APN: 1022-29-101-009

RECORDING REQUESTED BY: LSI Title Company WHEN RECORDED MAIL TO Trustee Corps 17100 Gillette Ave Irvine , CA 92614 DOC # 772405
10/19/2010 10:43AM Deputy: DW
OFFICIAL RECORD
Requested By:
LSI TITLE AGENCY INC.
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 3 Fee: 216.00
BK-1010 PG-3587 RPTT: 0.00

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

Trustee Sale No. NV09005543-10-1 Loan No. 0037949633 1837 GENOA STREET GARDNERVILLE NV 89410 Title Order No:100630848-NV-LPO

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 August 23, 2004, executed by LOWELL J GOODING, AND SAMMI CIMINO, HUSBAND AND WIFE, as trustor in favor of WELLS FARGO BANK, N.A., as original Beneficiary recorded on August 27, 2004, as Instrument No. 0622720, in Book 0804, in Page 11790 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 \$227,300.00 (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;. THE INSTALLMENT OF PRINCIPAL AND INTEREST WHICH BECAME DUE ON 08/01/2010 AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL AND INTEREST, ALONG WITH LATE CHARGES, PLUS FORECLOSURE COSTS AND LEGAL FEES. PLUS ALL OF THE TERMS AND CONDITIONS AS PER THE DEED OF TRUST, PROMISSORY NOTE AND RELATED LOAN DOCUMENTS.

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:

WELLS FARGO BANK, N.A.

C/O TRUSTEE CORPS.

17100 Gillette Ave

Irvine, CA 92614

Phone No.: 949-252-8300

Dated: October 16, 2010

MTC FINANCIAL Inc., dba Trustee Corps as Agent for the Beneficiary

By: LSI Title Agency, Inc., as Agent

By: Norma Gonzalez

State of California
County of Orange

On October 19, 2010 before me, Enedina O. Sanchez, Notary Public in and for said county, personally appeared Norma Gonzalez who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) are subscribed to the within instrument and acknowledged to me that he she they executed the same in 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 WKWK/

Enedina O. Sanchez

ENEDINA O. SANCHEZ
Commission # 1796125
Notary Public - California
Orange County
MyComm. Expires Apr 21, 2012

(Seal)

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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: Wells Fargo Bank, N.A.

3476 Stateview Blvd. Fort Mill , SC 29715

Phone No.: (803) 734-4028

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

NEVADA LEGAL SERVICES, INC.
CONSUMER CREDIT COUNSELING SERVICE 841-A East Second Street

OF SOUTHERN NEVADA

841 E 2ND

Carson City, Nevada 89701

Telephone: 800-451-4505

CONSUMER CREDIT COUNSELING SERVICE Henderson, Nevada 89102
Telephone: 800-947-3752

OF SOUTHERN NEVADA

2920 N. Green Valley Parkway Henderson, Nevada 89014

Telephone: 702-364-0344

ACORN HOUSING, LAS VEGAS, NV

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SPRINGBOARD - HENDERSON

1489 West Warm Springs Road, Suite 213

Las Vegas, Nevada 89146-0000

Telephone: 702-364-0344

953 E. Sahara Ave., #226

Las Vegas, Nevada 89104

Telephone: 702-384-3022

Carson City, Nevada 89701

Telephone: 702-386-0404

CCCS OF SOUTHERN NEVADA 2650 S. Jones Blvd

