

APN: 1220-22-110-029

WHEN RECORDED MAIL TO:

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

TS No.: 106496-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 2/4/2010, executed by **RUTH S. HOLT-HICKOX AND CHARLES D. HICKOX, WIFE AND HUSBAND**, as trustor in favor of the beneficiary thereunder, recorded 2/10/2010, as Instrument No. 758504 in Book 210 Page 2144 the subject Deed of Trust was modified by Loan Modification recorded on 12/07/2016 as Instrument No. 2016-891757, the subject Deed of Trust was modified by Loan Modification recorded on 11/08/2019 as Instrument No. 2019-937876, 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 **\$165,714.00**, 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:

Installment of Principal and Interest plus impounds and/or advances which became due on 7/1/2021 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

That by reason thereof, **WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF STANWICH MORTGAGE LOAN TRUST F**, 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.: 106496-NV

Property Address as identified in the Deed of Trust is: **770 LONG VALLEY ROAD GARDNERVILLE, NV 89460**

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:

WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF STANWICH MORTGAGE LOAN TRUST F c/o Carrington Mortgage Services, LLC
1600 South Douglass Road, Suite 200-A
Anaheim, California 92806
Phone: (800)561-4567

Loan Modification contact information: WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF STANWICH MORTGAGE LOAN TRUST F c/o Carrington Mortgage Services, LLC, Loss Mitigation Dept. (800)561-4567

For Foreclosure status, contact:

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

Dated: 9/26/2022

CLEAR RECON CORP

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

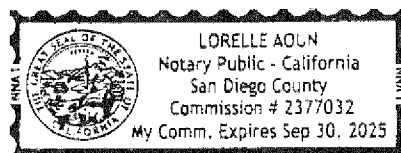
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California}
County of San Diego}ss.

On SEP 26 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)



NRS 107.080 Compliance Affidavit

APN: 1220-22-110-029

AFFIDAVIT OF AUTHORITY TO EXERCISE THE POWER OF SALE

Property Owners:
RUTH S. HOLT-HICKOX AND CHARLES D. HICKOX

Trustee's Name and Current Address:
Clear Recon Corp
4375 Jutland Drive, Suite 200,
San Diego, CA, 92117

Property Address:
770 LONG VALLEY RD
GARDNERVILLE, NV 89460

Deed of Trust Document Instrument:
Recorded on 2/10/2010, as Instrument No. 758504, in Book 210, Page 2144, the subject Deed of Trust was modified by Loan Modification recorded on 12/07/2016 as Instrument No. 2016-891757, the subject Deed of Trust was modified by Loan Modification recorded on 11/08/2019 as Instrument No. 2019-937876

STATE OF California)
Orange) ss:
COUNTY OF _____)

The affiant, Veronica Robles, being first duly sworn upon oath, based on direct, personal knowledge, which the affiant acquired through a review of business records kept in the regular course of business of the servicer, the successor in interest of the servicer, or the servicer of the obligation or debt secured by the deed of trust, and under penalty of perjury attests that I am an authorized representative of the servicer or trustee, of the deed of trust described in the notice of default and election to sell to which this affidavit is attached ("Deed of Trust").

I further attest, based on personal knowledge, and under penalty of perjury, to the following information, as required by NRS 107.080(2) (c):

1. I have personal knowledge of WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF STANWICH MORTGAGE LOAN TRUST F by Carrington Mortgage Services, LLC as Servicer and Attorney-in-fact (hereinafter "Current Beneficiary") procedures for creating and maintaining business records. Such business records are made at or near the time of the occurrence of the matters set forth therein by persons with personal knowledge of the information in the business record, or from information transmitted by persons with personal knowledge; are kept by Current Beneficiary in the course of regularly conducted business activity; and it is the regular practice of Current Beneficiary to make such records. I have reviewed certain business records of Current Beneficiary concerning the Loan, Note and Deed of Trust, referenced below, all as reflected by the records maintained by Current Beneficiary as they have been kept by Current Beneficiary in the course of regularly conducted business activity, and it was the regular practice of that business activity to make or maintain

such records at or near the time by, or from information transmitted by, persons with knowledge. The information in this affidavit is based on those business records, which meet the standards set forth in NRS 51.135.

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

CLEAR RECON CORP

4375 Jutland Drive, Suite 200,
San Diego, CA, 92117
Street, City, State, Zip

Full Name

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

WILMINGTON SAVINGS FUND
SOCIETY, FSB, AS TRUSTEE OF
STANWICH MORTGAGE LOAN
TRUST F by Carrington Mortgage
Services, LLC as Servicer and Attorney-
in-fact

1600 South Douglass Road, Suite 200-A
Anaheim, California 92806

Full Name

Street, City, State, Zip

The full name and business address of the current beneficiary of record of the Deed of Trust is:

WILMINGTON SAVINGS FUND
SOCIETY, FSB, AS TRUSTEE OF
STANWICH MORTGAGE LOAN
TRUST F by Carrington Mortgage
Services, LLC as Servicer and Attorney-
in-fact

1600 South Douglass Road, Suite 200-A
Anaheim, California 92806

Full Name

Street, City, State, Zip

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

Carrington Mortgage Services, LLC

1600 South Douglass Road, Suite 200-A
Anaheim, California 92806

Full Name

Street, City, State, Zip

3. 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 or its successor in interest or the trustee is entitled to enforce the obligation or debt secured by the Deed of Trust.
4. 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 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;
 - 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 and a recitation of the information contained in this affidavit.
5. The obligor or borrower can call to receive the most current amounts due and a recitation of the updated information contained in this Affidavit at 1-866-874-5860.
6. The following is information regarding the instrument(s) that conveyed the interest of each beneficiary, and is based on the direct, personal knowledge of the affiant, which the affiant acquired by (1) 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 (which meet the standards set forth in NRS 51.135), (2) by information contained in the records of the recorder of the county in which the property is located, (3) was obtained by 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, or (4) is possessed directly:

Assign From:	Assign To:	Recorded On Date:	Instrument Number:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR GUILD MORTGAGE COMPANY, ITS SUCCESSORS AND ASSIGNS	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	5/21/2013	823954 BK 513 PG 5515
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF STANWICH MORTGAGE LOAN TRUST F	5/27/2020	2020-946681

- 7. 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.
- 8. Following is the true and correct signature of the affiant:

Dated this 16 day of SEPTEMBER, 2022.

Affiant Name: WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF STANWICH MORTGAGE LOAN TRUST F by Carrington Mortgage Services, LLC as Servicer and Attorney-in-fact

Signed By: *VR* SEP 16 2022

Print Name: Veronica Robles
Default Supervisor

Title: _____

STATE OF _____)
) ss:
 COUNTY OF _____)

On this _____ day of _____, 20____, personally appeared before me, a Notary Public, in and for said County and State, _____ 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

See Attached

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.

CALIFORNIA ALL – PURPOSE CERTIFICATE OF ACKNOWLEDGMENT

State of California

County of Orange

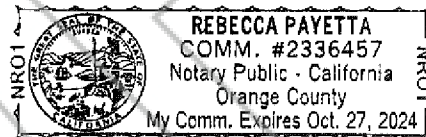
On September 16th, 2022 before me, Rebecca Payetta, Notary Public, personally appeared, **Veronica Robles**, who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person 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


Rebecca Payetta



ADDITIONAL OPTIONAL INFORMATION

DESCRIPTION OF THE ATTACHED DOCUMENT
_____ (Title or description of attached document)
_____ (Title or description of attached document continued)
Number of Pages _____ Document Date _____
_____ (Additional information)

CAPACITY CLAIMED BY THE SIGNER
<input type="checkbox"/> Individual (s)
<input type="checkbox"/> Corporate Officer _____ (Title)
<input type="checkbox"/> Partner(s)
<input type="checkbox"/> Attorney-in-Fact
<input type="checkbox"/> Trustee(s)
<input type="checkbox"/> Other _____

INSTRUCTIONS FOR COMPLETING THIS FORM

Any acknowledgment completed in California must contain verbiage exactly as appears above in the notary section or a separate acknowledgment form must be properly completed and attached to that document. The only exception is if a document is to be recorded outside of California. In such instances, any alternative acknowledgment verbiage as may be printed on such a document so long as the verbiage does not require the notary to do something that is illegal for a notary in California (i.e. certifying the authorized capacity of the signer). Please check the document carefully for proper notarial wording and attach this form if required.

- State and County information must be the State and County where the document signer(s) personally appeared before the notary public for acknowledgment.
- Date of notarization must be the date that the signer(s) personally appeared which must also be the same date the acknowledgment is completed.
- The notary public must print his or her name as it appears within his or her commission followed by a comma and then your title (notary public).
- Print the name(s) of document signer(s) who personally appear at the time of notarization.
- Indicate the correct singular or plural forms by crossing off incorrect forms (i.e. he/she/they - is /are) or circling the correct forms. Failure to correctly indicate this information may lead to rejection of document recording.
- The notary seal impression must be clear and photographically reproducible. Impression must not cover text or lines. If seal impression smudges, re-ink if a sufficient area permits, otherwise complete a different acknowledgment form.
- Signature of the notary public must match the signature on file with the office of the county clerk.
 - ◊ Additional information is not required but could help to ensure this acknowledgment is not misused or attached to a different document.
 - ◊ Indicate title or type of attached document, number of pages and date.
 - ◊ Indicate the capacity claimed by the signer. If the claimed capacity is a corporate officer, indicate the title (i.e. CEO, CFO, Secretary).
- Securely attach this document to the signed document.

NEVADA DECLARATION OF COMPLIANCE
NRS 107.510

Borrower(s): RUTH S. HOLT-HICKOX AND CHARLES D. HICKOX
Mortgage Servicer: Carrington Mortgage Services, LLC
Property Address: 770 LONG VALLEY RD
GARDNERVILLE, NV 89460.

The undersigned mortgage servicer representative declares that the mortgage servicer's business records reflect one of the following:

- The mortgage servicer contacted the borrower to assess the borrower's financial situation and to explore options for the borrower to avoid foreclosure as required by NRS 107.510 (2). Thirty days have passed since the initial contact was made.
- The mortgage servicer tried with due diligence but was unable to contact the borrower as required by NRS 107.510 (5). *Thirty days have passed since these due diligence efforts were satisfied.*
- The mortgage servicer was not required to comply with 107.510, because the individual does not meet the definition of a Borrower under NRS 107.410 since the individual:
 - is not a natural person who is a mortgagor or grantor of a deed of trust under a residential mortgage loan
 - has surrendered the secured property as evidenced by a letter confirming the surrender or the delivery of the keys to the property to the mortgagee, trustee, beneficiary of the deed of trust or an authorized agent of such a person
 - has filed a case under 11 U.S.C. Chapter 7, 11, 12 or 13 and the bankruptcy court has not entered an order closing or dismissing the bankruptcy case, or granting relief from a stay of foreclosure or trustee's sale.
- The mortgage servicer was not required to comply with 107.510 because, under NRS 107.460, it is a financial institution, as defined in NRS 660.045, that, during its immediately preceding annual reporting period, as established with its primary regulator, has foreclosed on 100 or fewer real properties located in this state which constitute owner-occupied housing, as defined in NRS 107.080.

Dated: 9/8/2022

Carrington Mortgage Services, LLC as Servicer and
Attorney-in-Fact for WILMINGTON SAVINGS
FUND SOCIETY, FSB, AS TRUSTEE OF
STANWICH MORTGAGE LOAN TRUST F

By: Veronica Robles
8393A08F2203404...
Print Name: Veronica Robles

ATTACHMENT TO NOTICE OF DEFAULT