

DOUGLAS COUNTY, NV

2015-861124

Rec:\$221.00

\$221.00 Pgs=8

04/29/2015 09:08 AM

SPL INC.

KAREN ELLISON, RECORDER

APN : 1220-10-401-025

Recording Requested By :
Title 365

When Recorded Mail To :
VERIPRISE PROCESSING SOLUTIONS LLC
750 Hwy 121 BYP STE 100
Lewisville, TX
75067

TS No.: NV1500268831
VA/FHA/PMI No.
TSG No. 733-1500558-70

NOTICE OF BREACH AND ELECTION TO SELL UNDER DEED OF TRUST

IMPORTANT NOTICE

IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS IT MAY BE SOLD WITHOUT ANY COURT ACTION, and you may have the legal right to bring your account into good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally five business days prior to the date set for the sale of your property. No sale date may be set until three months from the date this notice of default may be recorded (which date of recordation appears on this notice). **YOU MAY HAVE A RIGHT TO PARTICIPATE IN THE STATE OF NEVADA FORECLOSURE MEDIATION PROGRAM IF THE TIME TO REQUEST MEDIATION HAS NOT EXPIRED.**

While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your note and deed of trust or mortgage. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required in the note and deed of trust or mortgage, the beneficiary or mortgagee may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary or mortgagee may require as a condition of reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

Upon your written request, the beneficiary or mortgagee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than the three month period stated above) to, among other things, (1) provide additional time in which to cure the default by transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2);

Following the expiration of the time period referred to in the first paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your creditor permits a longer period, you have only the legal right to stop the sale of your property by paying the entire amount demanded by you creditor.

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To find out the amount you must pay, or to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact:

BANC OF AMERICA FUNDING CORPORATION MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-D, U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE
c/o VERIPRISE PROCESSING SOLUTIONS LLC
750 Hwy 121 BYP STE 100
Lewisville, TX75067
855-683-3097

If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan.

Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale provided the sale is concluded prior to the conclusion of the foreclosure.

Remember, YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION.

NOTICE IS HEREBY GIVEN: That **VERIPRISE PROCESSING SOLUTIONS LLC** As current trustee under a Deed of Trust dated **12/20/2005** executed by:

JOEL A. JERN,

as Trustor to secure certain obligations in favor of **BANK OF AMERICA, N.A.** as Beneficiary, recorded 01/06/2006, (as Instrument No.) 0665119, (in Book) NA and (Page) NA, of Official Records in the Office of the Recorder of **DOUGLAS County, Nevada** describing land therein as:

AS MORE FULLY DESCRIBED IN THE ABOVE MENTIONED DEED OF TRUST

Property Address: **1501 NIBLICK LANE, GARDNERVILLE NV 89460**
said obligations including **ONE NOTE FOR THE ORIGINAL sum of \$625,000.00**

That a breach of, and default in, the obligations for which such Deed of Trust is security has occurred in that payment has not been made of:

THE INSTALLMENT OF PRINCIPAL AND INTEREST WHICH BECAME DUE ON 6/1/2013 AND ALL SUBSEQUENT INSTALLMENTS, TOGETHER WITH LATE CHARGES AS SET FORTH IN SAID NOTE AND DEED OF TRUST, ADVANCES, ASSESSMENTS, FEES, AND/OR TRUSTEE FEES. NOTHING IN THIS NOTICE SHALL BE CONSTRUED AS A WAIVER OF ANY FEES OWING TO THE BENEFICIARY UNDER THE DEED OF TRUST, PURSUANT TO THE TERMS OF THE LOAN DOCUMENTS..

This property is sold as-is. The lender is unable to validate the condition, defects or disclosure issues of said property and buyer waives the disclosure requirement under NRS 113.130 by purchasing at this sale and signing said receipt.

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That by reason thereof, the present beneficiary under such deed of trust, has executed and delivered to said trustee, a written Declaration of Default and Demand for same, and has deposited with said agent 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.

Dated: 4/27/15

VERIPRISE PROCESSING SOLUTIONS LLC
750 Hwy 121 BYP STE 100
Lewisville 75067

By: Robln L. Porter 4/27/15
(signature)

Name: Robln L. Porter

Title: Foreclosure Specialist

VERIPRISE PROCESSING SOLUTIONS LLC IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

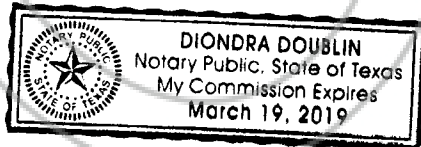
STATE OF TEXAS
COUNTY OF Denton

Before me, Diondra Dublin on this day personally appeared Robln L. Porter, known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that this person executed the same for the purposes and consideration therein expressed.

Given under my hand and seal of office this 27 day of April, A.D., 2015.

Diondra Dublin (Notary Seal)

SEE ATTACHED DECLARATIONS



AFFIDAVIT OF AUTHORITY TO EXERCISE THE POWER OF SALE

Borrowers Identified in Deed of Trust: JOEL A. JERN		Trustee Name and Address: VERIPRISE PROCESSING SOLUTIONS LLC 750 Hwy 121 BYP STE 100 Lewisville, TX 75067
Property Address: 1501 NIBLICK LANE, GARDNERVILLE NV 89460		Deed of Trust Document <u>Instrument No.</u> NA NA 0665119

STATE OF TEXAS)
)
 COUNTY OF DENTON)

ss:

The affiant, Allison Fries, a(n) Document Execution Specialist of Nationstar Mortgage LLC (**Nationstar**) being first duly sworn upon oath and under penalty of perjury, based on personal knowledge follow a review of (1) business records kept in the regular course of business (2) information contained in the records of the county recorder, and (3) the title guaranty or title insurance issued by a title insurer or title agent authorized to do business in Nevada, as required by Section 107.080(2)(c) of the Nevada Revised Statutes, attests that:

1. I am authorized representative of the beneficiary or trustee of the deed of trust described in the notice of default and election to sell to which this affidavit is attached.
2. I have personal knowledge of the facts in this affidavit based upon a review of Nationstar's business records, and the information in this affidavit is taken from Nationstar's business records. I have personal knowledge of Nationstar's procedures for creating the records maintained by Nationstar in connection with the loan. They are: (a) made at or near the time of the occurrence of the matters recorded by persons with personal knowledge of the information in the business record, or from information transmitted by persons with personal knowledge; (b) made and kept in the usual and ordinary course of Nationstar's regularly conducted business activities; and (c) created by Nationstar as regular practice.

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

VERIPRISE PROCESSING SOLUTIONS LLC	750 Hwy 121 BYP STE 100 Lewisville TX 75067
Full Name	Street, City, State, Zip

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

BANC OF AMERICA FUNDING CORPORATION MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-D, U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE	c/o Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019
Full Name	Street, City, State, Zip

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

BANC OF AMERICA FUNDING CORPORATION MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-D, U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE	c/o Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019
Full Name	Street, City, State, Zip

6. 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	8950 Cypress Waters Blvd, Coppell, TX 75019
Full Name	Street, City, State, Zip

7. The full name of every prior assignee under each recorded assignment of the deed of trust, is:

**Name: U.S. BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE
CERTIFICATEHOLDERS OF BANC OF AMERICA FUNDING CORPORATION,
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-D
Last Known Address: C/O BAC, M/C: CA6-914-01-43, 1800 TAPO CANYON ROAD,
SIMI VALLEY, CA 93063
Assignment Recorded On: 09/20/2013
Instrument/Book/Page Number: 830940/NA/NA**

8. The beneficiary, successor in interest of the beneficiary, or trustee of the deed of trust (a) has actual or constructive possession of the note secured by the deed of trust; or (b) is entitled to enforce the obligation or debt secured by the deed of trust..


9. The beneficiary or 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 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:

- a. The amount in default;
- b. 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;
- c. A good faith estimate of all fees imposed in connection with the exercise of power of sale;
- d. The principal amount of the obligation or debt secured by the deed of trust;
- e. The amount of accrued interest and late charges;
- f. Contact information for obtaining the most current amounts due and the local or toll-free telephone number described in subparagraph (12) below.

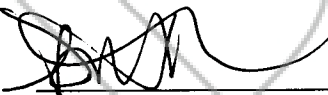
11. The borrower or obligor may utilize the following toll-free or local telephone number to obtain the most current amounts due and receive a recitation of the information contained in this Affidavit: (888)-480-2432.

The following is the true and correct signature of the affiant:


Printed Name: Allison Fries
Title: Document Execution Specialist
Date: April 23rd, 2015

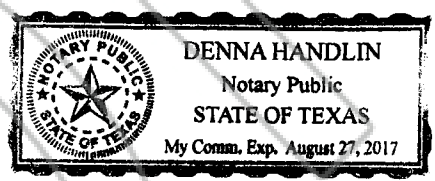
STATE OF TEXAS)
) ss:
COUNTY OF DENTON)

Sworn to and subscribed before me on the 3rd day of April, 2015 by
Allison Fries



Signature of Notary Public

(NOTARY SEAL)



Copy

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

Borrower(s): JOEL A JERN
Property Address: 1501 NIBLICK LANE GARDNERVILLE, NV 89460
Trustee Sale Number:

I am employed as an 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: 6/9/14

Cornel Smith 6/9/14
Signature of Employee

Cornel Smith - Assistant Secretary
Printed Name of Employee