

DOUGLAS COUNTY, NV

2018-912087

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03/27/2018 10:15 AM

FIRST AMERICAN/TRUSTEE CORPS

KAREN ELLISON, RECORDER

APN 1420-18-113-061

RECORDING REQUESTED BY:

First American Title Company

WHEN RECORDED MAIL TO:

TRUSTEE CORPS  
3571 Red Rock St., Ste B  
Las Vegas, NV 89103

TS No. NV08000848-14-3

TO No. 8728100

Commonly known as: 3363 PLACER CT, CARSON CITY, NV 89705

### NOTICE OF BREACH AND DEFAULT AND OF ELECTION TO CAUSE SALE OF REAL PROPERTY UNDER DEED OF TRUST

NOTICE IS HEREBY GIVEN THAT: **MTC Financial Inc. dba Trustee Corps** is either the original Trustee, the duly appointed substituted Trustee, or acting as agent for the Trustee or Beneficiary under a Deed of Trust dated as of July 15, 2011, executed by AARON GARCIA, A MARRIED MAN, AS HIS SOLE AND SEPARATE PROPERTY, as Trustor, to secure obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as nominee for GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION as original Beneficiary, recorded July 25, 2011 as Instrument No. 786956 in Book 711, on Page 4948 and that said Deed of Trust was modified by Modification Agreement recorded September 8, 2015, as Instrument Number 2015-869316, of official records in the Office of the County Recorder of Douglas County, Nevada; and that

The Deed of Trust secures the payment of and the performance of certain obligations, including, but not limited to, the obligations set forth in that certain Promissory Note with a face amount of \$111,917.00 (together with any modifications thereto the "Note"); and that

A breach of, and default in, the obligations for which said Deed of Trust is security has occurred in that the Trustor has failed to perform obligations pursuant to or under the Note and/or Deed of Trust, specifically: Failed to pay payments which became due October 1, 2017 AND ALL SUBSEQUENT INSTALLMENTS, ALONG WITH LATE CHARGES, PLUS FORECLOSURE COSTS AND LEGAL FEES. PLUS ALL OF THE TERMS AND CONDITIONS AS PER THE DEED OF TRUST, PROMISSORY NOTE AND RELATED LOAN DOCUMENTS.

That by reason thereof the present Beneficiary under such Deed of Trust 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 the statutory period set forth in Section NRS 107.080, 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

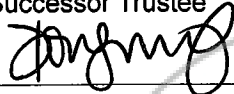
any other defense of Trustor to acceleration and Sale.

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

JPMorgan Chase Bank, National Association  
c/o TRUSTEE CORPS  
TS No: NV08000848-14-3  
3571 Red Rock St., Ste B  
Las Vegas, NV 89103  
Phone No: 949-252-8300  
TDD: 800-326-6868

Dated: March 21, 2018

MTC Financial Inc. dba Trustee Corps, as Duly Appointed  
Successor Trustee



By: Douglas Nunez, Authorized Signatory

State of NEVADA  
County of CLARK

This instrument was acknowledged before me on \_\_\_\_\_,  
2018, by DOUGLAS NUNEZ.

March 21, 2018



Notary Public Signature

Melissa Manalia

Printed Name



My Commission Expires: 9-3-2019

Trustee Corps may be acting as a debt collector attempting to collect a debt.  
Any information obtained may be used for that purpose.

To the extent your original obligation was discharged, or is subject to an automatic stay of  
bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or  
informational purposes only and does not constitute an attempt to collect a debt or to impose  
personal liability for such obligation. However, a secured party retains rights under its security  
instrument, including the right to foreclose its lien.

**AFFIDAVIT OF AUTHORITY IN SUPPORT OF NOTICE OF DEFAULT AND  
ELECTION TO SELL  
[NRS § 107.080]**

Borrowers Identified in Deed of Trust:

AARON GARCIA

Trustee Address:

17100 Gillette Ave  
Irvine, CA 92614

Property Address:

3363 PLACER CT  
CARSON CITY, NV 89705

Deed of Trust Document:

786956 Book 711 Page 4948

I, TERESA E. HOFFER, being first duly sworn, under penalty of perjury state as follows:

1. I am a Vice President of JPMorgan Chase Bank, National Association ("Chase"), the current beneficiary of the deed of trust or the authorized representative of the current beneficiary. I am over the age of 18 and competent to testify as to the matters stated herein.
2. I have access to Chase's electronic mortgage servicing system, documents and other records (together the "business records"), maintained in the ordinary course of the regularly conducted business activity of servicing mortgage loans. I have received training on how those business records are kept and maintained, and I make this Affidavit based on the personal knowledge I acquired by a review of the business records of Chase for the debt obligation for this Deed of Trust (identified in the caption above).
3. The following subparagraphs list contact information that I understand is required to be provided in this Affidavit:
  - a. The full name and business address of the trustee for the Deed of Trust (identified in the caption above) is MTC Financial Inc. dba Trustee Corps, located at 17100 Gillette Ave, Irvine, CA 92614.
  - b. The full name and address of the servicer of the loan obligation for the Deed of Trust (identified in the caption above) is JPMorgan Chase Bank, N.A. ("Chase"), located at 3415 Vision Drive, Columbus OH 43219.
  - c. The full name and address of the current beneficiary of record (and holder of the note) for the Deed of Trust (identified in the caption above) is JPMorgan Chase Bank, National Association located at 3415 Vision Drive, Columbus OH 43219

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4. The beneficiary under the deed of trust, the successor in interest of the beneficiary or the trustee is in actual or constructive possession of the note secured by the deed of trust.
5. I confirm that 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 when permissible under Nevada law.
6. That 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 to 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 in connection with the exercise of the power of sale; and
  - f. Contact information for obtaining the most current amounts due, including the local or toll-free number.
7. The Contact information provided for obtaining the most current amounts due in the written statement above, (800) 201-1622, may also be contacted by the obligor or borrower of the obligation or debt for a recitation of the information contained in this affidavit.

TS No: NV08000848-14

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Reviewer ID: Teresa\_Hoffer\_2018-03-09\_14:00:56

8. I make the statements in this paragraph based on my personal knowledge acquired by a review of the business records of Chase, information contained in the records of the recorder of the county in which the property is located; or the title guaranty or title insurance issued by a title insurer or title agent authorized to do business in this State pursuant to chapter 692A of NRS.

a. The date, recordation number (or other unique designation of), the name of each assignee under each recorded assignment of the deed of trust is as follows:

<u>10/22/2014</u>	<u>2014-851448</u>	<u>JPMorgan Chase Bank, National Association</u>
Recorded Date	Recording Number	Name of Assignee

Dated this 9 day of March, 2018.

By: Teresa E. Hoffer  
Signature

Name: TERESA E. HOFFER Vice President  
Printed JPMorgan Chase Bank NA

Subscribed and sworn to before me in said county this 9 day of March, 2018, by  
TERESA E. HOFFER

Heather R. Sears, Notary Public  
Heather R Sears

State of Ohio

County of Franklin

My Commission expires:  
6/5/2021

Personally Known X OR

Produced Identification     

Type of Identification Produced:     

