

APN: 1420-28-211-028

RECORDING REQUESTED BY:  
LSI Title Company  
WHEN RECORDED MAIL TO  
Trustee Corps  
17100 Gillette Ave  
Irvine , CA 92614

DOC # 773617  
11/09/2010 03:13PM Deputy: KE  
OFFICIAL RECORD  
Requested By:  
LSI TITLE AGENCY INC.  
Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 3 Fee: 216.00  
BK-1110 PG-2554 RPTT: 0.00



The undersigned hereby affirms that there is no Social Security number contained in this document.  
Trustee Sale No. NV09006010-10-1 Loan No. 501714938  
2911 HOT SPRINGS RD MINDEN NV 89423-8898  
Title Order No:100680149-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 December 26, 2007, executed by JOHN MICHAEL EDDY, as trustor in favor of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS NOMINEE FOR LENDER AND LENDER'S SUCCESSORS AND ASSIGNS** as Beneficiary and **NATIONPOINT** as lender under Deed of Trust recorded on March 27, 2008, as Instrument No. 0720367, in Book 0308, in Page 6351 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 \$337,000.00 (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; THE INSTALLMENT OF PRINCIPAL AND INTEREST WHICH BECAME DUE ON 04/01/2010 AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL AND INTEREST, ALONG WITH LATE CHARGES, PLUS FORECLOSURE FEES AND COSTS AND ATTORNEY 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:

FLAGSTAR BANK, FSB  
C/O TRUSTEE CORPS.  
17100 Gillette Ave  
Irvine , CA 92614  
Phone No.: 949-252-8300

Dated: November 8, 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

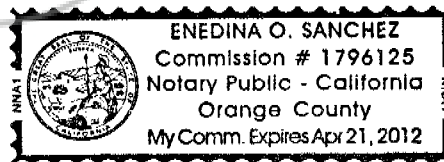
On November 9, 2010 before me, Enedina O. Sanchez, Notary Public in and for said county, personally appeared Norma Gonzalez who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed 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

Enedina O. Sanchez



(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:**

**FLAGSTAR BANK, F.S.B.**  
5151 Corporate Drive  
Troy , MI 48098  
Phone No.:(800) 968-7700

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

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

**CONSUMER CREDIT COUNSELING SERVICE OF SOUTHERN NEVADA**  
841 E 2<sup>ND</sup>  
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

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

**ACORN HOUSING, LAS VEGAS, NV**