

WHEN RECORDED MAIL TO AND  
RECORDING REQUESTED BY:

**Fidelity National Title Insurance Company**  
**135 Main St. Ste. 1900**  
**San Francisco , CA 94105**  
APN : 1220-09-415-009



689242  
The undersigned hereby affirms that there is no Social Security number contained in this document.  
**Trustee Sale No. 11-00062-3 NV** Client Reference No. 0022780852

APN: 1220-09-415-009  
PROPERTY ADDRESS: 1258 SIERRA VISTA DR, GARDNERVILLE, NV 89460

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

**NOTICE IS HEREBY GIVEN THAT:** FIDELITY NATIONAL TITLE INSURANCE COMPANY 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 January 18, 2007, executed by THOMAS E FESLER AND JOELLE C FESLER HUSBAND AND WIFE AS JOINT TENANTS , as trustor in favor of OPTION ONE MORTGAGE CORPORATION, A CALIFORNIA CORPORATION, recorded on March 5, 2007, as Instrument No. 0696391, in Book 0307, in Page 1372 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 \$507,200.00 (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; together with late charges 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:  
American Home Mortgage Servicing, Inc.  
4875 Belfort Rd Ste 130  
Jacksonville, FL 32256  
Phone: 877-304-3100 REF# 0022780852 NV

To determine status of the foreclosure, contact:  
Fidelity National Title Insurance Company  
135 Main St. Ste. 1900  
San Francisco, CA 94105  
Phone No.: 415-247-2450  
T.S. No.: 11-00062-3

Dated: January 3, 2011  
agent

Fidelity National Title Insurance Company as  
for the beneficiary by ServiceLink, its Agent

Zarah Declaro  
ZARAH DECLARO

State of CALIFORNIA  
County of ORANGE

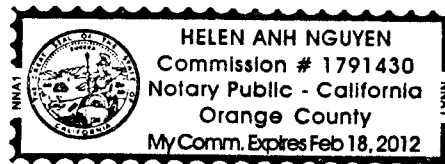
**HELEN ANH NGUYEN**

On 1-6-2011 before me, \_\_\_\_\_, Notary Public in and for said county, personally appeared ZARAH DECLARO 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 CA the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature [Handwritten Signature]  
(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:

**American Home Mortgage Servicing, Inc.**  
Phone No.: 877-304-3100

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

**CONSUMER CREDIT COUNSELING  
SERVICE OF SOUTHERN NEVADA**

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

**ACORN HOUSING, LAS VEGAS, NV**

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

**NEVADA LEGAL SERVICES, INC.**

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

**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