

DOC # 780188
03/18/2011 11:13AM Deputy: DW
OFFICIAL RECORD
Requested By:
LSI TITLE AGENCY INC.
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 3 Fee: 216.00
BK-311 PG-3892 RPTT: 0.00



Assessors Parcel No(s): 1219-14-001-001
Recording requested by:

When recorded mail to:
SUMMIT REAL ESTATE SERVICES, LLC
16745 W. Bernardo Drive, Suite 300
San Diego, CA 92127
(866) 248-2679

TS # NV-11-0566-CS Order # 110157306-NV-GNO Space above this line for recorders use only
Property Address: 419 CENTERVILLE LANE, 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 **SUMMIT REAL ESTATE SERVICES, LLC** 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 3/10/2005, executed by DANIEL PATRICK BARDEN A MARRIED MAN AND ELAINE VANASSE BARDEN A MARRIED WOMAN, AS JOINT TENANTS, as Trustor, to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR A PLUS MORTGAGE. A LIMITED PARTNERSHIP, as beneficiary, recorded 3/10/2005, as Instrument No. 0638568, in Book 0305, Page 3972 of Official Records in the Office of the Recorder of DOUGLAS County, Nevada securing, among other obligations including 1 NOTE(S) FOR THE ORIGINAL sum of \$562,500.00, that the beneficial interest under such Deed of Trust and the obligations secured thereby are presently held by the undersigned; that a breach of, and default in, the obligations for which such Deed of Trust is security has occurred in that payment has not been made of:

The installments of principal and interest which became due on 11/1/2010, and all subsequent installments of principal and interest through the date of this Notice, plus amounts that are due for late charges, delinquent property taxes, insurance premiums, advances made on senior liens, taxes and/or insurance, trustee's fees, and any attorney fees and court costs arising from or associated with the beneficiaries efforts to protect and preserve its security, all of which must be paid as a condition of reinstatement, including all sums that shall accrue through reinstatement or pay-off. Nothing in this notice shall be construed as a waiver of any fees owing to the Beneficiary under the Deed of Trust pursuant to the terms of the 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 35 days following recording and mailing of this Notice to Trustor or Trustor's successor in interest, 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.



TS No.: NV-11-0566-CS
Notice of Default
Page 2

To determine if reinstatement is possible and the amount, if any, to cure the default, contact:

Vericrest Financial, Inc.
C/O SUMMIT REAL ESTATE SERVICES, LLC
16745 W. Bernardo Drive, Suite 300
San Diego, CA 92127
(866) 248-2679

To reach a Loss Mitigation Representative who is authorized to negotiate a Loan Modification, please contact:

Vericrest Financial, Inc.
Claudette Stewart
Phone # (800) 621-1437 Ext 1507

You may wish to consult a credit-counseling agency to assist you. The Department of Housing and Urban Development (HUD) can provide you with the name and address of the local HUD approved counseling agency by calling their toll-free hotline at (800) 569-4287 or you can go to The Department of Housing and Urban Development (HUD) web site at www.hud.gov/offices/hsg/sfh/hcc/hcs.com.

If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan. Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale provided the sale is concluded prior to the conclusion of the foreclosure.

Dated: 3/18/11

SUMMIT REAL ESTATE SERVICES, LLC, AS AGENT FOR BENEFICIARY

BY: LSI Title Agency, Inc., as Agent

By: _____

J Fiene

J Fiene

State of Ca)
County of Orange) ss.

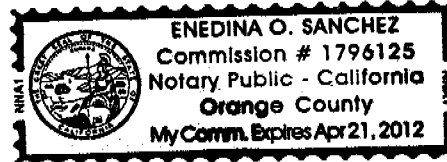
On 3/18/11 before me, Enedina O. Sanchez a notary public, personally appeared J Fiene who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized 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 that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Enedina Sanchez

Enedina O. Sanchez





As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations.

COPY