

DOC # 767950
08/02/2010 02:53PM Deputy: SG
OFFICIAL RECORD
Requested By:
ROBERT J. HOPP & ASSOCIA
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 4 Fee: 217.00
BK-810 PG-221 RPTT: 0.00



RECORDING REQUESTED BY:
ROBERT J. HOPP & ASSOCIATES, LLC
When Recorded Mail Document to:
P. O. Box 8689, Denver, CO 80201

APN: 1319-03-811-006

TS No.: 10-01919NV

**NOTICE OF DEFAULT AND
ELECTION TO SELL UNDER DEED OF TRUST**

IMPORTANT NOTICE

**IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR
PAYMENTS, IT MAY BE SOLD WITHOUT ANY COURT ACTION**

You may have the legal right to bring your account into 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 (normally five (5) days prior to the date set for the sale of your property). No sale may be set until three (3) months after the date this Notice of Default and Election to Sell Under Deed of Trust is recorded. The amount due as of July 5, 2010 is \$10,318.85 and will increase until your account becomes current.

The physical address of the property subject to this notice is: 2461 Genoa Springs Court, Genoa, NV 89411

While your property is in foreclosure, you must continue to pay other obligations (such as insurance and taxes) required by your note and deed of trust or mortgage. If you fail to make future payments on this account, pay taxes on the property, provide insurance on the property, or pay other obligations as required in the note and deed of trust or mortgage, the beneficiary or mortgagee may insist that you do so in order to reinstate your account into good standing. In addition, the beneficiary or mortgagee may require as a condition of reinstatement, that you provide reliable written evidence that have you paid all senior liens, property taxes, and hazard insurance premiums.

Upon your request, the beneficiary or mortgagee will give you a written itemization of the entire amount you must pay. Even through full payment was demanded, you may not have to pay the entire unpaid portion of your account, but you must pay all amounts in default at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing, prior to the time the notice of sale is posted (which may not be earlier than the three (3) month period stated above), to, among other things, (i) provide additional time in which to cure the default by transfer of the property or otherwise; or (ii) establish a schedule of payments in order to cure your default; or both (i) and (ii).



Following the expiration of the time period referred to in the first paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your creditor permits a longer period, you have only the legal right to stop the sale of your property by paying the entire amount demanded by your creditor.

If your property is in foreclosure and you wish to find out the amount you must pay to reinstate your account, or otherwise arrange payment to stop the foreclosure, contact:

Specialized Loan Servicing, LLC
8742 Lucent Blvd., Suite 300
Highlands Ranch, CO 80129
Phone: 720-241-7569

The contact information of the trustee or the person conducting the foreclosure who is authorized to provide information relating to the foreclosure status of the property, is:

ROBERT J. HOPP & ASSOCIATES, LLC
P. O. Box 8689
Denver, CO 80201
Phone: 866-620-8605 (Toll Free Phone No.)

The contact information of the party who is authorized to negotiate a loan modification on behalf of the beneficiary of the deed of trust is:

Specialized Loan Servicing, LLC
8742 Lucent Blvd., Suite 300
Highlands Ranch, CO 80129
Phone: 720-241-7569

The contact information of a local housing counseling agency approved by the United States Department of Housing and Urban Development is:

Consumer Credit Counseling Service of Southern Nevada

In Las Vegas: 2650 S. Jones Blvd.
Las Vegas, Nevada 89146
Phone: 702-364-0344

In Henderson: 2920 N. Green Valley Parkway
Henderson, Nevada 89014
Phone: 702-364-0344

In North Las Vegas: 2290 McDaniel
North Las Vegas, Nevada 89030
Phone: 702-364-0344

In Reno: 3100 Mill Street, Ste. 111



Reno, Nevada 89502
Phone: 775-337-6363

In Carson City: 841 E. Second
Carson City, Nevada 89701
Phone: 800-451-4505

If you have any questions, you should contact a lawyer or the governmental agency which may have insured your account.

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.

NOTICE IS HEREBY GIVEN: That Robert J. Hopp & Associates, LLC is duly appointed Trustee and/or Agent for Beneficiary under a Deed of Trust dated January 10, 2007 executed by Richard M. Hutchings and Sharon L. Hutchings as trustor(s), to secure certain obligations in favor of Mortgage Electronic Registration Systems, Inc., as Nominee for Silver State Financial Services, Inc d/b/a Silver State Mortgage as beneficiary, and First American Title Company as Trustee, recorded on January 24, 2007, as Document No. 0693364 of Official Records in the Office of the Recorder of Douglas County describing land therein as more fully described in said Deed of Trust, Said obligations including one note for the original sum of \$480,000.00.

That breach of, and default in, the obligations for which such Deed of Trust is security has occurred in that payment has not been made of:

INSTALLMENT OF PRINCIPAL AND INTEREST PLUS IMPOUNDS AND/OR ADVANCES WHICH BECAME DUE ON 4/01/2010 PLUS AMOUNTS THAT ARE DUE OR MAY BECOME DUE FOR THE FOLLOWING: LATE CHARGES, DELINQUENT PROPERTY TAXES, INSURANCE PREMIUMS, ADVANCES MADE ON SENIOR LIENS, TAXES AND/OR INSURANCE, TRUSTEE FEES, AND ANY ATTORNEY FEES AND COURT COSTS ARISING FROM OR ASSOCIATED WITH BENEFICIARY'S EFFORT TO PROTECT AND PRESERVE ITS SECURITY MUST BE HEARD AS CONDITION OF REINSTATEMENT.

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 payment, 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.

THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE

AS REQUESTED BY LAW, YOU ARE HEREBY NOTIFIED THAT A NEGATIVE CREDIT REPORT REFLECTING ON YOUR CREDIT RECORD MAY BE SUBMITTED TO A CREDIT

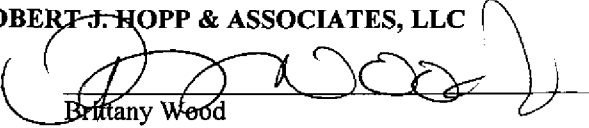


REPORT AGENCY IF YOU FAIL TO FULFILL THE TERMS OF YOUR CREDIT OBLIGATIONS.

Dated: July 29, 2010

ROBERT J. HOPP & ASSOCIATES, LLC

By



Brittany Wood
On Behalf of Robert J. Hopp & Associates, LLC

State of Nevada)
)
County of Clark) ss.

On July 29, 2010 before me, Notary Public, Brittany Wood for Robert J. Hopp & Associates, LLC, personally known to me (or provided 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 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.

WITNESS my hand and official seal.



Print Name: INES OLEVIC-SALEH
Notary Public in and for said County and State

