APN: 1022-18-001-055 RECORDING REQUESTED BY:

FIRST AMERICAN TITLE COMPANY

AND WHEN RECORDED MAIL TO: Meridian Foreclosure Service 8485 W. Sunset Rd. Suite 205

Las Vegas, NV 89113

DOC # 10/14/2009 03:27PM Deputy: SG OFFICIAL RECORD Requested By FIRST AMERICAN NATIONAL Douglas County - NV Karen Ellison - Recorder 1 of 2 Fee: 65.0 Page: 1 of 2 Fee: 6 BK-1009 PG-2940 RPTT: 0.00

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

Space above this line for Recorder's use

Title Order No. 4283018 - Trustee Sale No. 12638NV Loan No. 1010412938

DM

## IMPORTANT NOTICE

## NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

NOTICE IS HEREBY GIVEN THAT: MTDS, INC., A CALIFORNIA CORPORATION DBA MERIDIAN TRUST DEED SERVICE 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 08-22-2007, executed by NANCY L ROBERTSON A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY as Trustor, to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR INDYMAC BANK, F.S.B., A FEDERALLY CHARTERED SAVINGS BANK under a Deed of Trust Recorded 08-29-2007, Book , Page , Instrument 0708386 of Official Records in the Office of the Recorder of DOUGLAS County, State of Nevada, securing, among other obligations, 1 note(s) for the sum of \$543,000.00.

## Purported Street Address: 3264 REESE LANNE GARDNERVILLE, NV 89410

That a breach of the obligations for which said Deed of Trust is security has occurred in that payment has not been made of: Failure to make the 07/01/2009 payment of principal and/or interest and all subsequent payments, together with late charges, impounds, advances, taxes, delinquent payments on senior liens, or assessments, attorney's fees and court costs arising from the beneficiary's protection of its security, all of which must be cured as a condition of reinstatement.

You may have the right to cure the default herein and reinstate the obligation by said Deed of Trust above described. Section 107 080NRS permits certain defaults to be cured upon the payments of that portion of principal and interest, which would not be due had no default occurred. This amount is \$16,648.88 as of date of this Notice and will increase until your account becomes current.

That by reason thereof, the present beneficiary under such Deed of Trust, has executed and delivered to said Trustee, a written Declaration of Default and Demand for Sale, and has surrendered to said 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

BK-1009 PG-2941

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## Title Order No. 4283018 Trustee Sale No. 12638NV Loan No. 1010412938

has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

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

**OneWest Bank FSB** C/O Meridian Foreclosure Service 8485 W. Sunset Rd. Suite 205 Las Vegas, NV 89113 TEL: (702) 586-4500

The grantor may contact OneWest Bank regarding the possibility of a loan modification:

Brad Brumley - Loss Mitigation 2900 Esperanza Crossing, Austin, TX 78758 877-736-5556

If you have any questions, you should contact a lawyer or the government agency, which may have insured your loan.

The Undersigned Hereby Affirms That There Is No Social Security Number Contained In This Document.

Date: 10/14/2009

MTDS, INC., A CALIFORNIA CORPORATION DBA MERIDIAN TRUST DEED SERVICE, AS AUTHORIZED AGENT FOR THE BENEFICIARY, BY: FIRST AMERICAN TITLE INSURANCE COMPANY, AS AUTHORIZED AGENT FOR MTDS, INC., A CALIFORNIA CORPORATION DBA

MERIDIAN TRUST DEED SERVICE

Darien McDonald, Asst Sec.

State of CA County of ORANGE

On 10/14/09 before me,

Kristina R. Boyd

, personally appeared

DARIEN MCDONALD , personally known to me (or 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

otary Mublic in and for said **County and State** 



MTDS, INC., A CALIFORNIA

BE USED FOR THAT PURPOSE.

CORPORATION DBA MERIDIAN TRUST DEED SERVICE IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL