

DOC # 757676  
01/25/2010 01:47PM Deputy: SG  
OFFICIAL RECORD  
Requested By:  
FIRST AMERICAN NATIONAL  
Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 4 Fee: 67.00  
BK-110 PG-4617 RPTT: 0.00



APN: 1320-02-001-018

RECORDING REQUESTED BY:  
FIRST AMERICAN TITLE INS CO  
WHEN RECORDED MAIL TO:  
Law Offices of Les Zieve  
18377 Beach Blvd., Suite 210  
Huntington Beach, California 92648

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

TS No. : 10-07577

Loan No.: 9261029459

Order No.: 4363632 DM

**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 **\$2,145.00** as of **1/22/2010** 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: LAW OFFICES OF LES ZIEVE** is original trustee, the duly appointed Trustee, or acting as agent for the trustee or beneficiary under a under a Deed of Trust dated **8/3/2007**, executed by **JOANN CHANDLER, A MARRIED WOMAN, AS HER SOLE AND SEPARATE PROPERTY**, as trustor in favor of **CITIBANK, N.A.**, recorded **8/20/2007**, under instrument no. **0707833**, in book **xxx**, page **xxx**, of Official Records in the office of the County recorder of **Douglas, County, Nevada** securing, among other obligations.

Property Address: **2550 HENNING LN , MINDEN, NV 89423**

One note(s) for the Original sum of **\$78,000.00**, that the beneficial interest under such Deed of Trust and the obligations secured hereby 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 or that payment has not been made of:

**The monthly installment which became due on 10/20/2009, along with late charges, and all subsequent monthly installments.**

**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.

**T.S. No.: 10-07577**

**Loan No.: 9261029459**

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.

### 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:**

CitiMortgage, Inc.

c/o CitiMortgage, Inc., as Servicer for Beneficiary

c/o Law Offices of Les Zieve

18377 Beach Blvd., Suite 210

Huntington Beach, California 92648

Beneficiary Phone: (636) 261-4200

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:

**April Lowe**

**301-696-4693**

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.

T.S. No.: 10-07577

Loan No.: 9261029459

Dated: 1/22/2010

LAW OFFICES OF LES ZIEVE AS AGENT FOR THE BENEFICIARY

By First American Title Insurance Company as agent

DARIEN MCDONALD, ASST SEC

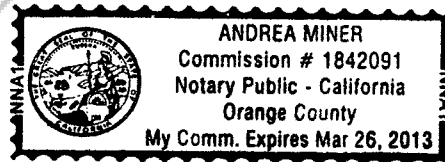
State of CALIFORNIA  
County of CA

On 01/25/10 before me, ANDREA MINER personally appeared DARIEN MCDONALD 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 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.  
702-386-0404  
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