



0145796

APN: 02-131-10

WHEN RECORDED MAIL TO:

The Kim Law Firm
706 Valu Ridge Avenue
Henderson, NV 89012
855-891-7666

The undersigned hereby affirms that there is no Social Security number contained in this document.

SPACE ABOVE THIS LINE FOR RECORDER'S USE

FILE NO. WW14-0164

NOTICE OF BREACH AND DEFAULT AND OF ELECTION TO SELL THE REAL PROPERTY UNDER DEED OF TRUST

IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS, IT MAY BE SOLD WITHOUT ANY COURT ACTION; and you may have the legal right to bring your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally thirty-five (35) days from - the date this Notice of Default may be recorded. No sale date may be set until three months from the date this Notice of Default may be recorded (which date of recordation appears on this notice). This amount is **\$184,845.88** as of **04/04/2014** and will increase until your account becomes current. Included with this Notice of Default, please see "**Exhibit A**" - Nevada HUD Approved Housing Counseling Agency Contacts for a listing of local housing counseling agencies approved by the United States Department of Housing and Urban Development (HUD).

NOTICE IS HEREBY GIVEN THAT: The Kim Law Firm is original trustee, the duly appointed Trustee, or acting as .agent for the trustee or beneficiary under a under a Deed of Trust dated **March 9, 2006**, executed by **Kathleen V. Wadsworth, James L. Wadsworth,** as trustor in favor of **Mortgage Electronic Registration Systems, Inc. acting solely as nominee for AEGIS Wholesale Corporation** , recorded **March 17, 2006**, under instrument no. **126137**, in book **N/A** at page **N/A** of Official Records in the office of the County recorder of **Lincoln County, Nevada** securing, among other obligations.

Property address: **24 North 5th Street, Panaca, NV 89042**

APN: **02-131-10**

One note(s) for the Original sum of **\$156,000.00** that the beneficial interest under such Deed of Trust and the obligations for which such Deed of Trust is security has occurred or that payment has not been made of:

The monthly installment of principal and interest which became due on May 1, 2013, late charges, and all subsequent monthly installments of principal and interest.

You are responsible to pay all payments and charges due under the terms and conditions of the loan documents which come due subsequent to the date of this notice, including, but not limited to, foreclosure trustee fees and costs, advances and late charges.

Furthermore, as a condition to bring your account in good standing, you must provide the undersigned with written proof that you are not in default on any senior encumbrance and provide proof of insurance. Nothing in this notice of default should be construed as a waiver of any fees owing to the beneficiary under the deed of trust, pursuant to the terms and provisions of the loan documents.

That by reason thereof the present Beneficiary under such deed of Trust has executed and delivered to said duly



* W L 6 2 5 6 7 2 6 7 W L 6 *



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 Trustors' 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.

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

Nationstar Mortgage LLC
The Kim Law Firm
706 Valu Ridge Avenue
Henderson, NV 89012

Included with this Notice of Default:

Contact information for which the grantor may use to reach a person with authority to negotiate a loan modification on behalf of the lender:

Nationstar Mortgage LLC
(214) 756-2432

Additionally included with this Notice of Default, please see "Exhibit A" - Nevada HUD Approved Housing Counseling Agency Contacts for a listing of local housing counseling agencies approved by the United States Department of Housing and Urban Development (HUD).

If you have any questions, you should contact a lawyer or the governmental agency that 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.

REMEMBER, YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION.

WE ARE ASSISTING THE BENEFICIARY TO COLLECT A DEBT AND ANY INFORMATION WE OBTAIN WILL BE USED FOR THE PURPOSE BY EITHER OURSELVES OR THE BENEFICIARY, WHETHER RECEIVED ORALLY OR IN WRITING. YOU, MAY DISPUTE THE DEBT OR A PORTION THEREOF UPON WRITTEN REQUEST WITHIN THIRTY (30) DAYS. THEREAFTER WE WILL OBTAIN AND FORWARD TO YOU WRITTEN VERIFICATION THEREOF. SHOULD YOU NOT DO SO THE DEBT WILL BE CONSIDERED VALID. IN ADDITION, YOU MAY REQUEST THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR IF DIFFERENT FROM THE CURRENT ONE.

The Kim Law Firm

Grace Kim, Trustee



State of CALIFORNIA
Count of ORANGE

On JULY 23, 2014, before me, DENISE H. D. TRAN, personally appeared GRACE KIM, TRUSTEE 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 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 of Notary

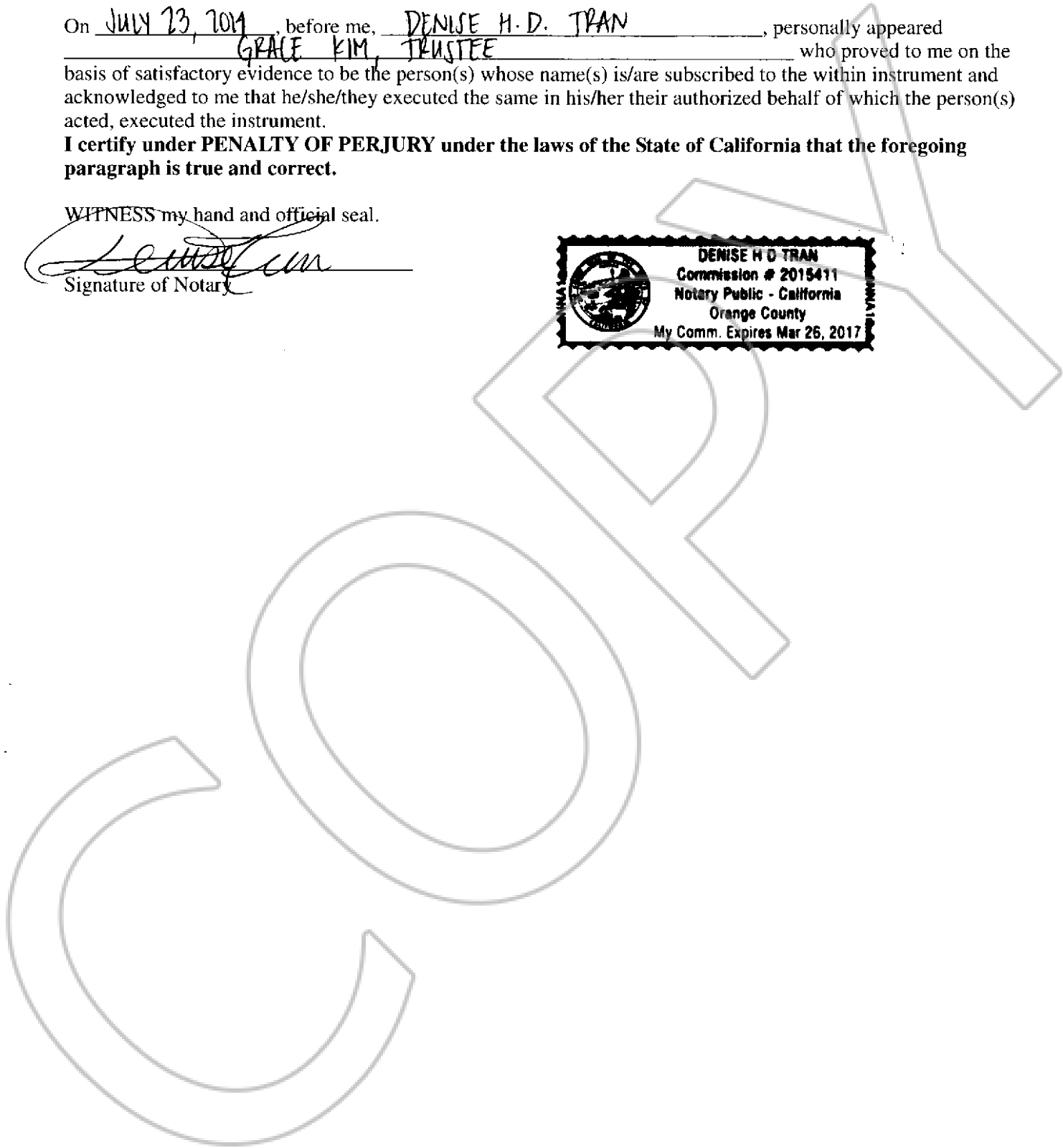
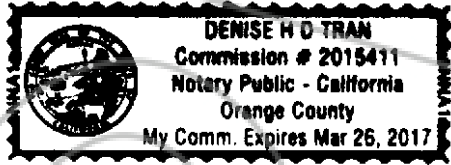




EXHIBIT A

Nevada HUD Approved Housing Counseling Agency Contacts

CONSUMER CREDIT
COUNSELING SERVICE OF
SOUTHERN NEVADA
800-451-4505
841 E 2ND
Carson City, NV 89701

NEVADA LEGAL SERVICES,
INC.
702-386-0404
841-A East Second Street
Carson City, NV 89701

CONSUMER CREDIT
COUNSELING SERVICE OF
SOUTHERN NEVADA
702-364-0344
2920 N. Green Valley Pkwy
Henderson, NV 89014

SPRINGBOARD - HENDERSON
800-947-3752
1489 West Warm Springs Rd, #213
Henderson, NV 89102

ACORN HOUSING, LAS VEGAS,
NV
702-384-3022
953 E. Sahara Ave., #226
Las Vegas, NV 89104

CCCS OF SOUTHERN NEVADA
702-364-0344
800-451-4505
2650 S. Jones Blvd
Las Vegas, NV 89146-0000

COMMUNITY SERVICES OF
NEVADA (CSN)
702-307-1710
3320 Sunrise Ave, # 108
Las Vegas, NV 89101-0000

CONSUMER CREDIT
COUNSELING SERVICE OF
SOUTHERN NEVADA
702-364-0344
800-451-4505
Nellis Air Force Base, NV
Las Vegas, NV 89119

HOUSING FOR NEVADA
702-270-0300
877-649-1335
285 E. Warm Springs Rd, #100
Las Vegas, NV 89119

NACA (NEIGHBORHOOD
ASSISTANCE CORPORATION OF
AMERICA) LAS VEGAS, NV
702-362-6199
888-297-5568
5765 S. Rainbow Blvd.#102
Las Vegas, NV 89118

NEVADA LEGAL SERVICES, INC.
702-362-6199
530 South Sixth Street
Las Vegas, NV 89101

NID-HCA OF LAS VEGAS
702-228-1975
1333 North Buffalo Dr, #190
Las Vegas, NV 89128

REBUILDING ALL GOALS
EFFICIENTLY
702-333-1038
6375 W. Charlestone Blvd., Suite
WCL/L20
Las Vegas, NV 89146

SPRINGBOARD - LAS VEGAS
800-947-3752
2300 West Sahara Av, #800
Las Vegas, NV 89102

WOMEN'S DEVELOPMENT
CENTER
702-796-7770
4020 Pecos McLeod
Las Vegas, NV 89121

CONSUMER CREDIT
COUNSELING SERVICE OF
SOUTHERN NEVADA
702-364-0344
2290 McDaniel
N. Las Vegas, NV 89030

NEIGHBORHOOD HOUSING
SERVICES OF SOUTHERN
NEVADA
702-649-0998-231
1849 Civic Center Dr
North Las Vegas, NV 89030

CONSUMER CREDIT
COUNSELING SERVICE OF
SOUTHERN NEVADA
775-337-6363
800-451-4505
Consumer Credit Affiliates
3100 Mill Street Ste. 111
Reno, NV 89502

NEVADA LEGAL SERVICES,
INC.
702-386-0404
204 Marsh Ave, 3rd Floor
Reno, NV 89509

WASHOE COUNTY DEPT OF
SENIOR SERVICES - SENIOR
LAW PROJECT
775-328-2592
1155 E Ninth St
Reno, NV 89512-2827

Nevada HUD Approved Housing Counseling Agency Listing



AFFIDAVIT OF AUTHORITY TO EXERCISE THE POWER OF SALE

Record Title Holder: <u>Kathleen V. Wadsworth, James L. Wadsworth,</u> Or Borrower(s): <u>Kathleen V. Wadsworth, James L. Wadsworth,</u>	Trustee Name and Address: <u>Grace Kim</u> 706 Valu Ridge Avenue Henderson, NV 89012
Property Address: 24 North 5th Street, Panaca, NV 89042	Deed of Trust Document Instrument No. 126137

STATE OF Texas)
 COUNTY OF Denton) ss:

The affiant, Nationstar Mortgage LLC, being first duly sworn upon oath and under penalty of perjury, attests as follows:

1. I am an Assistant Secretary of Nationstar Mortgage LLC. I am duly authorized to make this Affidavit for Nationstar Mortgage LLC 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 from my 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, my review of the records of the recorder of the county in which the property is located, and/or title guaranty or title insurance issued by a title insurer or title agent authorized to do business in this State. I 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 Nationstar Mortgage LLC's 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:

Grace Kim	706 Valu Ridge Avenue, Henderson, NV 89012
-----------	--

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



* W L G 2 4 8 2 3 0 4 W L G *



Nationstar Mortgage LLC		350 Highland Dr., Lewisville, TX 75067

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

Nationstar Mortgage LLC		350 Highland Dr., Lewisville, TX 75067

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

Nationstar Mortgage LLC		350 Highland Dr., Lewisville, TX 75067

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

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 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; and (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, and receive a recitation of the information contained in this Affidavit: (214) 756-2432.

11. Pursuant to my 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:





Assignment recorded July 12, 2010 as Document number 0136109 and assigned to Aurora Loan Services LLC. Assignment recorded June 6, 2013 as Document number 0143512 and assigned to Nationstar Mortgage LLC.

Signed By: Ryan Cable 5/27/14 Dated: 5/27/14

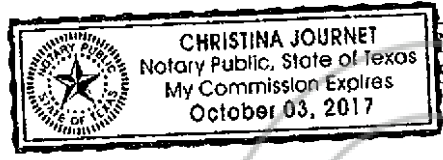
Printed Name: Ryan Cable

Assistant Secretary

STATE OF Texas)

COUNTY OF Denton) ss:

On this 27 day of May, 2014, personally appeared before me, a Notary Public, in and for said County and State, Ryan Cable, 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.



[Signature]
NOTARY PUBLIC IN AND FOR SAID COUNTY AND STATE





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

Borrower(s): Kathleen V. Wadsworth and James L. Wadsworth
Property Address: 24 N. 5th St., Panaca NV 89042
Trustee Sale Number:

I am employed as an Assistant Secretary by Nationstar Mortgage LLC ("Nationstar"), the servicer for the mortgage loan.

I personally reviewed the business records of Nationstar and determined that:

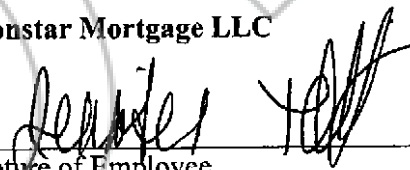
- Nationstar contacted the borrower(s) as required by SB 321 (2013) Sec. 11(2).
- Nationstar attempted to contact the borrower(s) as required by SB 321 (2013) Sec. 11(5).
- The requirements of SB 321 (2013) Sec. 11 do not apply because the individual(s) is not a Borrower and no contact was required.

I declare that the foregoing statement is true to the best of my knowledge and belief.

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, the mortgage servicer authorizes the trustee to submit the attached Notice of Default to be recorded and to exercise the power of sale.

Nationstar Mortgage LLC

Dated: 3/19/14

 3/19/14

 Signature of Employee

Jennifer Talbot – Assistant Secretary

 Printed Name of Employee