

DOC # 831420
09/30/2013 10:07AM Deputy: AR
OFFICIAL RECORD
Requested By:
First American National De
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 5 Fee: \$218.00
BK-913 PG-7211 RPTT: 0.00

APN: 1420-18-113-039

WHEN RECORDED MAIL TO:

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



6510975

TS No.: P1359223-NV

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 **10/12/2007**, executed by **DIANE SCHROEDER, AN UNMARRIED WOMAN**, as trustor in favor of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR HOME LOAN CENTER INC., DBA LENDINGTREE LOANS, ITS SUCCESSORS AND ASSIGNS**, recorded **10/18/2007**, under instrument no. **0711419**, in book **1007**, page **5128**, 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 **\$192,000.00**, 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 interest only payments which became due on 11/1/2011 plus late charges if any, and all subsequent interest, advances, late charges and foreclosure fees and costs 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 court action to assert the nonexistence of a default or any other defense of Trustor to acceleration and Sale.



T.S. No.: P1359223-NV

Property Address as identified in the Deed of Trust is: **854 AUBURN CT
CARSON CITY, NV 89705**

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:**

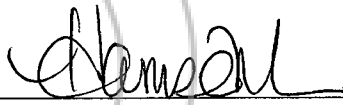
CITIMORTGAGE, INC.
1000 Technology Drive
O'Fallon, MO 63368-2240
Phone: (800) 283-7918

Loan Modification contact information: CitiMortgage, Inc., Loss Mitigation Dept. (800) 283-7918

For Foreclosure status, contact:
Clear Recon Corp.
4375 Jutland Drive Suite 200
San Diego, California 92117
Phone: 858-750-7600

Dated: **SEP 28 2013**

CLEAR RECON CORP.

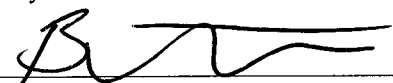
By: 
Hamsa Uchi

Authorized Signatory for Trustee

State of California }ss
County of San Diego }

On SEP 28 2013 before me BRETT TAYLOR WRAY Notary Public, personally
appeared Hamsa Uchi 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.

Signature  (Seal)





APN: 1420-18-113-039
Foreclosure No.: P1359223-NV

AFFIDAVIT OF AUTHORITY TO EXERCISE THE POWER OF SALE

Property Owners:
Diane Schroeder

Trustee Address:
4375 Jutland Drive, Suite 200
San Diego, CA 92117

Property Address:
854 Auburn Ct.
Carson City, NV 89705

Deed of Trust Document Instrument
Number:
0711419 Book 1007 Page 5128
Recorded Date: 10/18/2007

STATE OF NEVADA)
) ss:
COUNTY OF CLARK)

COMES NOW Debra Carroll, who being first duly sworn, deposes and says:

1. I am employed as a Vice President - Document Control of CitiMortgage, Inc., the beneficiary of the Deed of Trust recorded as instrument number 0711419 book 1007 page 5128, County of Douglas, Nevada (the "Deed of Trust").

2. I am authorized to execute this Affidavit of Authority to Exercise the Power of Sale (this "Affidavit") on behalf of CitiMortgage, Inc. The statements made in this Affidavit are based on my personal knowledge, which I acquired through a review of business records kept in the regular course of business of the beneficiary, the successor in interest of the beneficiary, or the servicer of the obligation or debt secured by the deed of trust, and under penalty of perjury.

3. In my capacity as a Vice President - Document Control, I have personal knowledge of CitiMortgage, Inc.'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 CitiMortgage, Inc. in the course of regularly conducted business activity. I have reviewed certain business records of CitiMortgage, Inc. concerning the Loan, Note and Deed of Trust, referenced below. It was the regular practice of that business activity to make or maintain such records at or near the time of the act, transaction, occurrence or event, or within a reasonable time thereafter by, or from information transmitted by, persons with knowledge. The information in this affidavit is based on those business records.

4. The full name and business address of the current trustee or the current trustee's personal representative or assignee is:



Clear Recon Corp.
Full Name

4375 Jutland Drive, Suite 200
San Diego, CA 92117
Street, City, County, State, Zip

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

CitiMortgage, Inc.
Full Name

1000 Technology Drive
O'Fallon, MO 63368-2240
Street, City, County, State, Zip

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

CitiMortgage, Inc.
Full Name

1000 Technology Drive
O'Fallon, MO 63368-2240
Street, City, County, State, Zip

7. The full name and business address of the current servicer of the obligation or debt secured by the Deed of Trust is:

CitiMortgage, Inc.
Full Name

1000 Technology Drive
O'Fallon, MO 63368-2240
Street, City, County, State, Zip

8. The beneficiary, successor in interest of the beneficiary, or trustee of the Deed of Trust, is in actual or constructive possession of the note secured by the Deed of Trust or the beneficiary, its successor in interest, or the trustee is entitled to enforce the obligation or debt secured by the Deed of Trust.

9. The beneficiary, its successor in interest or 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.

10. The beneficiary, its successor in interest, the servicer of the obligation or debt secured by the Deed of Trust, the trustee or an attorney representing any of those persons/entities has sent 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 power of sale; and



f. Contact information for obtaining the most current amounts due and the local or toll-free telephone number that the obligor or borrower of the obligation or debt may call to receive the most current amounts due and a recitation of the information contained in this affidavit.

11. A local or toll-free telephone number that the obligor or borrower of the obligation or debt may call to receive the most current amounts due and a recitation of the information contained in the affidavit is (800) 283-7918.

12. The following is information regarding the instrument(s) that conveyed the interest of each beneficiary, and is based on the direct, personal knowledge of the affiant, which was acquired independently by the affiant or by (a) a review of the business records of the beneficiary, the successor in interest of the beneficiary or the servicer of the obligation or debt secured by the Deed of Trust (which meets the standards set forth in NRS 51.135), (b) a review of information contained in the records of the recorder of the county in which the property is located, or (c) a review of the title guaranty or title insurance issued by a title insurer or title agent authorized to do business in Nevada pursuant to chapter 692A of NRS:

Date: 10/18/2007

Recordation Number: Instrument 0711419 Book 1007 Page 5128

Name of Beneficiary: Mortgage Electronic Registration Systems, Inc., As Nominee for Home Loan Center Inc., DBA Lendingtree Loans, Its Successors and Assigns

Description of Instrument: Deed of Trust

Date: 03/30/2012

Recordation Number: Instrument 799992 Book 312 Page 8192

Name of Assignee: CitiMortgage, Inc.

Description of Instrument: Assignment of Deed of Trust

13. Following is the true and correct signature of the affiant. The affiant declares under penalty of perjury of the State of Nevada that the foregoing statements are true and correct.

Debra Carroll 9/26/13

AFFIANT-Debra Carroll

Date: 9/26/13

Subscribed and sworn before me this 24

day of September, 2013, by

Debra Carroll

Notary Public in and for the

State of NEVADA

County of CLARK

Irma A. Alvarez 9-26-13

Notary Signature

IRMA A. ALVAREZ
Notary Public - Notary Seal
State of Nevada
Clark County
Commission #12-8031-1
My Commission Expires May 25, 2016