211 N. Tenaya Way #118 Las Vegas, NV 89129

Henderson Office: 240 S. Water St. FL 1 Henderson, NV 89015 The completed document can also be mailed to the Recorder's main office. The Recorder's Office is unable to accept mailed documents for recording at the Northwest Office or Henderson Office.

For information regarding recording fees, please contact the Recorder's Office at (702) 455-4336, or visit their website at:

www.ClarkCountyNV.gov/recorder

WHAT DOES THE LAW PROTECT?

When you record a Declaration of Homestead, Nevada law protects the equity in your home up to \$605,000 from general creditor claims (unpaid medical bills, bankruptcy, charge card debts, business/personal loans, accidents), but would not preclude a seizure or forced sale of your residence from general creditors if your equity exceeds the \$605,000. A creditor may file suit and can record a judgment lien against any real property you own. Recording a Declaration of Homestead protects your principal residence up to the statutory maximum. For example, if the value of your home is \$645,000 and you have a first mortgage of \$485,000 plus a second mortgage of \$10,000, the equity is \$150,000.

WHAT IS NOT PROTECTED?

The Homestead Law does not protect you against debts secured by a mortgage or deed of trust, payment of taxes, IRS lien, mechanic's lien, child support or alimony payments.

THE HOMESTEAD LAW DOES NOT EXEMPT PROPERTY TAX