APN: 1318-03-211-006

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

DOC # 778624
02/15/2011 03:05PM Deputy: DW
 OFFICIAL RECORD
 Requested By:
LSI TITLE AGENCY INC.
 Douglas County - NV
 Karen Ellison - Recorder
Page: 1 of 3 Fee: 216.00
BK-211 PG-2939 RPTT: 0.00

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

Trustee Sale No. NV09000303-11-1 Title Order No:110083895-NV-LPO Client Reference Number: 0170113187

PropertyAddress:

1035 LÝNN WAY ZEPHYR COVE NV 89448

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 26, 2007, executed by KARL WOLSKI, as trustor, to secure obligations in favor of WELLS FARGO BANK, N.A., as Beneficiary, recorded May 2, 2007, as Instrument No. 0700277 in Book 0507, Page 681 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 \$416,000.00 (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 11/01/2010 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.

BK-211 PG-2940

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: February 14, 2011

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

By: LSI Title Agency, Inc., as Agent

By:

State of

California

County of

Drange

county, personally appeared

Enedina O. Sanchez On February 14, 2011 before me,

Notary Public in and for said 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/heir 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.

Enedina O. Sanchez

ENEDINA O. SANCHEZ

Commission # 1796125 Notary Public - California

Orange County My Comm. Expires Apr 21, 2012

(Seal)

78624 Page: 3 of 3 02/15/2011

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 owneroccupied 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

CONSUMER CREDIT COUNSELING SERVICE OF SOUTHERN NEVADA 841 E 2ND Carson City, Nevada 89701

CONSUMER CREDIT COUNSELING SERVICE OF SOUTHERN NEVADA 2920 N. Green Valley Parkway Henderson, Nevada 89014 Telephone: 702-364-0344

Telephone: 800-451-4505

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