

DOC # 752155  
10/13/2009 11:15AM Deputy: DW  
OFFICIAL RECORD  
Requested By:  
SPL INC - LA  
Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 3 Fee: 66.00  
BK-1009 PG-2570 RPTT: 0.00



Assessors Parcel No(s): 1121-05-515-035  
Recording requested by:

When recorded mail to:  
Quality Loan Service Corp.  
2141 5th Avenue  
San Diego, CA 92101  
619-645-7711

Space above this line for recorders use only  
Order # 30211572

TS # NV-09-319474-RM  
Property Address: 13 SCOTT STREET  
GARDNERVILLE, NV 89410

**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 Corp. is either the original trustee, the duly appointed substituted trustee, or acting as agent for the trustee or beneficiary under a Deed of Trust dated 6/14/2005, executed by CHRISTINE WITTORFFAND KIRK WITTORFF, WIFE AND HUSBAND, as Trustor, to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEM, INC., AS NOMINEE FOR FIRST HORIZON HOME LOAN CORPORATION, as beneficiary, recorded 6/15/2005, as Instrument No. 0646931, in Book 0605, Page 6733 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 \$202,000.00, that the beneficial interest under such Deed of Trust and the obligations secured thereby 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 in that payment has not been made of:

The installments of principal and interest which became due on 7/1/2009, and all subsequent instalments 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. 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.

That by reason thereof 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.



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**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.

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

MetLife Home Loans a division of MetLife Bank NA  
C/O Quality Loan Service Corp.  
2141 5th Avenue  
San Diego, CA 92101  
619-645-7711

**To reach a Loss Mitigation Representative who is authorized to negotiate a Loan Modification, please contact:**

MetLife Home Loans a division of MetLife Bank NA  
Contact: **SHANTELL WILLIAMS**  
Department: **Loss Mitigation Department**  
Phone: **214-441-6013**

Contact: **DEWANNA RICHARD**  
Department: **Loss Mitigation Department**  
Phone: **214-441-7516**

You may wish to consult a credit-counseling agency to assist you. The Department of Housing and Urban Development (HUD) can provide you with the name and address of the local HUD approved counseling agency by calling their toll-free hotline at **(800) 569-4287** or you can go to The Department of Housing and Urban Development (HUD) web site at [www.hud.gov/offices/hsg/sfh/hcc/hcs.com](http://www.hud.gov/offices/hsg/sfh/hcc/hcs.com).

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.



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Dated: 10/12/2009

Quality Loan Service Corp., AS AGENT FOR  
BENEFICIARY  
BY: LandAmerica OneStop Inc., as agent

By: *Jennifer Carpio*  
Jennifer Carpio, Authorized Signature

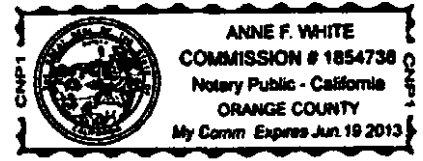
State of California )  
County of orange ) ss.

On 10-12-09 before me, Anne F. White a notary public,  
personally appeared Jennifer Carpio, 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.  
*Anne F. White*

(Seal)



THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION  
OBTAINED WILL BE USED FOR THAT PURPOSE.

As required by law, you are hereby notified that a negative credit report reflecting on your  
credit record may be submitted to a credit report agency if you fail to fulfill the terms of your  
credit obligations.