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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

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



\*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.





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



SOUTHERN NEVADA	W: <a href="http://www.cccsnevada.org">www.cccsnevada.org</a>	5765 S. Rainbow Blvd. Suite 102 Las Vegas, Nevada 89118	- English - Spanish
NACA (NEIGHBORHOOD ASSISTANCE CORPORATION OF AMERICA) LAS VEGAS, NV	P: 702-362-6199 T: 888-297-5568 F: E: <a href="mailto:lrosario@naca.com">lrosario@naca.com</a> W: <a href="http://www.naca.com">www.naca.com</a>		
NEVADA LEGAL SERVICES, INC.	P: 702-386-0404 T: F: 702-388-1641 E: <a href="mailto:ajohnson@nlslaw.net">ajohnson@nlslaw.net</a> W: <a href="http://www.nlslaw.net">http://www.nlslaw.net</a>	530 South Sixth Street Las Vegas, Nevada 89101	- English - Spanish
NID-HCA OF LAS VEGAS	P: 702-228-1975 T: F: 702-228-8718 E: <a href="mailto:nid.nancywilson@gmail.com">nid.nancywilson@gmail.com</a> W: <a href="http://www.nidonline.org">www.nidonline.org</a>	1333 North Buffalo Drive, Suite 190 Las Vegas, Nevada 89128	- English
SPRINGBOARD - LAS VEGAS	P: 800-947-3752 T: 800-947-3752 F: E: W: <u>n/a</u>	2300 West Sahara Avenue, Suite 800 Las Vegas, Nevada 89102	- English - Spanish
WOMEN'S DEVELOPMENT CENTER	P: 702-796-7770 T: F: 702-796-3007 E: <a href="mailto:ltorres@wdclv.org">ltorres@wdclv.org</a> W: <a href="http://www.wdclv.org">www.wdclv.org</a>	4020 Pecos McLeod Las Vegas, Nevada 89121	- English - Others - Polish - Spanish
CONSUMER CREDIT COUNSELING SERVICE OF SOUTHERN NEVADA	P: 702-364-0344 T: F: 702-364-5836 E: <a href="mailto:cccs@cccsnevada.org">cccs@cccsnevada.org</a> W: <a href="http://www.cccsnevada.org">www.cccsnevada.org</a>	2290 McDaniel N. Las Vegas, Nevada 89030	- English Only
NEIGHBORHOOD HOUSING SERVICES OF SOUTHERN NEVADA	P: 702-649-0998-231 T: F: 702-649-0702 E: <a href="http://www.nwsn.org">www.nwsn.org</a> W: <u>n/a</u>	1849 Civic Center Dr North Las Vegas, Nevada 89030	- English - Spanish
CONSUMER CREDIT COUNSELING SERVICE OF SOUTHERN NEVADA	P: 775-337-6363 T: 800-451-4505 F: 775-337-6679 E: <a href="mailto:cccs@cccsnevada.org">cccs@cccsnevada.org</a> W: <a href="http://www.cccsnevada.org">www.cccsnevada.org</a>	Consumer Credit Affiliates 3100 Mill Street Ste. 111 Reno, Nevada 89502	- Spanish
NEVADA LEGAL SERVICES, INC.	P: 702-386-0404 T: F: 702-388-1641 E: W: <u>n/a</u>	204 Marsh Avenue, 3rd Floor Reno, Nevada 89509	- English - Spanish
WASHOE COUNTY DEPT OF SENIOR SERVICES - SENIOR LAW PROJECT	P: 775-328-2592 T: F: 775-328-6193 E: <a href="mailto:slawproj@washoecounty.us">slawproj@washoecounty.us</a> W: <a href="http://www.washoecounty.us/seniorsrv/legal.htm">www.washoecounty.us/seniorsrv/legal.htm</a>	1155 E Ninth St Reno, Nevada 89512-2827	- Spanish