

APN#: 1318-03-212-063

RECORDING REQUESTED BY:

First American Title

AND WHEN RECORDED MAIL TO:

Meridian Foreclosure Service
8485 W. Sunset Rd. Suite 205
Las Vegas, NV 89113



Space above this line for Recorder's use

Title Order No. 4312248 Trustee Sale No. 13042NV Loan No. 1007866328

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 **06-20-2006**, executed by **JOHN S ZELMER A MARRIED MAN AS HIS 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 **06-21-2006**, Book , Page , Instrument **0677838**, and Re-recorded on **06-28-2006**, Book , Page , Instrument **0678238** 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 **\$967,920.00**.

Purported Street Address: **129 PONDEROSA DRIVE ZEPHYR COVE, NV 89448**

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 08/01/2009 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 **\$21,557.40** 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 has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.



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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:

Kim Ibarra – Loss Mitigation 2900 Esperanza Crossing, Austin, TX 78758 866-354-5947

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: 11/13/2009

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

First American Title Ins Co. as Agent

Laura M. Soza, asst. sec.

State of california
County of orange

MTDS, INC., A CALIFORNIA CORPORATION DBA MERIDIAN TRUST DEED SERVICE IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

On 11/13/09 before me, m. Spencer, personally appeared Laura M. Soza, 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.*

*CORRECT

WITNESS my hand and official seal.

Notary Public in and for said County and State

