

APN: 1420-18-111-006

**WHEN RECORDED MAIL TO:**  
**Clear Recon Corp.**  
**4375 Jutland Drive, Suite 200**  
**San Diego, CA 92177-0935**

**DOUGLAS COUNTY, NV**      **2014-854403**  
Rec:\$219.00  
\$219.00      Pgs=6      **12/12/2014 02:33 PM**  
LSI TITLE AGENCY INC.  
**KAREN ELLISON, RECORDER**

**TS No.: P1343922-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 **5/11/2006**, executed by **DENNIS D. SIPIN AND EMI K. SIPIN, HUSBAND AND WIFE**, as trustor in favor of the beneficiary thereunder, recorded **5/22/2006**, as **Instrument No. 0675428, in Book 0506, Page 8110**, 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 **\$200,000.00**, 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 3/15/2011 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, **Wells Fargo Bank, N.A.** , 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.

Property Address as identified in the Deed of Trust is: **821 VISTA HILL CT**

T.S. No.: P1343922-NV

CARSON CITY, NEVADA 89705-7251

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:**

Wells Fargo Bank, N.A.  
4101 Wiseman Blvd  
San Antonio, TX 78251


Phone: 866-605-0829

Loan Modification contact information: Wells Fargo Bank, NA FKA Wachovia Mortgage, FSB,  
Loss Mitigation Dept. 866-605-0829

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

Dated: 12-09-14


CLEAR RECON CORP

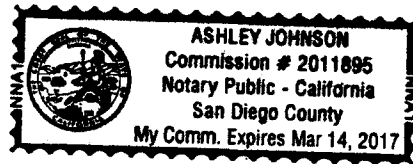
By:   
PIETRO VELLA, Authorized Signer

State of California }  
County of San Diego}ss.

On DEC 09 2014 before me ASHLEY JOHNSON Notary Public, personally appeared PIETRO VELLA 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)



# AFFIDAVIT OF AUTHORITY TO EXERCISE THE POWER OF SALE

Borrower(s): DENNIS D. SIPIN and EMI K. SIPIN		Trustee Name and Address: <b>CLEAR RECON CORP.</b> <b>4375 JUTLAND DR., STE 200</b> <b>SAN DIEGO, CA 92117</b>
Property Address: 821 VISTA HILL CT CARSON CITY, NEVADA 89705-7251		Deed of Trust Document Instrument No. 0675428

STATE OF TEXAS)

) ss:

COUNTY OF BEXAR)

The affiant, Mary Lou Solis, being first duly sworn upon oath and under penalty of perjury, attests as follows:

1. I am a Vice President Loan Documentation with Wells Fargo Bank, N.A., (“Wells Fargo”), current beneficiary of the Deed of Trust.

2. In the regular performance of my job functions, I am familiar with business records maintained by Wells Fargo for the purpose of servicing mortgage loans. These records (which include data compilations, electronically imaged documents, and others) are made at or near the time by, or from information provided by, persons with knowledge of the activity and transactions reflected in such records, and are kept in the course of business activity conducted regularly by Wells Fargo. It is the regular practice of Wells Fargo’s mortgage servicing business to make these records. Unless otherwise noted, in connection with making this affidavit, I have acquired personal knowledge of the matters stated herein by examining these business records.

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

Full Name	Street, City, State, Zip
CLEAR RECON CORP	4375 Jutland Dr., Ste 200 San Diego, CA 92117

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

Full Name	Street, City, State, Zip
Wells Fargo Bank, N.A.	4101 Wiseman Blvd San Antonio, Texas 78251

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

Full Name ("Beneficiary")	Street, City, State, Zip
WELLS FARGO BANK, N.A. SUCCESSOR BY MERGER TO WACHOVIA MORTGAGE, FSB, FORMERLY KNOWN AS WORLD SAVINGS BANK, FSB	4101 Wiseman Blvd San Antonio, Texas 78251

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

Full Name	Street, City, State, Zip
Wells Fargo Bank, N.A.	4101 Wiseman Blvd San Antonio, Texas 78251

7. Beneficiary, directly or through an agent, has possession of the Promissory Note.

8. Upon information and belief, the beneficiary, the trustee, the servicer of the obligation or debt secured by the Deed of Trust and/or an attorney representing the beneficiary, the trustee, or the servicer of the obligation or debt secured by the Deed of Trust, 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.

9. The borrower or obligor may utilize the following toll-free telephone number to inquire about the most current amounts due and receive a recitation of the information contained in this Affidavit: 1-866-605-0829.

10. Pursuant to my review of the relevant business records 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) assignor and (IV) assignee of each recorded assignment of the subject Deed of Trust, if any:

Recorded Date	Recording Number	Name of Assignor	Name of Assignee
N/A	N/A	N/A	N/A

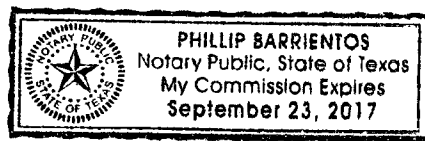
Wells Fargo Bank, N.A., directly or through an agent, has possession of the Promissory Note. Wells Fargo Bank, N.A. is either the original payee of the Promissory Note, or the Promissory Note has been duly indorsed.

By: Mary Lou Solis  
 Printed Name: Mary Lou Solis  
 As the: Vice President Loan Documentation  
 For: WELLS FARGO BANK, N.A.  
 Date: December 3, 2014

State of Texas )  
 County of Bexar )

Sworn and subscribed to before me this 3rd day of December, 2014

Phillip Barrientos  
 Phillip Barrientos  
 Notary Public  
 My Commission Expires: 09-23-2017



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

Borrower(s): DENNIS D SIPIN

Property Address: 821 VISTA HILL CT  
CARSON CITY NV 89705

The undersigned, as an authorized agent or employee of the mortgage servicer named below, declares as follows:

1.  The mortgage servicer has contacted the borrower to assess the borrower's financial situation, provide the toll free number to enable the borrower to find a housing counselor certified by HUD, and to explore options for the borrower to avoid foreclosure as required by SB 321 (2013) Sec. 11(2).
2.  The mortgage servicer has tried with due diligence to contact the borrower as required by SB 321 (2013) Sec. 11(5), but has not made contact despite such due diligence.
3. The requirements of SB 321 (2013) Sec. 11 does not apply because:
  - a.  The mortgage servicer is exempt pursuant to SB 321 (2013) Sec. 7.5 by virtue of being a financial institution as defined in NRS 660.045 that has foreclosed on 100 or fewer owner-occupied real properties (as defined in NRS 107.086) in Nevada in its last annual reporting period.
  - b.  The individual(s) do not meet the definition of a "borrower" as set forth in SB 321 (2013) Sec. 3.
  - c.  The loan underlying the security interest that is the subject of this foreclosure is not a "residential mortgage loan" (as defined in SB 321 (2013) Sec. 7) which is primarily for personal, family or household use and which is secured by a mortgage or deed of trust on owner-occupied housing (as defined in NRS 107.086).
  - d.  Pursuant to SB 321 (2013) Sec. 7 because the property is not "owner-occupied" real property (as defined in N.R.S. § 107.086).
  - e.  The default event which precipitated this foreclosure was not the failure to make a payment required by a residential mortgage loan.

I certify that this declaration is accurate, complete and supported by competent and reliable evidence which the mortgage servicer has reviewed to substantiate the borrower's default and the right to foreclose, including the borrower's loan status and loan information.  
Wells Fargo Bank, N.A.

By: Micaela D Hayes  
Name: Micaela D Hayes  
Title: VP of Loan Documentation  
Date: 12/06/2013