

APN NO. 1220-04-513-002  
RECORDING REQUESTED BY

WHEN RECORDED MAIL TO

**ASSET FORECLOSURE SERVICES, INC.**  
22837 Ventura Blvd., Suite 350  
Woodland Hills, CA 91364

Trustee's Sale No: NV-MOR-109437

PROPERTY ADDRESS:  
1379 WATERLOO LANE  
GARDNERVILLE, NV 89410

**100582308-NV-LMO**

DOC # 771192  
09/27/2010 09:21AM Deputy: SD  
**OFFICIAL RECORD**  
Requested By:  
LSI TITLE AGENCY INC.  
Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 2 Fee: 215.00  
BK-910 PG-5488 RPTT: 0.00



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

**NOTICE IS HEREBY GIVEN** that ASSET FORECLOSURE SERVICES, IS THE DULY APPOINTED Trustee under a Deed of Trust dated 6/23/2006, executed by KIMBERLY A. BORGZINNER AND RICHARD BORGZINNER, WIFE AND HUSBAND, as Trustor, to secure obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, recorded 7/17/2006, as Instrument No. 0679882, of Official Records in the office of the Recorder of DOUGLAS County, NEVADA. There is now owing upon the note secured by said Deed of Trust the sum of \$264,790.91 principal, with interest thereon from 4/1/2010. 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 5/1/2010 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, MOREQUITY, INC., 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 duly appointed 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:**



**ASSET FORECLOSURE SERVICES, whose address is 22837 Ventura Blvd., Suite 350, Woodland Hills, CA 91364, (877)237-7878.**

Dated: 9/24/2010

ASSET FORECLOSURE SERVICES, INC., AS AGENT FOR  
THE BENEFICIARY BY LSI TITLE COMPANY AS AGENT


By   
Adonis Vailu'u / Title Assistant

State of California  
County of Orange

On 9/24/2010 before me Enedina O. Sanchez, Notary Public, personally appeared Adonis Vailu'u authorized signor, who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person 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   
Enedina O. Sanchez

