

Title365

APN: 1121-09-000-005

DOUGLAS COUNTY, NV	2016-883699
Rec:\$220.00	07/05/2016 08:17 AM
\$220.00 Pgs=7	
SPL, INC.	
KAREN ELLISON, RECORDER	

WHEN RECORDED MAIL TO:
Clear Recon Corp.
 4375 Jutland Drive, Suite 200
 San Diego, CA 92177-0935
 866-931-0036

733-1600630
 TS No.: 044669-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 3/17/2006, executed by **CELESTENA A. GLOVER AND DONALD P. GLOVER, AS JOINT TENANTS**, as trustor in favor of the beneficiary thereunder, recorded 3/21/2006, as **Instrument No. 0670338, in Book 0306, Page 7319**, 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 **\$139,407.00**, 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 1/22/2016 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, **U.S. BANK NATIONAL ASSOCIATION AS INDENTURE TRUSTEE FOR SPRINGLEAF MORTGAGE LOAN TRUST 2013-1, MORTGAGE-BACKED NOTES, SERIES 2013-1**, 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

T.S. No.: 044669-NV

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: **105 HWY 395 SOUTH 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:

U.S. BANK NATIONAL ASSOCIATION AS INDENTURE TRUSTEE FOR SPRINGLEAF MORTGAGE LOAN TRUST 2013-1, MORTGAGE-BACKED NOTES, SERIES 2013-1 c/o NATIONSTAR MORTGAGE LLC

8950 Cypress Waters Blvd.

Coppell, TX 75019

Phone: 1-888-480-2432

Loan Modification contact information: U.S. BANK NATIONAL ASSOCIATION AS INDENTURE TRUSTEE FOR SPRINGLEAF MORTGAGE LOAN TRUST 2013-1, MORTGAGE-BACKED NOTES, SERIES 2013-1 c/o NATIONSTAR MORTGAGE LLC, Loss Mitigation Dept. 1-888-480-2432

For Foreclosure status, contact:

Clear Recon Corp.

4375 Jutland Drive Suite 200

San Diego, California 92117

Phone: 858-750-7600

Dated: **JUN 30 2016**

CLEAR RECON CORP.

By: _____
Clariben Huntington, Authorized Signatory for Trustee

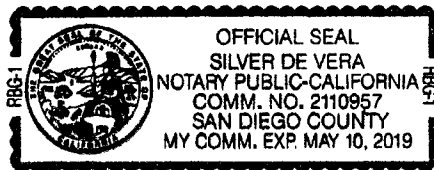
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California }
County of San Diego}ss.

On **JUN 30 2016** before me **Silver De Vera** Notary Public, personally appeared Clariben Huntington who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) 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)
Silver De Vera



AFFIDAVIT OF AUTHORITY TO EXERCISE THE POWER OF SALE

Borrowers Identified in Deed of Trust:
CELESTENA A. GLOVER and DONALD P.
GLOVER

Property Address:
105 HWY 395 SOUTH
GARDNERVILLE, NV 89410

Trustee Address:
CLEAR RECON CORP.
4375 Jutland Drive, Suite 200
San Diego, CA, 92117
Deed of Trust Document Instrument
Recorded on 3/21/2006, as Instrument No.
0670338, in Book 0306, Page 7319

STATE OF Texas)
)
) ss:
COUNTY OF Denton)

Document Execution Specialist

The affiant, Hugh Zhao, a(n) _____ of
Nationstar Mortgage LLC (**Nationstar**) being first duly sworn upon oath and under penalty
of perjury, based on personal knowledge following 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 an authorized representative of the beneficiary, trustee, or servicer of
the deed of trust described in the notice of default and election to sell.

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:

CLEAR RECON CORP.	4375 Jutland Drive Suite 200 San Diego, California 92117
Full Name	Street, City, County, State, Zip

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

U.S. BANK NATIONAL ASSOCIATION AS INDENTURE TRUSTEE FOR SPRINGLEAF MORTGAGE LOAN TRUST 2013-1, MORTGAGE-BACKED NOTES, SERIES 2013-1	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:

U.S. BANK NATIONAL ASSOCIATION AS INDENTURE TRUSTEE FOR SPRINGLEAF MORTGAGE LOAN TRUST 2013-1, MORTGAGE-BACKED NOTES, SERIES 2013-1	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:

Assign From:	Assign To:	Recorded On Date:	Instrument Number:
SPRINGLEAF FINANCIAL SERVICES, INC. F/K/A AMERICAN GENERAL FINANCIAL SERVICES, INC.	U.S. BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE FOR SPRINGLEAF MORTGAGE LOAN TRUST 2013-1, ITS SUCCESSORS AND ASSIGNS	8/27/2015	2015-868785

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.

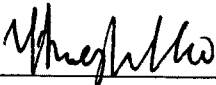
9. The beneficiary or its successor-in-interest or the servicer of the obligation or debt secured by the deed of trust has instructed the trustee to exercise the power of sale with respect to the property.

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.

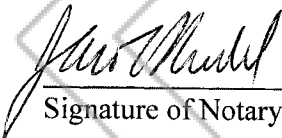
11. The borrower or obligor may utilize the following toll-free or local telephone number to obtain the most current amounts due and receive a recitation of the information contained in this Affidavit: (888)-480-2432.

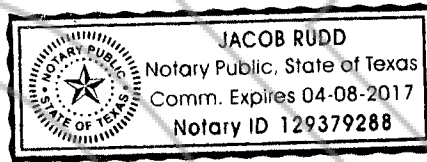
The following is the true and correct signature of the affiant:

 6/27/16
Printed Name: Hugh Zhao
Title: Document Execution Specialist
Date: 6/27/2016

Sworn to and subscribed before me on the 27 day of June, 20 16 by
Hugh Zhao

(NOTARY SEAL)


Signature of Notary Public



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

Borrower(s): CELESTENA GLOVER & DONALD GLOVER
Property Address: 105 HWY 395 SOUTH GARDNERVILL NV 89410
Trustee Sale Number: 0621448141

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: 05/19/2016



Signature of Employee

Chanc Davis

Printed Name of Employee

Document Execution Specialist