

APN: 1320-33-811-007

WHEN RECORDED MAIL TO:

Clear Recon Corp.

4375 Jutland Drive, Suite 200

San Diego, CA 92177-0935

TS No.: 017710-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 **8/16/2004**, executed by **RICK ACKERSON, A MARRIED MAN AS HIS SOLE AND SEPERATE PROPERTY**, as trustor in favor of the beneficiary thereunder, recorded **8/20/2004**, as **Instrument No. 0622108, in Book 0804, Page 09029**, 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 **\$239,200.00**, 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 8/1/2010 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, **New York Community Bank**, 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.: 017710-NV

Property Address as identified in the Deed of Trust is: **1433 WENDOVER CT
GARDNERVILLE, NV 89410**

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:

New York Community Bank
One Jericho Plaza Jericho, NY 11753
Phone: 866-476-0022

Loan Modification contact information: New York Community Bank, Loss Mitigation
Dept. 866-476-0022

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

Dated: **OCT 08 2015**

CLEAR RECON CORP.

By: 
Bernis M. Gonyea, Authorized Signatory for Trustee

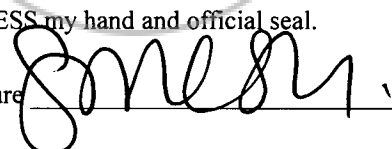
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California }
County of San Diego}ss.

S. Mesa

On **OCT 08 2015** before me _____ Notary Public, personally appeared **BERNIS M. GONYEA** 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)



NRS 107.080 Compliance Affidavit

APN: 1320-33-811-007

AFFIDAVIT OF AUTHORITY TO EXERCISE THE POWER OF SALE

Property Owners: RICK ACKERSON

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

Property Address: 1433 WENDOVER CT GARDNERVILLE, NV 89410

Deed of Trust Document Instrument Recorded on 8/20/2004 as Instrument Number 0622108

STATE OF OHIO) COUNTY OF Cuyahoga) ss:

The affiant, Jaime Vento, being first duly sworn upon oath, based on direct, personal knowledge, which the affiant 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 attests that I am an 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 ("Deed of Trust").

I further attest, based on personal knowledge, and under penalty of perjury, to the following information, as required by NRS 107.080(2) (c):

- 1. I have personal knowledge of New York Community Bank (hereinafter "Current Beneficiary") 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 Current Beneficiary in the course of regularly conducted business activity; and it is the regular practice of Current Beneficiary to make such records. I have reviewed certain business records of Current Beneficiary concerning the Loan, Note and Deed of Trust, referenced below, all as reflected by the records maintained by Current Beneficiary as they have been kept by Current Beneficiary in the course of regularly conducted business activity, and it was the regular practice of that business activity to make or maintain such records at or near the time by, or from information transmitted by, persons with knowledge. The information in this affidavit is based on those business records, which meet the standards set forth in NRS 51.135.
2. 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 Street, City, County, State, Zip

Full Name

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

New York Community Bank 1801 East 9th St suite 200
Cleveland, OH 44114
Full Name Street, City, County, State, Zip

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

New York Community Bank 1801 East 9th St suite 200
Cleveland, OH 44114
Full Name Street, City, County, State, Zip

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

New York Community Bank 1801 East 9th St Suite 200
Cleveland, OH 44114
Full Name Street, City, County, State, Zip

3. The beneficiary, successor in interest of the beneficiary, or trustee of the Deed of Trust, has actual or constructive possession of the note secured by the Deed of Trust or the beneficiary or its successor in interest or the trustee is entitled to enforce the obligation or debt secured by the Deed of Trust.
4. 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 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;
 - 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.
5. The obligor or borrower can call to receive the most current amounts due and a recitation of the updated information contained in this Affidavit at 866-476-0022
6. 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 the affiant acquired by (1) 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 meet the standards set forth in NRS 51.135), (2) by information contained in the records of the recorder of the county in which the property is located, (3) was obtained by 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, or (4) is possessed directly:

Assign From:	Assign To:	Recorded On Date:	Instrument Number:
Mortgage Electronic Registration Systems Inc. ("MERS"), As Nominee For Custom Home Loans, Inc.	New York Community Bank ("NYCB")	7/12/2013	0826960

7. 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.

8. Following is the true and correct signature of the affiant:

Dated this 16th day of September, 20 15.

Affiant Name: Jaime Vento

Signed By: Jaime Vento

Print Name: Jaime Vento

STATE OF OHIO)
) ss:
 COUNTY OF Cuyahoga)

On this 16th day of September, 20 15, personally appeared before me, a Notary Public, in and for said County and State, Jaime Vento, known to me to be the persons described in and who executed the foregoing instrument in the capacity set forth therein, who acknowledged to me that he/she executed the same freely and voluntarily and for the uses and purposes therein mentioned.

Timothy J. Szokan II
 NOTARY PUBLIC IN AND FOR
 SAID COUNTY AND STATE



TIMOTHY J. SZOKAN II
 NOTARY PUBLIC, State of Ohio
 Recorded in Lake County,
 My Commission Expires
 August 16, 2020

NEVADA DECLARATION OF COMPLIANCE
NRS 107.510

Borrower(s): RICK ACKERSON
Mortgage Servicer: New York Community Bank
Property Address: 1433 WENDOVER CT
GARDNERVILLE, NV 89410

The undersigned mortgage servicer representative declares that the mortgage servicer's business records reflect one of the following:

- The mortgage servicer contacted the borrower to assess the borrower's financial situation and to explore options for the borrower to avoid foreclosure as required by NRS 107.510 (2). Thirty days have passed since the initial contact was made.
- The mortgage servicer tried with due diligence but was unable to contact the borrower as required by NRS 107.510 (5). Thirty days have passed since these due diligence efforts were satisfied.
- The mortgage servicer was not required to comply with 107.510, because the individual does not meet the definition of a Borrower under NRS 107.410 since the individual:
 - is not a natural person who is a mortgagor or grantor of a deed of trust under a residential mortgage loan
 - has surrendered the secured property as evidenced by a letter confirming the surrender or the delivery of the keys to the property to the mortgagee, trustee, beneficiary of the deed of trust or an authorized agent of such a person
 - has filed a case under 11 U.S.C. Chapter 7, 11, 12 or 13 and the bankruptcy court has not entered an order closing or dismissing the bankruptcy case, or granting relief from a stay of foreclosure or trustee's sale.

Executed on September 29th 2015 at Cleveland, Ohio

New York Community Bank

By: _____

Printed Name: _____

DARREN JEFFRIES