



APN: 1220-22-410-122

RECORDING REQUESTED BY:
Lawyers Title Company
WHEN RECORDED MAIL TO
Trustee Corps
30 Corporate Park, Suite 400
Irvine , CA 92606

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

Trustee Sale No. NV09003925-10-1 Loan No. 871100049
1455 KATHY WAY GARDNERVILLE NV 89460
Title Order No:08601208

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

NOTICE IS HEREBY GIVEN THAT: **MTC FINANCIAL dba** Trustee Corps 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 October 4, 2006, executed by MELVIN E SOREM AND DEBORAH D SOREM, as trustor in favor of BANK OF AMERICA, N.A., as original Beneficiary recorded on October 18, 2006, as Instrument No. 0686587, in Book 1006, in Page 6029 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 \$223,900.00 (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;

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:

BANK OF AMERICA, N.A.
C/O TRUSTEE CORPS.
30 Corporate Park, Suite 400
Irvine , CA 92606
Phone No.: 949-252-8300

Dated: July 24, 2010

MTC FINANCIAL Inc dba Trustee Corps as Agent for the Beneficiary
By: Lawyers Title Company, as authorized signatory



By: Matt Johnson,


Authorized Signature

State of California
County of Orange

On July 26, 2010 before me, Kevin J. McKenna, Notary Public in and for said county, personally appeared Matt Johnson, 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 the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature 
Kevin J. McKenna



(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:

Loan Modification Contact Information:

**Bank Of America Home Loans
400 Countrywide Way
Simi Valley , CA 93065
Phone No.:800-669-6607**

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**

NEVADA LEGAL SERVICES, INC.

**841-A East Second Street
Carson City, Nevada 89701
Telephone: 702-386-0404**

**CONSUMER CREDIT COUNSELING
SERVICE OF SOUTHERN NEVADA**

**2920 N. Green Valley Parkway
Henderson, Nevada 89014
Telephone: 702-364-0344**

SPRINGBOARD - HENDERSON

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

ACORN HOUSING, LAS VEGAS, NV

**953 E. Sahara Ave., #226
Las Vegas, Nevada 89104
Telephone: 702-384-3022**

CCCS OF SOUTHERN NEVADA

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