

DOUGLAS COUNTY, NV **2022-989731**
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SERVICELINK TITLE AGENCY INC.
KAREN ELLISON, RECORDER

APN: 1220-03-211-004

WHEN RECORDED MAIL TO:

Clear Recon Corp
4375 Jutland Drive, Suite 200
San Diego, CA 92177-0935
Phone: (866) 931-0036

TS No.: 105492-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 OR CAUSE TO BE SOLD 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 **8/30/2021**, executed by **PAMELA J MCDONALD, A SINGLE WOMAN**, as trustor in favor of the beneficiary thereunder, recorded **10/13/2021**, as **Instrument No. 2021-975444**, 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 **\$607,500.00**, 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:

FAILURE TO PAY THE PRINCIPAL BALANCE AND ANY OUTSTANDING FEES, COSTS, AND INTEREST WHICH BECAME ALL DUE AND PAYABLE BASED UPON THE MOVE-OUT BY ALL MORTGAGORS FROM THE PROPERTY, CEASING TO USE THE PROPERTY AS THE PRINCIPAL RESIDENCE.

That by reason thereof, **American Advisors Group**, 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 court action to assert the nonexistence of a default or any other defense of Trustor to acceleration and Sale.

T.S. No.: 105492-NV

Property Address as identified in the Deed of Trust is:

1420 RED CEDAR AVE
GARDNERVILLE, NV 89410

HUD Approved local counseling agency: Housing for Nevada, (702) 270-0300

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

American Advisors Group
c/o Celink
101 W. Louis Henna Blvd Suite 450
Austin, TX 78728
Phone: 866-727-4303

Loan Modification contact information: American Advisors Group c/o Celink, Loss Mitigation Dept. 866-727-4303

For Foreclosure status, contact:

Clear Recon Corp
4375 Jutland Drive
San Diego, California 92117
Phone: (866) 931-0036

Dated: 9/15/2022

CLEAR RECON CORP

By: *Hamsa Uchi*
Hamsa Uchi, Authorized Signatory for Trustee

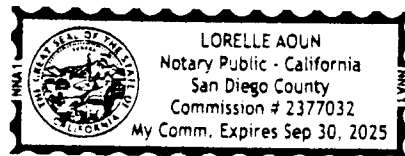
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California }
County of San Diego }ss.

On SEP 15 2022 before me Lorelle Aoun Notary Public, personally appeared HAMSA UCHI 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.

Signature *Lorelle Aoun* (Seal)



1(b). The full name and business address of the current holder of the Note secured by the Deed of Trust is:

American Advisors Group

Full Name

c/o Celink
101 W. Louis Henna Blvd Suite 450
Austin, TX 78728
Street, City, State, Zip

1(c). The full name and business address of the current beneficiary of record of the Deed of Trust is:

American Advisors Group

Full Name

c/o Celink
101 W. Louis Henna Blvd Suite 450
Austin, TX 78728
Street, City, State, Zip

1(d). The full name and business address of the servicer(s) of the obligation or debt secured by the Deed of Trust is:

CELINK

Full Name

101 W. Louis Henna Blvd Suite 450
Austin, TX 78728
Street, City, State, Zip

2. The beneficiary, successor in interest of the beneficiary, or trustee of the Deed of Trust, has actual or constructive possession of the note secured by the Deed of Trust **OR** The beneficiary, successor in interest of the beneficiary, or trustee of the Deed of Trust is entitled to enforce the obligation or debt secured by the Deed of Trust.

3. The beneficiary, successor in interest of the beneficiary, or trustee of 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 of:

- a. The amount of payment required to make good the deficiency in performance or payment and 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, unless reinstatement is not permitted under the terms of the reverse mortgage debt because of the nature of the obligor or borrower's default;
- b. The amount in default;
- c. The unpaid principal amount of the obligation or debt secured by the Deed of Trust;
- d. The amount of accrued interest and late charges, if any;

- e. A good faith estimate of the amount of fees imposed in connection with the exercise of the power of sale; and
 - f. 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, as well as a recitation of the information contained herein.
4. A 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, as well as a recitation of the information contained herein, is (866) 727-4303.
5. The following is information regarding each recorded assignment of the Deed of Trust and is based upon the direct, personal knowledge of the affiant, which the affiant acquired independently or by (1) a review of the business records described in paragraph 1 above, (2) information contained in the records of the recorder of the county in which the property is located, (3) a review of the title guaranty or title insurance issued by a title insurer or title agent authorized to do business in Nevada pursuant to chapter 692A of NRS:

Assign From:	Assign To:	Recorded On Date:	Instrument Number:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR AMERICAN ADVISORS GROUP, ITS SUCCESSORS AND ASSIGNS	AMERICAN ADVISORS GROUP, ITS SUCCESSORS AND ASSIGNS	4/26/2022	2022-984159

Dated this _____ day of AUG 31 2022, 20_____.

Compu-Link Corporation, dba Celinx as Attorney-In Fact for AMERICAN ADVISORS GROUP

Signed By: *Caryn Edwards*

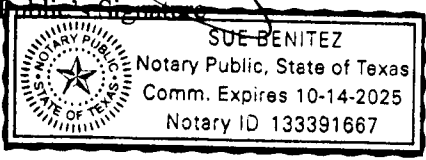
Print Name: Caryn Edwards Assistant Secretary

State of Texas
County of Travis

Sworn to and subscribed before me on the _____ day of AUG 31 2022, _____, by Caryn Edwards

(Personalized Seal)

Sue Benitez
Notary Public



Borrower(s): PAMELA MCDONALD
Property Address: 1420 Red Cedar AVE
Gardnerville, NV 89410

T.S No:

DECLARATION OF COMPLIANCE
(SB321 Section11)

The undersigned, as an authorized agent or employee of the mortgage servicer named below, hereby declares under the laws of the State of Nevada, that:

1. The mortgage servicer has contacted the Borrower pursuant to SB321 Section 11(2) in order to assess the borrower's financial situation and explore options for the borrower to avoid a foreclosure sale. Thirty (30) days or more have passed since "initial contact" was made pursuant to SB 321 Section 11(1)(b).
2. The mortgage servicer tried with due diligence to contact the borrower pursuant to SB 321 Section 11(5) in order to assess the borrower's financial situation and explore options for the borrower to avoid foreclosure. Thirty (30) days or more have passed since the due diligence requirements set forth in SB 321 Section 11(5) were satisfied.
3. No contact was required by the mortgage servicer because the individual did not meet the definition of "borrower" pursuant to SB 321 Section 3. The borrower is:
 - an individual who has surrendered the secured property as evidenced by either a letter confirming the surrender or the delivery of the keys to the property to the mortgagee, trustee, beneficiary, or authorized agent;
 - an individual who has filed a case under Chapter 7, 11, 12, or 13 of Title 11 of the United States Code and the bankruptcy court has not entered an order closing or dismissing the bankruptcy case, or granting relief from a stay of foreclosure.
4. The requirements set forth in SB 321 Section 11 do not apply because the above-referenced loan is not a "residential mortgage loan" as defined by SB 321 Section 7. (A residential mortgage loan as defined by SB 321 Section 7 is a loan 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).

I certify and represent that this mortgage servicer's declaration is accurate, complete and based upon competent and reliable evidence, including my review of the mortgage servicer's business records.

Date: 7/7/2022

Celink, Mortgage Servicer

By: *Ramon Hernandez*

Name: Ramon Hernandez

Title: Specialist IV