

DOC # 758345  
02/08/2010 03:39PM Deputy: SG  
OFFICIAL RECORD  
Requested By:  
LSI TITLE AGENCY INC.  
Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 5 Fee: 68.00  
BK-210 PG-1587 RPTT: 0.00

APN NO. 1420-18-710-023  
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-90765



100081982

\*FEE90765034200000\*

**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 8/23/2005, executed by JEFFREY STERLING LERUD & HEIDE NIELSEN LERUD, HUSBAND & WIFE, as Trustor, to secure obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR FIRST HORIZON HOME LOAN CORPORATION, as Beneficiary, recorded 8/25/2005 in Volume 0805, page 12247., as Instrument No. 0653307, of Official Records in the office of the Recorder of DOUGLAS County, NEVADA on the following property:

3340 DOG LEG DRIVE , MINDEN, NV.

There is now owing upon the note secured by said Deed of Trust the sum of \$359,213.55 principal, with interest thereon from 9/1/2009. 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 10/1/2009 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: 2/5/2010

Regional Service Corporation

By LSI Title Agency  
As agent

By G. Sheppard  
G. Sheppard, authorized  
Name/Title signor

STATE OF Ca )  
COUNTY OF Orange ) ss.

On 2/6/10, before me, the undersigned, a Notary Public in and for said state, duly commissioned and sworn, personally appeared \_\_\_\_\_, 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: \_\_\_\_\_

For information relating to foreclosure status, please contact trustee at 800-542-2550.



State of California )  
County of Orange )

On 2-8-10 before me,

Debra Pedley, Notary Public,

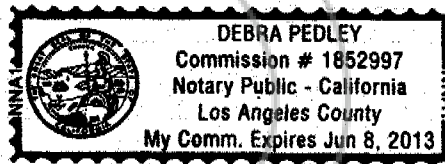
personally appeared G. Sheppard  
who proved to me on the basis of

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 Debra Pedley (Seal)  
Debra Pedley





### 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: <a href="mailto:ccanv@aol.com">ccanv@aol.com</a> W: <a href="http://www.cccsnevada.org">www.cccsnevada.org</a>	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: <a href="mailto:cccs@cccsnevada.org">cccs@cccsnevada.org</a> W: <a href="http://www.cccsnevada.org">www.cccsnevada.org</a>	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 Warn Springs Road, Suite 213 Henderson, Nevada 89102	- English - Spanish
ACORN HOUSING, LAS VEGAS, NV	P: 702-384-3022 T: F: 702-384-4520 E: <a href="mailto:usanchez@acornhousing.org">usanchez@acornhousing.org</a> W: <a href="http://www.acornhousing.org">www.acornhousing.org</a>	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: <a href="mailto:cccs@cccsnevada.org">cccs@cccsnevada.org</a> W: <a href="http://www.cccsnevada.org">www.cccsnevada.org</a>	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: <a href="mailto:mvreb@csnv.org">mvreb@csnv.org</a> 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: <a href="mailto:cccs@cccsnevada.org">cccs@cccsnevada.org</a>	Nellis Air Force Base, NV Las Vegas, Nevada 89119	- Spanish



SOUTHERN NEVADA	W: <a href="http://www.cccsnevada.org">www.cccsnevada.org</a>	5765 S. Rainbow Blvd. Suite 102 Las Vegas, Nevada 89118	- English - Spanish
NACA (NEIGHBORHOOD ASSISTANCE CORPORATION OF AMERICA) LAS VEGAS, NV	P: 702-362-6199 T: 888-297-5568 F: E: <a href="mailto:lrosario@naca.com">lrosario@naca.com</a> W: <a href="http://www.naca.com">www.naca.com</a>		
NEVADA LEGAL SERVICES, INC.	P: 702-386-0404 T: F: 702-388-1641 E: <a href="mailto:ajohnson@nlslaw.net">ajohnson@nlslaw.net</a> W: <a href="http://www.nlslaw.net">http://www.nlslaw.net</a>	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: <a href="mailto:nid.nancywilson@gmail.com">nid.nancywilson@gmail.com</a> W: <a href="http://www.nidonline.org">www.nidonline.org</a>	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: <a href="mailto:ttorres@wdclv.org">ttorres@wdclv.org</a> W: <a href="http://www.wdclv.org">www.wdclv.org</a>	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: <a href="mailto:cccs@cccsnevada.org">cccs@cccsnevada.org</a> W: <a href="http://www.cccsnevada.org">www.cccsnevada.org</a>	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: <a href="http://www.nwsn.org">www.nwsn.org</a> 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: <a href="mailto:cccs@cccsnevada.org">cccs@cccsnevada.org</a> W: <a href="http://www.cccsnevada.org">www.cccsnevada.org</a>	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: <a href="mailto:slawproj@washoecounty.us">slawproj@washoecounty.us</a> W: <a href="http://www.washoecounty.us/seniorsrv/legal.htm">www.washoecounty.us/seniorsrv/legal.htm</a>	1155 E Ninth St Reno, Nevada 89512-2827	- Spanish