



APN: 1420-33-810-007
RECORDING REQUESTED BY:
SERVICELINK
WHEN RECORDED MAIL TO
Trustee Corps
17100 Gillette Ave
Irvine , CA 92614

The undersigned hereby affirms that there is no Social Security number contained in this document.
Trustee Sale No. NV09000513-11-1 Title Order No:760291 Client Reference No. 0157750332

Property Address:
1329 DENNIS STREET MINDEN NV 89423

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 December 14, 2006, executed by **JOEL L. CERNUSAK, AN UNMARRIED MAN**, as trustor, to secure obligations in favor of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC**, as Beneficiary and **AFFORDABLE INTEREST MORTGAGE** as lender under Deed of Trust recorded December 19, 2006, as Instrument No. 0691101 in Book 1206, Page 6942 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 \$180,000.00 (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 12/01/2010 AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL AND INTEREST, ALONG WITH LATE CHARGES, PLUS FORECLOSURE FEES AND COSTS AND ATTORNEY 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.



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: April 18, 2011

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

By: Robert Padilla, Trustee Sale Officer

State of California

County of Orange

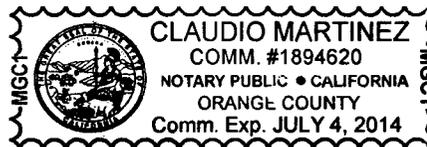
APR 18 2011

Claudio Martinez

On _____ before me, _____, Notary Public in and for said county, personally appeared ROBERT PADILLA 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 the foregoing paragraph is true and correct.

WITNESS my hand and official seal.



Signature



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:

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

NEVADA LEGAL SERVICES, INC.
841-A East Second Street
Carson City, Nevada 89701
Telephone: 702-386-0404

**CONSUMER CREDIT COUNSELING
SERVICE OF SOUTHERN NEVADA**
841 E 2ND
Carson City, Nevada 89701
Telephone: 800-451-4505

SPRINGBOARD - HENDERSON
1489 West Warm Springs Road, Suite 213
Henderson, Nevada 89102
Telephone: 800-947-3752

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

CCCS OF SOUTHERN NEVADA
2650 S. Jones Blvd
Las Vegas, Nevada 89146-0000
Telephone: 702-364-0344