

DOC # 828195
08/01/2013 11:50AM Deputy: AR
OFFICIAL RECORD
Requested By:
Capital Title Company of N
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 5 Fee: \$218.00
BK-813 PG-196 RPTT: 0.00



WHEN RECORDED MAIL TO:
Cooper Castle Law Firm, LLP
5275 S. Durango Drive
Las Vegas, NV 89113

T.S. No.: 11-08-31533-NV
APN: 1318-23-810-033
Title Report No.: 10008918
Property Address: 175 Cottonwood Dr., Stateline, NV 89449

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

NOTICE IS HEREBY GIVEN THAT: THE COOPER CASTLE LAW FIRM, LLP, A MULTIJURISDICTIONAL LAW FIRM is the duly appointed Trustee under a Deed of Trust dated March 26, 2003, executed by Steve R. Lipovsky and Linda K. Lipovsky, as Trustor in favor of First Banc Mortgage, Inc. DBA Fristbanc Home Mortgage, Inc., recorded on April 1, 2003 and recorded as. Inst 0572169 Book 0403 Page 00696 of Official Records in the office of the County recorder of Douglas County, Nevada securing, among other obligations:

One note(s) for the Original sum of \$288,000.00, 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:

The installment of Principal, Interest, impounds and late fees which became due August 1, 2010 together with all subsequent installments of principal, interest, impounds, late fees and foreclosure fees and expenses. Any advances which may hereafter be made. All obligations and indebtedness as they become due and charges pursuant to said Note and Deed of Trust.

That by reason thereof the present Beneficiary under such deed of Trust has executed and delivered to said duly appointed Trustee a substitution of trustee and a request for Sale of the security pursuant to the 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 court action to assert the nonexistence of a default or any other defense of Trustor to acceleration and Sale.



T.S. No.: 11-08-31533-NV
APN: 1318-23-810-033
Title Report No.:


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

JPMorgan Chase Bank, National Association
C/O The Cooper Castle Law Firm, LLP
A MultiJurisdictional Law Firm
5275 S. Durango Drive
Las Vegas, Nevada 89113
(702) 435-4175 Telephone
(702) 877-7424 Facsimile

BE ADVISED THAT THE COOPER CASTLE LAW FIRM, LLP A MULTIJURISDICTIONAL LAW FIRM MAY BE ACTING AS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION PROVIDED BY YOU WILL BE USED FOR THAT PURPOSE.

Dated: July 26, 2013

THE COOPER CASTLE LAW FIRM, LLP
A Multi-Jurisdictional Law Firm

By: 
Justin Grim
Attorney at Law

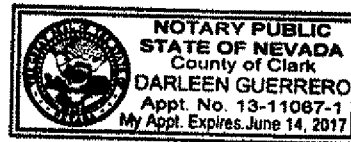
State of NEVADA } ss.
County of CLARK }

On July 26, 2013, before me, Darleen Guerrero, Notary Public, personally appeared Justin Grim personally known to me (or 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.

WITNESS my hand and official seal.

Signature  (Seal)

Steve R. Lipovsky and Linda K. Lipovsky / 11-08-31533-NV





**AFFIDAVIT OF AUTHORITY IN SUPPORT OF NOTICE OF DEFAULT AND
ELECTION TO SELL
[NRS § 107.080]**

Borrowers Identified in Deed of Trust:
Steve R. Lipovsky and Linda K. Lipovsky

Trustee Address:
The Cooper Castle Law Firm, LLP
5275 S. Durango Dr.
Las Vegas, NV 89113

Property Address:
175 Cottonwood Dr., Stateline, NV 89449

Deed of Trust Instrument Number:
Inst 0572169 Book 0403 Page 00696

I, Lindsey D Fisher, being first duly sworn, under penalty of perjury state as follows:

1. I am a Vice President of JPMorgan Chase Bank, National Association (JPMC), the current beneficiary of the deed of trust or the authorized representative of the current beneficiary. I am over the age of 18 and competent to testify as to the matters stated herein.
2. I have access to JPMC s electronic mortgage servicing system, documents and other records (together the business records), maintained in the ordinary course of the regularly conducted business activity of servicing mortgage loans. I have received training on how those business records are kept and maintained, and I make this Affidavit based on the personal knowledge I acquired by a review of the business records of JPMC for the debt obligation for this Deed of Trust (identified in the caption above).
3. The following subparagraphs list contact information that I understand is required to be provided in this Affidavit:
 - a. The full name and business address of the trustee for the Deed of Trust (identified in the caption above) is

The Cooper Castle Law Firm, LLP
5275 S. Durango Dr.
Las Vegas, NV 89113
 - b. The full name and address of the servicer of the loan obligation for the Deed of Trust (identified in the caption above) is **JPMorgan Chase Bank, N.A.** located at **3415 Vision Drive, Columbus, OH.**



- c. The full name and address of the current beneficiary of record and holder of the note for the Deed of Trust (identified in the caption above) is **JPMorgan Chase Bank, N.A. located at 3415 Vision Drive, Columbus, OH.**
4. The beneficiary under the deed of trust, the successor in interest of the beneficiary or the trustee is in actual or constructive possession of the note secured by the deed of trust.
5. I confirm that the servicer of the obligation or debt secured by the deed of trust has instructed the trustee to exercise the power of sale with respect to the property when permissible under Nevada law.
6. The beneficiary or its successor in interest, the servicer of the obligation or debt secured by the deed of trust or the trustee, or an attorney representing any of those persons, has sent to the obligor or borrower of the obligation or debt secured by the deed of trust a written statement of:
 - a. The amount of payment required to make good the deficiency in performance or payment, avoid the exercise of the power of sale and reinstate the terms and conditions of the underlying obligation or debt existing before the deficiency in performance or payment, as of the date of the statement;
 - b. The amount in default;
 - c. The principal amount of the obligation or debt secured by the deed of trust;
 - d. The amount of accrued interest and late charges;
 - e. A good faith estimate of all fees imposed in connection with the exercise of the power of sale; and
 - f. Contact information for obtaining the most current amounts due, including the local or toll-free number.
7. The Contact information provided for obtaining the most current amounts due in the written statement above, (702) 435-4175, may also be contacted by the obligor or borrower of the obligation or debt for a recitation of the information contained in this affidavit.
8. I make the statements in this paragraph based on my personal knowledge acquired by a review of the business records of JPMC, information contained in the records of the recorder of the county in which the property is located; or the title guaranty

