

DOC # 845909
07/09/2014 01:29PM Deputy: SG
OFFICIAL RECORD
Requested By:
First American National De
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 6 Fee: \$219.00
BK-714 PG-1844 RPTT: 0.00

APN: 1420-08-311-006

WHEN RECORDED MAIL TO:

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



7966769

TS No.: 00918-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 10/11/2005, executed by **ROBERT O. RICHARDS JR AND LESLIE B. RICHARDS, HUSBAND AND WIFE AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP, NOT AS TENANTS IN COMMON**, as trustor in favor of **MOREQUITY, A DIV. OF AIG FSB**, recorded 11/28/2005, under instrument no. **0661666**, in book **1105**, page **11464**, 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 **\$306,000.00**, 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 8/1/2012 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 court action to assert the nonexistence of a default or any other defense of Trustor to acceleration and Sale.



T.S. No.: 00918-NV

Property Address as identified in the Deed of Trust is: **1004 VISTA RIDGE COURT
CARSON CITY, NV 89705**

HUD Approved local counseling agency: Housing for Nevada
1(702)270-0300

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

MOREQUITY, INC.
c/o Nationstar Mortgage LLC
350 Highland Drive
Lewisville, TX 75067

Phone: (888) 480-2432

Loan Modification contact information: NATIONSTAR MORTGAGE LLC, Loss Mitigation
Dept. (888) 480-2432

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

Dated 7/8/14

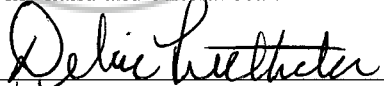
CLEAR RECON CORP.

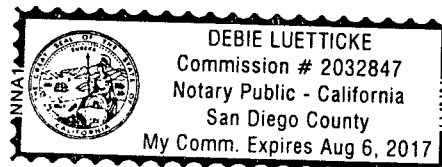
By: 
Edward Jamir Authorized Signatory for Trustee

State of California }
County of San Diego}ss.

On JUL 08 2014 before me Edward Jamir DEBIE LUETTICKE Notary Public, personally
appeared Edward Jamir 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)





Ver 06.01.2013

AFFIDAVIT OF AUTHORITY TO EXERCISE THE POWER OF SALE

Record Title Holder:
ROBERT O. RICHARDS JR. and LESLIE
B. RICHARDS

Trustee Name and Address:
Clear Recon Corp.
4375 Jutland Drive, Suite 200
San Diego, CA 92117

Property Address:
1004 VISTA RIDGE CT.
CARSON CITY, NV 89705

Deed of Trust Document:
Recorded 11/28/2005 as Instrument
Number 0661666

STATE OF Texas)
COUNTY OF Denton) ss:

The affiant, Caterina Wofford, being first duly sworn upon oath and under penalty of perjury, attests as follows:

1. I am an employee of Nationstar Mortgage LLC I am duly authorized to make this Affidavit for Nationstar Mortgage LLC in its capacity as the current beneficiary of the subject Deed of Trust (Beneficiary) or the Servicer for the current beneficiary of the Deed of Trust.

2. I have the personal knowledge required to execute this Affidavit, as set forth in NRS 107.080(2)(c) and can confirm the accuracy of the information set forth herein. If sworn as a witness, I could competently testify to the facts contained herein.

3. In the regular and ordinary course of business, it is Nationstar Mortgage LLC practice to make, collect, and maintain business records and documents related to any loan it originates, funds, purchases and/or services, including the Subject Loan (collectively, Business Records). I have continuing access to the Business Records for the Subject Loan, and I am familiar with the Business Records and I have personally reviewed the business records relied upon to compile this Affidavit.

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

Clear Recon Corp.

4375 Jutland Drive, Suite 200
San Diego, CA 92117

Full Name

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:

MorEquity, Inc	7116 Eagle Crest Blvd, RRE/2 nd Floor Evansville, IN 47715
Full Name	Street, City, State, Zip

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

MorEquity, Inc	7116 Eagle Crest Blvd, RRE/2 nd Floor Evansville, IN 47715
Full Name	Street, City, 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:

Nationstar Mortgage LLC	350 Highland Drive Lewisville, TX 75067
Full Name	Street, City, State, Zip

8. The beneficiary, its successor in interest or the trustee of the Deed of Trust has: (I) actual or constructive possession of the note secured by the Deed of Trust; and/or (II) is entitled to enforce the obligation or debt secured by the Deed of Trust. If the latter is applicable and the obligation or debt is an instrument, as defined in NRS § 104.3103(2), the beneficiary, successor in interest to the beneficiary, or trustee entitled to enforce the obligation or debt is either: (1) the holder of the instrument constituting the obligation or debt; (2) a non-holder in possession of the instrument who has the rights of the holder; or (3) a person not in possession of the instrument who is entitled to enforce the instrument pursuant to a court order issued NRS § 104.3309.

9. The beneficiary, its successor in interest, the trustee, the servicer of the obligation or debt secured by the Deed of Trust, 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 containing the following information (I) 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 underlying obligation or debt, as of the date of the statement; (II) The amount in default; (III) the principal amount of the obligation or debt secured by the Deed of Trust; (IV) the amount of accrued interest and late charges; (V) a good faith estimate of all fees imposed in connection with the exercise of the power of sale; (VI) contact



information for obtaining the most current amounts due and a local or toll free telephone number where 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.

10. The borrower or obligor may utilize the following toll-free or local telephone number to inquire about the default, obtain the most current amounts due, receive a recitation of the information contained in this Affidavit, and/or explore loss mitigation alternatives: (888)-480 2432.

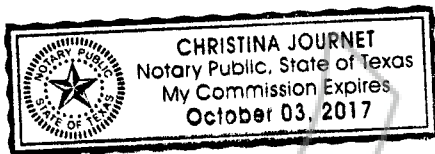
11. Pursuant to my personal review of the business records of the beneficiary, the successor in interest of the beneficiary, and/or the business records of the servicer of the obligation or debt secured by the Deed of Trust; and/or the records of the county recorder where the subject real property is located; and or the title guaranty or title insurance issued by a title insurer or title agent authorized to do business in the state of Nevada, the following is the (I) date, (II) recordation number (or other unique designation); and (III) assignee of each recorded assignment of the subject Deed of Trust:

Recorded Date	Recording number	Name of Assignee (From/To)
December 2, 2005	0662056	From: MorEquity, A Div of AIG FSB To: MorEquity, Inc.

Signed By: Catrina Wofford 11/26/13 Dated: 11/26/13
 Print Name: Catrina Wofford Assistant Secretary

State of Texas
County of Denton

Before me, a notary public, on this day personally appeared Catrina Wofford, known to me to be the person whose name is subscribed to the foregoing document and, being by me first duly sworn, declared that the statements therein contained are true and correct.



[Signature]
Notary Public's Signature



**NEVADA DECLARATION OF COMPLIANCE
NV SB 321 (2013) Sec. 11**

Borrower(s): ROBERT O RICHARDS & LESLIE B RICHARDS
Property Address: 1004 VISTA RIDGE CT CARSON CITY NV 89705
Trustee Sale Number:

I am employed as a Assistant Secretary by Nationstar Mortgage LLC ("Nationstar"), the servicer for the mortgage loan.

I personally reviewed the business records of Nationstar and determined that:


- Nationstar contacted the borrower(s) as required by SB 321 (2013) Sec. 11(2).
- Nationstar attempted to contact the borrower(s) as required by SB 321 (2013) Sec.11(5).
- The requirements of SB 321 (2013) Sec. 11 do not apply because the individual(s) is not a Borrower and no contact was required.

I declare that the foregoing statement is true to the best of my knowledge and belief.

As all pre-foreclosures notices required by NRS 107.080(2)(c)(3) and SB 321 (2013) Sec. 10(1) were timely sent per statute, the mortgage servicer authorizes the trustee to submit the attached Notice of Default to be recorded and to exercise the power of sale.

Nationstar Mortgage LLC

Dated: 6-21-14



Signature of Employee

Karleton Chester-Assistant Secretary
Printed Name of Employee