

APN(s): **1220-10-301-009**
Recording requested by:

When recorded mail to:
Quality Loan Service Corporation
2763 Camino Del Rio South
San Diego, CA 92108
619-645-7711

TS No.: NV-19-850867-JB
Order No.: 1042882

Space above this line for recorders use only

Property Address: 1450 KERRY CT, GARDNERVILLE, NV 89460

It is hereby affirmed that this document submitted for recording does not contain the social security number of any person or persons. (Per NRS 239B.030).

Notice of Breach and Default and of Election to Cause Sale of Real Property under Deed of Trust

NOTICE IS HEREBY GIVEN: That **Quality Loan Service Corporation** is either the original trustee or the duly appointed substituted trustee under a Deed of Trust dated **5/13/2016**, executed by Clair Barnes, an unmarried man, as Trustor, to secure certain obligations in favor of **Mortgage Electronic Registration Systems, Inc., MERS solely as nominee for The Federal Savings Bank, its successors and assigns**, as beneficiary, recorded **5/27/2016**, as **Instrument No. 2016-881343**, of Official Records in the Office of the Recorder of **DOUGLAS** County, **Nevada** securing, among other obligations including **1 NOTE(S) FOR THE ORIGINAL** sum of **\$398,000.00**, that the beneficial interest under such Deed of Trust and the obligations secured thereby are presently held by the beneficiary; that a breach of, and default in, the obligations for which such Deed of Trust is security has occurred in that payment has not been made of:

The installments of principal and interest which became due on 7/1/2017, and all subsequent installments of principal and interest through the date of this Notice, plus amounts that are due for late charges, delinquent property taxes, insurance premiums, advances made on senior liens, taxes and/or insurance, trustee's fees, and any attorney fees and court costs arising from or associated with the beneficiaries efforts to protect and preserve its security, all of which must be paid as a condition of reinstatement, including all sums that shall accrue through reinstatement or pay-off. This amount owed will increase until your account becomes current. 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.

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.

TS No.: **NV-19-850867-JB**
Notice of Default

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. As to owner occupied property, where reinstatement is possible, the time to reinstate may be extended to 5 days before the date of sale pursuant to NRS 107.080. 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.

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, please contact:

**Freedom Mortgage Corporation
c/o Quality Loan Service Corporation
2763 Camino Del Rio South
San Diego, CA 92108
619-645-7711**

To reach a Loss Mitigation Representative who is authorized to negotiate a loan modification, please contact:

**Freedom Mortgage
Contact: Customer Care
Department: Loss Mitigation Department
Toll Free: 855-690-5990**

You may wish to consult a credit-counseling agency to assist you. The following are two local counseling agencies approved by the Department of Housing and Urban Development (HUD): Nevada Legal Services, Inc., 877-693-2163, <http://www.nlslaw.net>; and Southern Nevada Regional Housing Authority, 702-922-6900, <http://www.snrha.org>. HUD can provide you with the names and addresses of additional local counseling agencies if you call HUD's toll-free telephone number: 800-569-4287. Additional information may also be found on HUD's website: <http://portal.hud.gov/portal/page/portal/HUD/localoffices>.

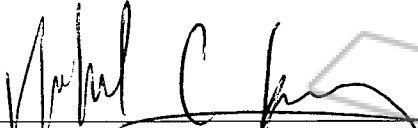
If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan. Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale provided the sale is concluded prior to the conclusion of the foreclosure.

QUALITY MAY BE CONSIDERED A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

TS No.: NV-19-850867-JB
Notice of Default

Dated: 2/6/2019

Quality Loan Service Corporation, as Trustee


By: Rachel C. Kenny, Assistant Secretary

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

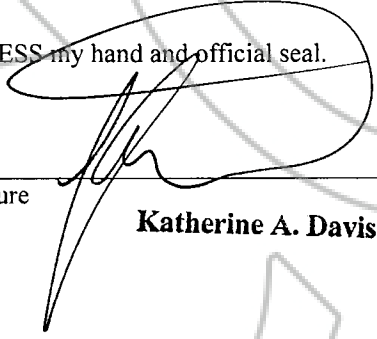
On FEB 06 2019 before me, Katherine A. Davis a notary public, personally appeared Rachel C. Kenny, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their 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.

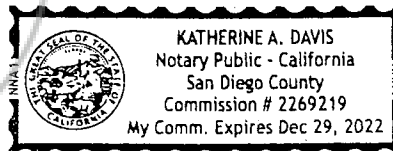
I certify under *PENALTY OF PERJURY* under the laws of the State of **California** that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

(Seal)

Signature


Katherine A. Davis



**NEVADA DECLARATION OF COMPLIANCE
NRS 107.510(6)**

Borrower(s): CLAIR BARNES, LESSA MARTINEZ
Property Address: 1450 KERRY CT, GARDNERVILLE, NV 89460
Trustee Sale Number: NV-19-850867-JB

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 NRS 107.510(2). Initial contact was made on 12-7, 2018; or
2. The mortgage servicer has tried with due diligence to contact the borrower(s) as required by NRS 107.510(5), but has not made contact despite such due diligence. The due diligence efforts were satisfied on _____, 201____; or
3. The requirements of NRS 107.510 do not apply, because:
 - a. The mortgage servicer is exempt pursuant to NRS 107.460 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 NRS 107.410
 - c. The loan underlying the security interest that is the subject of this foreclosure is not a "residential mortgage loan" (as defined in NRS 107.450) 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).

In light of the foregoing, the mortgage servicer authorizes the trustee to submit a Notice of Default to be recorded, and to exercise the power of sale, as all pre-foreclosures notices required by NRS 107.0805(1)(b)(3) and NRS 107.500(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 NRS 107.520 and NRS 107.530 regarding the acceptance and processing of foreclosure prevention alternative applications.

Dated: 1-31-19

Freedom Mortgage


Signature of Agent or Employee

DWANE L. FENTON
Printed Name of Agent or Employee

SUPERVISOR

AFFIDAVIT OF AUTHORITY TO EXERCISE THE POWER OF SALE

Borrower(s):
CLAIR BARNES

Trustee Name and Address:
Quality Loan Service Corp.
2763 Camino Del Rio South
San Diego, CA 92108

Property Address:
1450 KERRY CT
GARDNERVILLE, NV 89460

Deed of Trust Document:
Instrument No. 2016-881343

STATE OF Indiana)
COUNTY OF Hamilton) ss:

The affiant, Lisa K Thomas, being first duly sworn upon oath and under penalty of perjury of the laws of the State of Nevada, attests as follows:

1. I am an employee of Freedom Mortgage. I am duly authorized to make this Affidavit for Freedom Mortgage in its capacity as the current beneficiary of the subject Deed of Trust ("Beneficiary") or the servicer for the current Beneficiary of the Deed of Trust.

2. I have the personal knowledge required to execute this Affidavit, as set forth in NRS 107.0805 and can confirm the accuracy of the information set forth herein. If sworn as a witness, I could competently testify to the facts contained herein.

3. In the regular and ordinary course of business, it is Freedom Mortgage practice to make, collect, and maintain business records and documents related to any loan it originates, funds, purchases and/or services, including the Subject Loan (collectively, "Business Records"). I have continuing access to the Business Records for the Subject Loan, and I am familiar with the Business Records and I have personally reviewed the business records relied upon to compile this Affidavit.

4. The full name and business address of the current trustee or the current trustee's representative or assignee is:

| Full Name | Street, City, State, Zip |
|----------------------------|--------------------------------------------------|
| Quality Loan Service Corp. | 2763 Camino Del Rio South San Diego, CA 92108 |

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

| Full Name | Street, City, State, Zip |
|------------------------------|-------------------------------------------------------------------------|
| Freedom Mortgage Corporation | Freedom Mortgage 10500 Kincaid Drive, Suite 300 Fishers, IN 46037 |

6. The full name and business address of the current Beneficiary of record of the Deed of Trust is:

| Full Name | Street, City, State, Zip |
|------------------------------|-------------------------------------------------------------------------|
| Freedom Mortgage Corporation | Freedom Mortgage 10500 Kincaid Drive, Suite 300 Fishers, IN 46037 |

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

| Full Name | Street, City, State, Zip |
|------------------|-------------------------------------------------------------------------|
| Freedom Mortgage | Freedom Mortgage 10500 Kincaid Drive, Suite 300 Fishers, IN 46037 |

8. The Beneficiary, its successor-in-interest, or the trustee of the Deed of Trust has: (I) actual or constructive possession of the note secured by the Deed of Trust; and/or (II) is entitled to enforce the obligation or debt secured by the Deed of Trust. If the latter is applicable and the obligation or debt is an "instrument," as defined in NRS § 104.3103(2), the Beneficiary, successor-in-interest to the Beneficiary, or trustee entitled to enforce the obligation or debt is either: (1) the holder of the instrument constituting the obligation or debt; (2) a nonholder in possession of the instrument who has the rights of the holder; or (3) a person not in possession of the instrument who is entitled to enforce the instrument pursuant to a court order issued NRS § 104.3309.

9. 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 of the obligation or debt secured by the Deed of Trust a written statement containing the following information (I) 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 underlying obligation or debt, as of the date of the statement; (II) The amount in default; (III) the principal amount of the obligation or debt secured by the Deed of Trust; (IV) the amount of accrued interest and late charges; (V) a good faith estimate of all fees imposed in connection with the exercise of the power of sale; (VI) contact information for obtaining the most current amounts due and a local or toll free telephone number where 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.

10. The borrower or obligor may utilize the following toll-free or local telephone number to inquire about the default, obtain the most current amounts due, receive a recitation of the information contained in this Affidavit, and/or explore loss mitigation alternatives: 855-690-5900.

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11. Pursuant to my personal review of the business records of the Beneficiary, the successor in interest of the Beneficiary, and/or the business records of the servicer of the obligation or debt secured by the Deed of Trust; and/or the records of the county recorder where the subject real property is located; and or the title guaranty or title insurance issued by a title insurer or title agent authorized to do business in the state of Nevada, the following is the (I) date, (II) recordation number (or other unique designation); and (III) assignee of each recorded assignment of the subject Deed of Trust:

| Recorded Date | Recording Number | Name of Assignor | Name of Assignee |
|---------------|------------------|----------------------------------------------------------------------------------------------------------------------------|------------------------------|
| 12/21/2018 | 2018-923803 | Mortgage Electronic Registration Systems, Inc., solely as nominee for The Federal Savings Bank, its successors and assigns | Freedom Mortgage Corporation |

Signed By: *Lisa K Thomas* Dated: *2/5/2019*
 Print Name: *Lisa K Thomas*

STATE OF *Indiana*)
 COUNTY OF *Hamilton*) ss:

Subscribed and sworn to (or affirmed) before me on this *5* day of *February*, 2019, by *Lisa K. Thomas*, proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

Signature *Dana Verrett*

