

DOC # 758453
02/09/2010 01:54PM Deputy: SG
OFFICIAL RECORD
Requested By:
SERVICELINK IRVINE
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 3 Fee: 66.00
BK-210 PG-1917 RPTT: 0.00

WHEN RECORDED MAIL TO AND
RECORDING REQUESTED BY:

Fidelity National Title Insurance Company
135 Main St. Ste. 1900
San Francisco , CA 94105



361043

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

Trustee Sale No. 10-05199-3 NV

Client Reference No. 0014888846

APN: 1420-35-201-025

PROPERTY ADDRESS: 1673 CHOWBUCK DR, MINDEN, NV 89423

**NOTICE OF BREACH AND DEFAULT AND OF ELECTION TO CAUSE
SALE OF REAL PROPERTY UNDER DEED OF TRUST**

NOTICE IS HEREBY GIVEN THAT: FIDELITY NATIONAL TITLE INSURANCE COMPANY is either the original trustee, the duly appointed substituted trustee, or acting as agent for the trustee or beneficiary under that certain Deed of Trust (together with any modifications thereto, the "Deed of Trust") dated December 9, 2004, executed by DONNA R MILLER, A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY, as trustor in favor of OPTION ONE MORTGAGE CORPORATION, A CALIFORNIA CORPORATION, recorded on December 14, 2004, as Instrument No. 0631894, in Book 1204, in Page 06441 of Official Records in the office of the County recorder of Douglas County, Nevada, and that

The Deed of Trust secures the payment of and the performance of certain obligations, including, but not limited to, the obligations set forth in that certain Promissory Note with a face amount of \$224,000.00 (together with any modifications thereto the "Note"), and that

A breach of, and default in, the obligations for which said Deed of Trust is security has occurred in that the Trustor has failed to perform obligations pursuant to or under the Note and/or Deed of Trust, specifically: failed to pay payments which became due; together with late charges due; together with other fees and expenses incurred by the Beneficiary;

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 the statutory period set forth in Section NRS 107.080, 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:
American Home Mortgage Servicing, Inc.
4875 Belfort Rd Ste 130
Jacksonville, FL 32256
Phone: 877-304-3100 REF# 0014888846 NV

To determine status of the foreclosure, contact:
Fidelity National Title Insurance Company
135 Main St. Ste. 1900
San Francisco, CA 94105
Phone No.: 415-247-2450
T.S. No.: 10-05199-3

Dated: February 8, 2010

Fidelity National Title Insurance Company as agent
for the beneficiary by ServiceLink, its Agent

Zarah Declaro

By: ZARAH DECLARO

State of CA
County of ORANGE

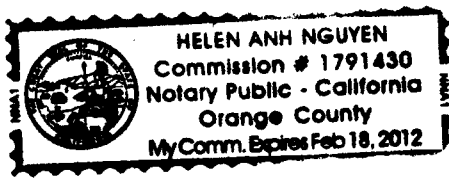
On 2-9-2010 before me, HELEN ANH NGUYEN, Notary Public in and for said county, personally appeared ZARAH DECLARO who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same 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 CA the the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature *Helen Anh Nguyen*

(Seal)





LOAN MODIFICATION CONTACT AND HUD COUNSELING CONTACT FORM

Pursuant to the requirements of NRS 107.085, and the exercise of the power of sale pursuant to NRS 107.080 with respect to any trust agreement which concerns owner-occupied housing and as required under NRS 107, the trustee and/or its authorized agent hereby provides the following information:

The contact information which the grantor or the person who holds the title of record may use to reach a person with authority to negotiate a loan modification on behalf of the beneficiary of the deed of trust is:

**American Home Mortgage Servicing, Inc.
Phone No.: 877-304-3100**

Contact information for at least one local housing counseling agency approved by the United States Department of Housing and Urban Development is:

**HOUSING FOR NEVADA
285 E Warm Springs Road Ste 100
Las Vegas, NV 89119
Telephone 877-649-1335
Telephone 702-270-0300**

**CONSUMER CREDIT COUNSELING
SERVICE OF SOUTHERN NEVADA
841 E 2ND
Carson City, Nevada 89701
Telephone: 800-451-4505**

**CONSUMER CREDIT COUNSELING
SERVICE OF SOUTHERN NEVADA
2920 N. Green Valley Parkway
Henderson, Nevada 89014
Telephone: 702-364-0344**

**ACORN HOUSING, LAS VEGAS, NV
953 E. Sahara Ave., #226
Las Vegas, Nevada 89104
Telephone: 702-384-3022**

**NEVADA LEGAL SERVICES, INC.
841-A East Second Street
Carson City, Nevada 89701
Telephone: 702-386-0404**

**SPRINGBOARD - HENDERSON
1489 West Warm Springs Road, Suite
213
Henderson, Nevada 89102
Telephone: 800-947-3752**

**CCCS OF SOUTHERN NEVADA
2650 S. Jones Blvd
Las Vegas, Nevada 89146-0000
Telephone: 702-364-0344**