APN: 1220-15-210-039

WHEN RECORDED MAIL TO: Clear Recon Corp. 4375 Jutland Drive Suite 200 San Diego, California 92117

TS No.: 00710-NV

DOC # 821939

04/18/2013 02:21PM Deputy: AR

OFFICIAL RECORD

Requested By:

Servicelink Irvine

Douglas County - NV

Karen Ellison - Recorder

Page: 1 of 5 Fee: \$218.00

BK-413 PG-5245 RPTT: 0.00

The undersigned hereby affirms that there is no Social Security number contained in this document. (N.R.S. 239B.030)

NOTICE OF BREACH AND DEFAULT AND OF ELECTION TO CAUSE SELL OF REAL PROPERTY UNDER DEED OF TRUST

NOTICE IS HEREBY GIVEN THAT: CLEAR RECON CORP. is the duly appointed Trustee under a Deed of Trust dated 11/28/2005, executed by JENNIFER R. FLANDERS, as trustor in favor of BANK OF AMERICA, N.A., recorded 12/2/2005, under instrument no. 0662124, in book 1205, page 900, of Official Records in the office of the County recorder of Douglas, County, Nevada securing, among other obligations.

One Note for the Original sum of \$280,000.00, that the beneficial interest under such Deed of Trust and the obligations secured hereby are presently held by the undersigned; that a breach of and default in the obligations for which such Deed of Trust is security has occurred or that payment has not been made of:

Installment of Principal and Interest plus impounds and/or advances which became due on 12/1/2012 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

That by reason thereof the present Beneficiary under such deed of Trust has executed and delivered to said duly appointed Trustee a written Declaration of Default and Demand for Sale and has deposited with said duly appointed Trustee such Deed of Trust and all documents evidencing obligations secured thereby and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

NOTICE

You may have the right to cure the default hereon and reinstate the one obligation secured by such Deed of Trust above described. Section NRS 107.080 permits certain defaults to be cured upon the Payment of the amounts required by that statutory section without requiring payment of that portion of principal and interest which would not be due had no default occurred. Where reinstatement is possible, if the default is not cured within 35 days following recording and mailing of this Notice to Trustor or Trustor's successor in interest, the right of reinstatement will terminate and the property may thereafter be sold. The Trustor may have the right to bring a

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PG-5246

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court action to assert the nonexistence of a default or any other defense of Trustor to acceleration and Sale.

Property Address as identified in the Deed of Trust is:

1489 SOUTH RIVERVIEW **GARDNERVILLE, NV 89460**

HUD Approved local counseling agency: Housing for Nevada 1(877) 649-1335

To determine if reinstatement is possible and the amount, if any, to cure the default, contact:

GREEN TREE SERVICING LLC 7360 S. KYRENE ROAD, T-208 **TEMPE, AZ 85238**

Phone: 480-333-6252

Loan Modification contact information: GREEN TREE SERVICING LLC, Loss Mitigation

Dept. 480-333-6252

For Foreclosure status, contact:

Clear Recon Corp. 4375 Jutland Drive Suite 200 San Diego, California 92117

Phone: 866-931-0036

Dated:4/16/2013

CLEAR RECON CORP.

Kenneth W. Deede, Authorized Signatory

ARY PUBLIC . CALIFORNI SAN DIEGO COUNTY Commission Expires Feb 28, 2014

State of California \ss County of San Diego}

On 4/16/2013 before me Renata Byra Notary Public, personally appeared Kenneth W. Deede who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct

WITNESS my hand and official seal.

Renator Byra (Seal)

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NRS 107.080 Compliance Affidavit

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AFFIDAVIT OF AUTHORITY TO EXERCISE THE POWER OF SALE

Property Owners: JENNIFER R. FLANDERS	Trustee Address: 4375 Jutland Drive, Suite 200, San Diego, CA 92117	
Property Address: 1489 S RIVERVIEW GARDNERVILLE, NV 89460	Deed of Trust Document 0662124	
STATE OF <u>Arizona</u>) ss: COUNTY OF <u>Maricopa</u> The affiant, <u>Lori Hennessey</u> , based on perse attests that I am the authorized representative of the described in the notice of default and election to sell	e beneficiary or trustee, of the deed of trust	
described in the notice of default and election to sell to which this affidavit is attached ("Deed of Trust"). I further attest, based on personal knowledge, and under penalty of perjury, to the following information, as required by NRS 107.080(2) (c): 1. I have personal knowledge of Green Tree Servicing LLC's procedures for creating and maintaining business records. Such business records are made at or near the time of the occurrence of the matters set forth therein by persons with personal knowledge of the information in the business record, or from information transmitted by persons with personal knowledge; are kept by Green Tree Servicing LLC in the course of regularly conducted business activity; and it is the regular practice of Green Tree Servicing LLC to make such records. I have reviewed certain business records of Green Tree Servicing LLC concerning the Loan, Note and Deed of Trust, referenced below, all as reflected by the records maintained by Green Tree Servicing LLC as they have been kept by Green Tree Servicing LLC in the course of regularly conducted business activity, and it was the regular practice of that business activity to make or maintain such records at or near the time by, or from information transmitted by, persons with knowledge. The information in this affidavit is based on those business records.		
2. The full name and business address of the trustee or the trustee's representative or assignee is:		
Clear Recon Corp. Full Name	4375 Jutland Drive, Suite 200, San Diego, CA 92117 Street, City, County, State, Zip	

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The full name and business address of the current holder of the note secured by the Deed of Trust is:

345 St Peters Street, 1100 Landmark Towers,

Green Tree Servicing LLC St. Paul, MN 55102

Full Name Street, City, County, State, Zip

The full name and business address of the current beneficiary of record of the Deed of Trust is:

345 St Peters Street, 1100 Landmark Towers,

Green Tree Servicing LLC St. Paul, MN 55102

Full Name Street, City, County, State, Zip

The full name and business address of the servicers of the obligation or debt secured by the Deed of Trust is:

345 St Peters Street, 1100 Landmark Towers,

Green Tree Servicing LLC St. Paul, MN 55102

Full Name Street, City, County, State, Zip

3. The full name and last known business address of the current and every prior known beneficiary of the Deed of Trust, based on a review of documents of public record and personal review of business records, is:

1800 Tapo Canyon Road, Simi Valley, CA BANK OF AMERICA, N.A. 93063

Full Name Street, City, State, Zip

345 St Peters Street, 1100 Landmark Towers,

Green Tree Servicing LLC St. Paul, MN 55102

Full Name Street, City, State, Zip

- 4. The beneficiary, successor in interest of the beneficiary has actual or constructive possession of the note secured by the Deed of Trust.
- 5. The trustee has the authority to exercise the power of sale under Chapter 107 of NRS with respect to the property encumbered by the Deed of Trust, pursuant to the instruction of the beneficiary of record and the current holder of the note secured by the Deed of Trust.
- 6. The following is information regarding the amount in default, the principal amount secured by the Deed of Trust, a good faith estimate of fees imposed and to be imposed because of the default and the costs and fees charged to the debtor in connection with the exercise of the power of sale:

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a. The amount in default, which includes missed payments and interest, advances, and late fees, as of the date of this Affidavit, is \$7,676.20.

- b. The amount of fees and costs already imposed or charged to debtor because of the default is **\$0.00**.
- c. The unpaid principal amount of the obligation or debt secured by the Deed of Trust is currently \$265,578.25.
- d. A good faith estimate, the amount of fees and costs to be imposed or charged to the debtor because of the default, excluding the foreclosure fees and costs set forth in Paragraph V, below, will be \$ 363.00.
- e. A good faith estimate of the foreclosure fees and costs to be charged to the debtor in connection with the exercise of the power of sale under the Deed of Trust will be
- 7. The following is information regarding the instrument(s) that conveyed the interest of each beneficiary:

	Inst. 0662124 Book 1205 Page	
12/02/2005	900	Deed of Trust
Date	Document Instrument Number	Name of Document Conveying
		Interest of Beneficiary
		//
	Inst. 0794260 Book 1211 Page	Corporation Assignment of Deed of
12/14/2011	3130	Trust
Date	Document Instrument Number	Name of Document Conveying
		Interest of Beneficiary

8. Following is the true and correct signature of the affiant:

Dated:

GREEN TREE SERVICING LLC

By: Leri Hennessey, Foreclosure Supervisor

STATE OF ARIZONA **COUNTY OF MARICOPA**

The foregoing instrument was acknowledged before me this __? day of ___ Hennessey, Foreclosure Supervisor of Green Tree Servicing LLC, a Limited Liability Company, on behalf of the Company.

Notary for State of Arizona

Commission expires: