

DOC # 748378
08/06/2009 08:49AM Deputy: DW
OFFICIAL RECORD
Requested By:
LSI TITLE AGENCY INC.
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 5 Fee: 68.00
BK-809 PG-1066 RPTT: 0.00

APN NO. 1121-05-515-015
RECORDING REQUESTED BY

WHEN RECORDED MAIL TO

REGIONAL TRUSTEE SERVICES CORPORATION
616 1st Avenue, Suite 500
Seattle, WA 98104

Trustee's Sale No: 07-FEE-81171



090570050

FEE811710342000000

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

NOTICE IS HEREBY GIVEN that REGIONAL SERVICE CORPORATION, is either the duly appointed Trustee, the substitute Trustee or acting as agent for the Beneficiary under a Deed of Trust dated 1/9/2007, executed by ROBERT J CHRISTOPH, AN UNMARRIED MAN, as Trustor, to secure obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR FIRST HORIZON HOME LOAN CORPORATION, as Beneficiary, recorded 1/17/2007, as Instrument No. 0692890, of Official Records in the office of the Recorder of DOUGLAS County, NEVADA. There is now owing upon the note secured by said Deed of Trust the sum of \$214,462.06 principal, with interest thereon from 3/1/2009. That a breach of, and default in, the obligations for which such Deed of Trust is security has occurred as follows:

FAILURE TO PAY INSTALLMENTS OF PRINCIPAL, INTEREST, IMPOUNDS AND LATE CHARGES WHICH BECAME DUE 4/1/2009 TOGETHER WITH ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST, IMPOUNDS, LATE CHARGES, FORECLOSURE FEES AND EXPENSES; ANY ADVANCES WHICH MAY HEREAFTER BE MADE; ALL OBLIGATIONS AND INDEBTEDNESSES AS THEY BECOME DUE; AND ANY INSTALLMENTS ALREADY MADE, THAT AT A LATER DATE PROVE TO BE INVALID.

That by reason thereof, EverHome Mortgage Company, the present beneficiary under such Deed of Trust, has executed and delivered to said Trustee, a written Declaration and Demand for Sale, and has deposited with said Trustee, such Deed of Trust and all the 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.

N.R.S. 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 the 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.

To find out the amount you must pay, or to arrange for payment to stop the foreclosure or if your property is in foreclosure for any other reason, contact:



**REGIONAL SERVICE CORPORATION, whose address is 616 1st Avenue, Suite 500,
Seattle, WA 98104, (206) 340-2550.**

Dated: 8/4/2009

Regional Service Corporation
By LSI Title Agency Inc.
As agent

By G. Sheppard
G. Sheppard, authorized:
Name/Title Signor

STATE OF Ca)
COUNTY OF Orange) ss.

On 8-5-09, before me, the undersigned, a Notary Public in and for said state, duly commissioned and sworn, personally appeared G. Sheppard, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument, as authorized agent, on behalf of the corporation therein named and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

NOTARY PUBLIC in and for the State of _____
residing at: _____
My commission expires: _____



State of California)
County of Orange)

On 8-5-09 before me,
David Mathias Notary Public,

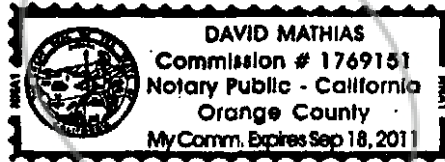
personally appeared G. Sheppard
who proved to me on the basis of
satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the
within instrument and acknowledged to me that he/she/they executed the same in
his/her/their authorized capacity(ies), and that by his/her/their signature(s) 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 David Mathias (Seal)

David Mathias





NOTICE OF CONTACT INFORMATION

For Loan Modification information, please contact loss mitigation at 800-669-7724 or fax 904-281-2337.

You may find helpful information online. One excellent source is the Department of Housing and Urban Development (HUD) website which can be found at "<http://www.hud.gov/foreclosure/index.cfm>". HUD also maintains on its website a list of approved housing counselors who can provide free information to assist homeowners with financial problems. Another good source of information is found at the Office of the Attorney General's website at "<http://www2.state.id.us/ag/>". Following is a list of counseling agencies approved by the United States Department of Housing and Urban Development.

CONSUMER CREDIT COUNSELING SERVICE OF SOUTHERN NEVADA	P: 800-451-4505 T: 800-451-4505 F: E: ccsnv@aol.com W: www.cccsnevada.org	841 E 2ND Carson City, Nevada 89701	- Spanish
NEVADA LEGAL SERVICES, INC.	P: 702-386-0404 T: F: 702-388-1641 E: W: n/a	841-A East Second Street Carson City, Nevada 89701	- English - Spanish
CONSUMER CREDIT COUNSELING SERVICE OF SOUTHERN NEVADA	P: 702-364-0344 T: F: 702-364-5836 E: cccs@cccsnevada.org W: www.cccsnevada.org	2920 N. Green Valley Parkway Henderson, Nevada 89014	- Spanish
SPRINGBOARD - HENDERSON	P: 800-947-3752 T: 800-947-3752 F: E: W: n/a	1489 West Warm Springs Road, Suite 213 Henderson, Nevada 89102	- English - Spanish
ACORN HOUSING, LAS VEGAS, NV	P: 702-384-3022 T: F: 702-384-4520 E: usanchez@acornhousing.org W: www.acornhousing.org	953 E. Sahara Ave., #226 Las Vegas, Nevada 89104	- English - Spanish
CCCS OF SOUTHERN NEVADA	P: 702-364-0344 T: 800-451-4505 F: 702-364-1382 E: cccs@cccsnevada.org W: www.cccsnevada.org	2650 S. Jones Blvd Las Vegas, Nevada 89146-0000	- English - Spanish
COMMUNITY SERVICES OF NEVADA (CSN)	P: 702-307-1710 T: F: 702-307-1712 E: mvreb@csnv.org W: n/a	3320 Sunrise Avenue, Suite 108 Las Vegas, Nevada 89101-0000	- English - Spanish
CONSUMER CREDIT COUNSELING SERVICE OF	P: 702-364-0344 T: 800-451-4505 F: 702-364-5836 E: cccs@cccsnevada.org	Nellis Air Force Base, NV Las Vegas, Nevada 89119	- Spanish



SOUTHERN NEVADA W: www.cccsnevada.org

NACA (NEIGHBORHOOD ASSISTANCE CORPORATION OF AMERICA) LAS VEGAS, NV
P: 702-362-6199
T: 888-297-5568
F:
E: irosario@naca.com
W: www.naca.com

5765 S. Rainbow Blvd.
Suite 102
Las Vegas, Nevada 89118

- English
- Spanish

NEVADA LEGAL SERVICES, INC.
P: 702-386-0404
T:
F: 702-388-1641
E: ajohnson@nlslaw.net
W: <http://www.nlslaw.net>

530 South Sixth Street
Las Vegas, Nevada 89101

- English
- Spanish

NID-HCA OF LAS VEGAS
P: 702-228-1975
T:
F: 702-228-8718
E: nid.pancywilson@gmail.com
W: www.nidonline.org

1333 North Buffalo Drive, Suite 190
Las Vegas, Nevada 89128

- English

SPRINGBOARD - LAS VEGAS
P: 800-947-3752
T: 800-947-3752
F:
E:
W: n/a

2300 West Sahara Avenue, Suite 800
Las Vegas, Nevada 89102

- English
- Spanish

WOMEN'S DEVELOPMENT CENTER
P: 702-796-7770
T:
F: 702-796-3007
E: ttorres@wdciv.org
W: www.wdciv.org

4020 Pecos McLeod
Las Vegas, Nevada 89121

- English
- Others
- Polish
- Spanish

CONSUMER CREDIT COUNSELING SERVICE OF SOUTHERN NEVADA
P: 702-364-0344
T:
F: 702-364-5836
E: cccs@cccsnevada.org
W: www.cccsnevada.org

2290 McDaniel
N. Las Vegas, Nevada 89030

- English Only

NEIGHBORHOOD HOUSING SERVICES OF SOUTHERN NEVADA
P: 702-649-0998-231
T:
F: 702-649-0702
E: www.nwsn.org
W: n/a

1849 Civic Center Dr
North Las Vegas, Nevada 89030

- English
- Spanish

CONSUMER CREDIT COUNSELING SERVICE OF SOUTHERN NEVADA
P: 775-337-6363
T: 800-451-4505
F: 775-337-6679
E: cccs@cccsnevada.org
W: www.cccsnevada.org

Consumer Credit Affiliates
3100 Mill Street Ste. 111
Reno, Nevada 89502

- Spanish

NEVADA LEGAL SERVICES, INC.
P: 702-386-0404
T:
F: 702-388-1641
E:
W: n/a

204 Marsh Avenue, 3rd Floor
Reno, Nevada 89509

- English
- Spanish

WASHOE COUNTY DEPT OF SENIOR SERVICES - SENIOR LAW PROJECT
P: 775-328-2592
T:
F: 775-328-6193
E: slawproj@washoecounty.us
W: www.washoecounty.us/seniorsrv/legal.htm

1155 E Ninth St
Reno, Nevada 89512-2827

- Spanish