WHEN RECORDED MAIL TO AND RECORDING REQUESTED BY:

Fidelity National Title Insurance Company 135 Main St. Ste. 1900 San Francisco , CA 94105

APN: 1319-30-710-005

DOC # 777340
01/21/2011 01:37PM Deputy: SG
 OFFICIAL RECORD
 Requested By:
DOCUMENT PROCESSING SOLU
 Douglas County - NV
 Karen Ellison - Recorder
Page: 1 of 3 Fee: 216.00
BK-111 PG-4768 RPTT: 0.00

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

Trustee Sale No. 11-00378-3 NV

Client Reference No. 0019176791

APN: 1319-30-710-005

PROPERTY ADDRESS: 495 TRAMWAY DRIVE #5, STATELINE, NV 89449

## 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 September 26, 2005, executed by GEORGE H. ARNOLD, AN UNMARRIED MAN, as trustor in favor of H&R BLOCK MORTGAGE CORPORATION, A MASSACHUSETTS CORPORATION, recorded on October 31, 2005, as Instrument No. 0659330, in Book 1005, in Page 14379 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 \$150,000.00 (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 perfom 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

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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# 0019176791 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.: 11-00378-3

Dated: January 19, 2011

agent

State of

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

aniel Grant

County of On JAC21 2011 before me, Thres E SUERNA-county, personally appeared DANIEL GRANT W , Notary Public in and for said who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s)(s)/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.

Bv:

I certify under PENALTY OF PERJURY under the laws of the State of CAUTOMA the the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature (Seal

JAMES E. SHERMAN Commission # 1883919 Notary Public - California Orange County My Comm. Expires Apr 8, 2014

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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:

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