

DOUGLAS COUNTY, NV

2018-922663

Rec:\$285.00

\$285.00 Pgs=6

11/21/2018 03:30 PM

SERVICELINK TITLE AGENCY INC.

KAREN ELLISON, RECORDER

Recording requested by:

ServiceLink

When Recorded Mail To:

BARRETT DAFFIN FRAPPIER TREDER &  
WEISS, LLP

4004 Belt Line Road, Suite 100  
Addison, Texas 75001-4320

APN #: 1220-16-116-008

Property Address:

1226 SPRINGTIME DR  
GARDNERVILLE, NEVADA 89460



DFF0000007883036

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. : 00000007883036

Title Order No.: 180416286

**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 01/27/2011, executed by KATHLEEN FERREIRA, TRUSTEE OF THE KATHLEEN FERREIRA REVOCABLE TRUST DATED NOVEMBER 18, 2003, as Trustor to secure certain obligations in favor of ONE REVERSE MORTGAGE, LLC under a Deed of Trust, Recorded on 02/09/2011 as Instrument No. 0778311 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 \$297,000.00.

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. : 00000007883036

Title Order No.: 180416286

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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.  
COPPELL, TX 75019  
469-549-3137

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

Trustee Sale No. : 00000007883036

Title Order No.: 180416286

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DATE: 11/19/2018

**BARRETT DAFFIN FRAPPIER TREDER & WEISS, LLP**

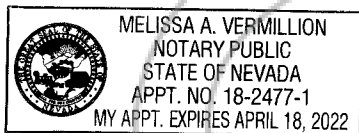
BY: \_\_\_\_\_

Inku Nam, Associate Attorney

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

State of Nevada  
County of Clark

This instrument was acknowledged before me on, NOV. 19, 2018, by, Inku Nam.



Melissa A. Vermillion  
Signature of Notary

Nevada  
Clark

**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: 02/09/2011

Instrument #: 0778311

Book #: 0211 Page #: 1700

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 \$297,000.00 ("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 HECM Acquisition Trust 2018-1, Wilmington Savings  
 Fund Society, FSB, not individually, but solely as trustee  
 ADDRESS: c/o Nationstar Mortgage LLC  
 8950 Cypress Waters Blvd. Coppell, TX 75019

The current beneficiary of record is:

NAME: Nationstar HECM Acquisition Trust 2018-1, Wilmington  
 Savings Fund Society, FSB, not individually, but solely as trustee  
 ADDRESS: c/o Nationstar Mortgage LLC  
 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): One Reverse Mortgage, LLC to Generation Mortgage Company Instrument Number: 0780284 Book Number: 0311 Page Number: 4442 Recorded: 03/21/2011
- Recorded Assignment(s): Generation Mortgage Company to Nationstar Mortgage LLC d/b/a Champion Mortgage Company Instrument Number: 2016-881578 Recorded: 06/01/2016
- Recorded Assignment(s): Nationstar Mortgage LLC d/b/a Champion Mortgage Company to Nationstar HECM Acquisition Trust 2018-1, Wilmington Savings Fund Society, FSB, not individually, but solely as trustee Instrument Number: 2018-920589 Recorded: 10/08/2018

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 November 02, 2018.



[DECLARANT SIGNATURE]

Erin Naylor Assistant Secretary

[DECLARANT PRINTED NAME]

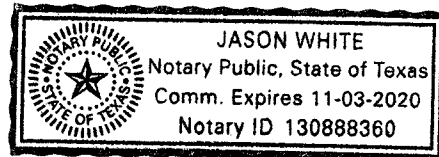
STATE OF Texas }

COUNTY OF Denton } §

On this 02 day of November, 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



**DECLARATION OF MORTGAGE SERVICER  
(NRS § 107 (SB 321/HOBR Sec. 11(6)))**

Borrower(s): KATHLEEN FERREIRA  
Mortgage Servicer: CHAMPION MORTGAGE COMPANY  
Property Address: 1226 SPRINGTIME DR  
GARDNERVILLE, NV 89460  
T.S. No.:

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

1.  The mortgage servicer has contacted the borrower to assess the borrower's financial situation, provide the toll free number to enable the borrower to find a housing counselor certified by HUD, and explore options for the borrower to avoid foreclosure as required by NRS § 107 (SB 321/HOBR Sec. 11(2)). Thirty (30) days, or more, have passed since the initial contact was made.
2.  The mortgage servicer has tried with due diligence to contact the borrower as required by NRS § 107 (SB 321/HOBR Sec. 11(5)), but has not made contact despite such due diligence. Thirty (30) days, or more, have passed since these due diligence efforts were satisfied.
3. No contact was required because:
  - a.  The mortgage servicer is exempt from the Nevada pre-foreclosure due diligence requirements set forth in NRS § 107 (SB 321/HOBR Sec. 11) pursuant to NRS § 107 (SB 321/HOBR Sec. 7.5).
  - b.  The requirements of NRS § 107 (SB 321/HOBR Sec. 11) do not apply as the individual(s) identified above do/does not meet the definition of a "borrower" set forth in NRS § 107 (SB 321/HOBR Sec. 3)
  - c.  The requirements of NRS § 107 (SB 321/HOBR Sec. 11) do not apply as the loan underlying the security interest that is the subject of this foreclosure is not a "residential mortgage loan" (as defined in NRS § 107 (SB 321/HOBR Sec. 7), OR, if the loan is a "residential mortgage loan", it is NOT the most senior "residential mortgage loan" encumbering the above-referenced property.
  - d.  The requirements of NRS § 107 (SB 321/HOBR Sec. 11) do not apply as the default event which precipitated this foreclosure was not the failure to make a payment required by a residential mortgage loan.
4. In light of the foregoing, the mortgage servicer authorizes the trustee to submit the attached Notice of Default to be recorded as all pre-foreclosures notices required by N.R.S. § 107.080(2)(c)(3) and, if applicable, N.R.S. § 107 (SB 321/HOBR Sec. 10(1)) were timely sent per statute.

I certify 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.

CHAMPION MORTGAGE COMPANY  
Mortgage Servicer

Dated: 9/17/18

By: [Signature] 9/17/18  
Name: Jason Syre-White  
Title: Assistant Secretary

NVTDEC13

Ref# 754510