

Recording requested by:

LSI Title Company

When Recorded Mail To:

**BARRETT DAFFIN FRAPPIER TREDER &
WEISS, LLP****4004 Belt Line Road, Suite 100
Addison, Texas 75001-4320**APN #: **1319-18-410-009**

Property Address:

**444 BARRETT DRIVE
STATELINE, NEVADA 89449**

DFF0000007453442

Space above this line for Recorder's use only

The undersigned hereby affirms that there is no social security number contained in this document (Per NRS 239B.030)

Trustee Sale No. : 0000007453442

Title Order No.: 180128322

**IMPORTANT NOTICE
NOTICE OF BREACH AND ELECTION TO SELL UNDER
DEED OF TRUST**

NOTICE IS HEREBY GIVEN THAT: BARRETT DAFFIN FRAPPIER TREDER & WEISS, LLP is the duly appointed Trustee, under a Deed of Trust dated 06/26/2006, executed by GARNETT D CLARK AND RICHARD T CLARK, WIFE AND HUSBAND, as Trustor to secure certain obligations in favor of WELLS FARGO BANK, N.A. under a Deed of Trust, Recorded on 06/30/2006 as Instrument No. 0678574 of Official Records in the office of the County recorder of DOUGLAS County, State of Nevada securing, among other obligations, one (1) note(s) for the Original sum of \$544,185.00.

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

FAILURE TO PAY TAXES AND/OR INSURANCE PREMIUMS AS REQUIRED UNDER THE DEED OF TRUST. 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.

NOTICE

You may have the right to cure the default herein and reinstate the obligation secured by said Deed of Trust above described. Section 107.080 NRS permits certain defaults to be cured upon the payments 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 statutory period set forth in section 107.080 NRS, the right of reinstatement will terminate and the property may thereafter be sold.

IMPORTANT NOTICE
NOTICE OF BREACH AND ELECTION TO SELL UNDER DEED OF TRUST

Trustee Sale No. : **0000007453442**

Title Order No.: **180128322**

Pursuant to the attached Affidavit, the present Beneficiary under such Deed of Trust 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.

HUD approved local Counseling Agency: **HOUSING OF NEVADA**
(877)649-1335

For information relating to the foreclosure status of the property and or to determine if a reinstatement is possible and the amount, if any, to cure the default, contact:


CHAMPION MORTGAGE COMPANY
c/o **BARRETT DAFFIN FRAPPIER TREDER & WEISS, LLP**
4004 Belt Line Road, Suite 100
Addison, Texas 75001-4320
(866) 795-1852

To reach a Loss Mitigation Representative who is authorized to negotiate a Loan Modification, please contact;

CHAMPION MORTGAGE COMPANY
8950 CYPRESS WATERS BLVD.
COPELL, TX 75019
469-549-3137

DATE: 4/4/2018

BARRETT DAFFIN FRAPPIER TREDER & WEISS, LLP

BY: 
Cheryl Asher, Associate Attorney

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

**IMPORTANT NOTICE
NOTICE OF BREACH AND ELECTION TO SELL UNDER DEED OF TRUST**

Trustee Sale No. : 0000007453442 Title Order No.: 180128322

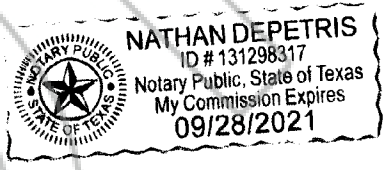
State of Texas
County of Dallas

Before me, **Nathan Depetris**, on this day personally appeared **Cheryl Asher**, known to me (or proved to me on the oath of _____ or through (description of identity card or other document)) to be the person whos name is subscribed to the foregoing instrument and acknowledged to me that he executed the same of the purposes and consideration therein expressed.

Given under my hand and seal of office this 4 day of April, 2018



Notary Public's Signature



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

Borrower(s): GARNETT D CLARK AND RICHARD T CLARK, WIFE AND HUSBAND
Property Address: 444 BARRETT DRIVE
STATELINE, NV 89449
Trustee Sale Number: 00000007453442

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

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.

1. The mortgage servicer has contacted the borrower(s) to assess the borrower(s)' financial situation, provide the toll free number to enable the borrower(s) to find a housing counselor certified by HUD, and explore options for the borrower(s) to avoid foreclosure as required by SB 321 (2013) Sec. 11(2). Initial contact was made on December 18, 2017; or
2. The mortgage servicer has tried with due diligence to contact the borrower(s) as required by SB 321 (2013) Sec. 11(5), but has not made contact despite such due diligence. The due diligence efforts were satisfied on _____, 201; or
3. The requirements of SB 321 (2013) Sec. 11 do 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. The mortgage servicer is a signatory to a consent judgment filed in the United States District Court for the District of Columbia, case number 1:12-cv-00361

RMC, as set forth in SB 321 (2013) Sec. 16, and is in compliance with the relevant terms of the Settlement Term Sheet of that consent judgment with respect to the borrower(s) while the consent judgment is in effect.

In light of the foregoing, the mortgage servicer authorizes the trustee to submit the attached Notice of Default to be recorded, and to exercise the power of sale, 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 and (if applicable and the mortgage servicer is not otherwise exempt from said requirements) the mortgage servicer has complied with the requirements set forth in SB 321 (2013) Secs. 12 & 13 regarding the acceptance and processing of foreclosure prevention alternative applications.

NATIONSTAR MORTGAGE LLC D/B/A
CHAMPION MORTGAGE COMPANY

Dated: 04/02/18



Signature of Agent or Employee

Rozina Karimi, Due and Payable Manager

Printed Name of Agent or Employee

NEVADA DECLARATION OF AUTHORITY
(NRS § 107.080)

The undersigned declares under penalty of perjury of the laws of the State of Nevada as follows:

I am over the age of eighteen years. I am employed by Nationstar Mortgage LLC d/b/a Champion Mortgage Company, the current beneficiary or the authorized

Recorded on: 06/30/2006

Instrument #: 0678574

Book #: N/A

in the Official Records of Douglas County, Nevada ("the Deed of Trust"). The Deed of Trust secures a Note up to the maximum principal amount of \$544,185.00 ("the Note").

I have personal knowledge of the facts stated herein based upon my personal review of the information contained in the following documents and records:

- ✓ Business records kept by the beneficiary, the successor in interest of the beneficiary, the current servicer of the obligation or debt secured by the Deed of Trust and/or prior loan servicers whose employees were responsible for creating and maintaining the records at or near the time of the events described therein in the regular and ordinary course of their business duties.

The current trustee is:

NAME: Barrett, Daffin, Frappier, Treder & Weiss, LLP
ADDRESS: 4004 Belt Line Road, Suite 100 Addison
TX 75001

The current holder of the note is:

NAME: Nationstar Mortgage LLC d/b/a Champion Mortgage
Company
ADDRESS: 8950 Cypress Waters Blvd Coppell, TX 75019

The current beneficiary of record is:

NAME: Nationstar Mortgage LLC d/b/a Champion Mortgage
Company
ADDRESS: 8950 Cypress Waters Blvd Coppell, TX 75019

The current loan servicer is:

NAME: Nationstar Mortgage LLC d/b/a Champion Mortgage
Company
ADDRESS: 8950 Cypress Waters Blvd Coppell, TX 75019

The beneficiary or its successor in interest, the servicer of the obligation or debt secured by the Deed of Trust, 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:

1. The amount of payment required to make good the deficiency in performance 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
2. The amount in default
3. The principal amount of the obligation or debt secured by the Deed of Trust
4. The amount of accrued interest and late charges
5. A good faith estimate of all fees imposed in connection with the exercise of the power of sale
6. 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 herein

NEVADA DECLARATION OF AUTHORITY
(NRS § 107.080)

The beneficiary under the Deed of Trust, the successor beneficiary or the Trustee has actual or constructive possession of the Note secured by the Deed of Trust or is entitled to enforce the obligation or debt secured by the Deed of Trust.

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.

The Trustee may be reached at 972-386-5040 to obtain the most current amounts due and a recitation of the information contained herein.

Based on either the direct, personal knowledge of the Affiant; the personal knowledge which the affiant acquired by 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; 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 292A of NRS:

The date, recordation number or other unique designation and the name of each assignee, under each recorded Assignment of the Deed of Trust are as follows:

Recorded Assignment(s): Wells Fargo Bank, N.A. to Nationstar Mortgage LLC D/B/A Champion Mortgage Company
Instrument Number: 2017-904693 Recorded: 09/27/2017

I declare under penalty of perjury of the laws of the State of Nevada that the foregoing facts are true and correct and that this Declaration was executed on March 29, 2018.

Erin Naylor 3.29.18

[DECLARANT SIGNATURE]

Erin Naylor Assistant Secretary

[DECLARANT PRINTED NAME]

STATE OF Texas }

COUNTY OF Dallas } §

On this 29 day of March, 2018, personally appeared before me, a Notary Public, in and for said County and State, Erin Naylor 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.

NOTARY PUBLIC IN AND FOR SAID COUNTY AND STATE

AFFIX NOTARY SEAL

