#### APN NO. 1220-22-210-098 RECORDING REQUESTED BY

WHEN RECORDED MAIL TO

REGIONAL TRUSTEE SERVICES CORPORATION

616 1st Avenue, Suite 500 Seattle, WA 98104

Trustee's Sale No:

07-FEE-108014

110159431

DOC # 780718
03/29/2011 02:46PM Deputy: SG
 OFFICIAL RECORD
 Requested By:
LSI TITLE AGENCY INC.
 Douglas County - NV
 Karen Ellison - Recorder
Page: 1 of 4 Fee: 217.00
BK-311 PG-6001 RPTT: 0.00

# \*FEE1080140342000000\*

## NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

NOTICE IS HEREBY GIVEN that REGIONAL SERVICE CORPORATION, is either the duly appointed Trustee, the substitute Trustee or acting as agent for the Beneficiary under a Deed of Trust dated 3/14/2007, executed by NEAL FREITAS, AN UNMARRIED MAN, as Trustor, to secure obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR FIRST HORIZON HOME LOAN CORPORATION, as Beneficiary, recorded 3/21/2007, as Instrument No. 0697461, and of Official Records in the office of the Recorder of DOUGLAS County, NEVADA on the following property:

712 LASSEN WAY, GARDENVILLE, NV.

There is now owing upon the note secured by said Deed of Trust the sum of 247568.73 principal, with interest thereon from 12/1/2011. That a breach of, and default in, the obligations for which such Deed of Trust is security has occurred as follows:

FAILURE TO PAY INSTALLMENTS OF PRINCIPAL, INTEREST, IMPOUNDS AND LATE CHARGES WHICH BECAME DUE 1/1/2011 TOGETHER WITH ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST, IMPOUNDS, LATE CHARGES, FORECLOSURE FEES AND EXPENSES; ANY ADVANCES WHICH MAY HEREAFTER BE MADE; ALL OBLIGATIONS AND INDEBTEDNESSES AS THEY BECOME DUE; AND ANY INSTALLMENTS ALREADY MADE, THAT AT A LATER DATE PROVE TO BE INVALID.

That by reason thereof, EverBank, the present beneficiary under such Deed of Trust, has executed and delivered to said Trustee, a written Declaration and Demand for Sale, and has deposited with said Trustee, such Deed of Trust and all the 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.

N.R.S. 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 the 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.



780718 Page: 2 of 4 03/29/2011

ENEDINA O. SANCHEZ Commission # 1796125 Notary Public - California Orange County MyComm. Expires Apr 21, 2012

BK-311 PG-6002

To find out the amount you must pay, or to arrange for payment to stop the foreclosure or if your property is in foreclosure for any other reason, contact: REGIONAL SERVICE CORPORATION, whose address is 616 1st Avenue, Suite 500, Seattle, WA 98104, (206) 340-2550.

Dated:	3/29/2011	
		Regional Service Corporation By LSI TITLE AGENCY, INC, AS AGENT
		As authorized agent
		By Jen Tien
	$\cap \alpha$	Name/Title
STATE	NAIAGO ) SS.	
On	3-29-11 , before me	Enedina O. Sanchez
of sati	Public, personally appeared sfactory evidence to be the person	whose name(s) is/are subscribed to the within instrument, and that the same in his/her/their authorized capacity(ies), and that by
his/her/t	heir signature(s) on the instrument the instrument.	the person(s), or the entity upon behalf of which the person(s) acted,
I certify true and		der the laws of the State of California that the foregoing paragraph is

Enedina O. Sanchez

WITNESS my hand and official seal

For information relating to foreclosure status, please contact trustee at 800-542-2550.

BK-311 780718 Page: 3 of 4 03/29/2011

#### NOTICE OF CONTACT INFORMATION

For Loan Modification information, please contact loss mitigation at 800-669-7724 or fax 904-281-2337.

You may find helpful information online. One excellent source is the Department of Housing and Urban Development (HUD) website which can be found at "http://www.hud.gov/foreclosure/index.cfm". HUD also maintains on its website a list of approved housing counselors who can provide free information to assist homeowners with financial problems. Another good source of information is found at the Office of the Attorney General's website at "http://www2.state.id.us/ag/". Following is a list of counseling agencies approved by the United States Department of Housing and Urban Development.

CONSUMER CREDIT COUNSELING SERVICE OF SOUTHERN NEVADA	P: 800-451-4505 T: 800-451-4505 F: E: ccanv@aol.com W: www.cccsnevada.org	841 E 2ND Carson City, Nevada 89701	- Spanish
NEVADA LEGAL SERVICES, INC.	P: 702-386-0404 T: F: 702-388-1641 E: W: n/a	841-A East Second Street Carson City, Nevada 89701	- English - Spanish
CONSUMER CREDIT COUNSELING SERVICE OF SOUTHERN NEVADA	P: 702-364-0344 T: F: 702-364-5836 E: cccs@cccsnevada.org W: www.cccsnevada.org	2920 N. Green Valley Parkway Henderson, Nevada 89014	- Spanish
SPRINGBOARD - HENDERSON	P: 800-947-3752 T: 800-947-3752 F: E: W: n/a	1489 West Warn Springs Road, Suite 213 Henderson, Nevada 89102	English - Spanish
ACORN HOUSING, LAS VEGAS, NV	P: 702-384-3022 T: F: 702-384-4520 E: usanchez@acornhousin W: www.acornhousing.org	953 E. Sahara Ave., #226 Las Vegas, Nevada 89104	- English - Spanish
CCCS OF SOUTHERN NÉVADA	P: 702-364-0344 T: 800-451-4505 F: 702-364-1382 E: cccs@cccsnevada.org W: www.cccsnevada.org	2650 S. Jones Blvd Las Vegas, Nevada 89146-0000	- English - Spanish
COMMUNITY SERVICES OF NEVADA (CSN)	P: 702-307-1710 T: F: 702-307-1712 E: myreb@csnv.org W: n/a	3320 Sunrise Avenue, Suite 108 Las Vegas, Nevada 89101-0000	- English - Spanish
CONSUMER CREDIT COUNSELING SERVICE OF	P: 702-364-0344 T: 800-451-4505 F: 702-364-5836 E: cccs@cccsnevada.org	Nellis Air Force Base, NV Las Vegas, Nevada 89119	- Spanish



BK-311 PG-6004

SOUTHERN NEVADA	W: www.cccsnevada.org	^	
NACA (NEIGHBORHOOD	P: 702-362-6199	5765 S. Rainbow Blvd. Suite 102	- English
ASSISTANCE	F:	Las Vegas, Nevada 89118	•
CORPORATION OF AMERICA) LAS	E: lrosario@naca.com W: www.naca.com	\ \	Spanish
VEGAS, NV	A8: 444444-1107-02-02-011	\ \	
NEVADA LEGAL	P: 702-386-0404	530 South Sixth Street	<b>}</b>
SERVICES, INC.	T: F: 702-388-1641	Las Vegas, Nevada 89101	English
	E: atohnson@nlslaw.net		Spanish
	W: http:/www.nlslaw.net		\
NID-HCA OF LAS VEGAS	P: 702-228-1975 T:	1333 North Buffalo Drive, Suite 190 Las Vegas, Nevada 89128	- English
VEGAS	F: 702-228-8718	Eds Vegas, Nevada os Le	Eligion
	E: nid.nancywilson@gmail.com W: www.nidonline.org		1 1
SPRINGBOARD -	P: 800-947-3752	2300 West Sahara Avenue, Suite 800	1
LAS VEGAS	T: 800-947-3752	Las Vegas, Nevada 89102	English
	P: E:	\ \	Spanish
	W: <u>n/a</u>	)	
WOMEN'S	P: 702-796-7770	4020 Pecos McLeod	<u>.</u>
DEVELOPMENT CENTER	T: F: 702-796-3007	Las Vegas, Nevada 89121	English - Others
<b>4200</b>	E: ttorres@wdclv.org	\/ /	- Polish
	W: www.wdclv.org	· / .	- Spanish
CONSUMER	P: 702-364-0344	2290 McDaniel	-
CREDIT	T: F: 702-364-5836	N. Las Vegas, Nevada 89030	English Only
COUNSELING SERVICE OF	E: cccs@cccsnevada.org		Office
SOUTHERN NEVADA	W: www.cccsnevada.org		
	P: 702-649-0998-231	1849 Civic Center Dr	
NEIGHBORHOOD HOUSING	T:	North Las Vegas, Nevada 89030	English
SERVICES OF SOUTHERN	F: 702-649-0702 E: www.nwsn.org	\	- Spanish
NEVADA	W: n/a		opao
CONSUMER	P: 775-337-6363	Consumer Credit Affiliates	-
CREDIT COUNSELING	T: 800-451-4505 F: 775-337-6679	3100 Mill Street Ste. 111 Reno, Nevada 89502	Spanish
SERVICE OF	E: cccs@cccsnevada.org	/	
SOUTHERN NEVADA	W: www.cccsnevada.org	*	
NEVADA LEGAL	P: 702-386-0404	204 Marsh Avenue, 3rd Floor	_
SERVICES, INC.	T:	Reno, Nevada 89509	English 
	F: 702-388-1641 E:		Spanish
	W: <u>n/a</u>		
WASHOE COUNTY		1155 E Ninth St Reno, Nevada 89512-2827	- Spanish
DEPT OF SENIOR SERVICES -	T: F: 775-328-6193	Valio, Mesada 02317-5051	Spanisn
SENIOR LAW PROJECT	E: slawproj@washoecounty.us W: www.washoecounty.us/seniorsrv/legal.htm		
- NOSECI	ee a manatabalogooding tool section of all coolingin		

## **Everhome**