

DOC # 776793  
01/11/2011 03:31PM Deputy: DW  
OFFICIAL RECORD  
Requested By:  
PACIFIC COAST TITLE  
Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 3 Fee: 216.00  
BK-111 PG-2413 RPTT: 0.00

APN: 122-021-610-216

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



The undersigned hereby affirms that there is no Social Security number contained in this document.  
Trustee Sale No. NV09004832-10-1 Title Order No:55015718 Client Reference Number: 7670542  
PropertyAddress:  
710 ADDLER ROAD GARDNERVILLE NV 89423

## 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 INC., dba Trustee Corps is either the original trustee, the duly appointed substituted trustee, or acting as agent for the trustee or beneficiary under a Deed of Trust dated as of April 13, 1999, executed by STEPHEN G ORVIS, A SINGLE PERSON, as trustor, to secure obligations in favor of NORWEST MORTGAGE, INC., as Beneficiary, recorded April 19, 1999, as Instrument No. 0466109 in Book 0499, Page 3818 of the Official Records in the office of the Recorder of Douglas County, Nevada, 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 \$80,000.00 (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 06/01/2010 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: January 11, 2011

MTC FINANCIAL Inc., dba Trustee Corps as Agent for the Beneficiary  
By: Pacific Coast Title Company, as authorized signatory

By: SUSAN DANA , Authorized Signature

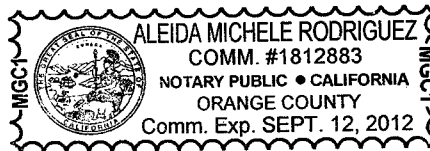
State of California  
County of Orange

On January 11, 2011 before me, Aleida Michele Rodriguez, Notary Public in and for said county, personally appeared Susan Dana 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   
Aleida Michele Rodriguez



COMM # 1812883  
EXP 09/12/12



**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

**ACORN HOUSING, LAS VEGAS, NV**  
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