

DOC # 782291  
04/27/2011 01:37PM Deputy: SG  
OFFICIAL RECORD  
Requested By:  
LSI TITLE AGENCY INC.  
Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 3 Fee: 216.00  
BK-411 PG-5661 RPTT: 0.00

APN: 1420-28-212-022

RECORDING REQUESTED BY:  
LSI Title Company  
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. NV09000918-11-1 Title Order No:110212354-NV-LPO Client Reference Number:  
3013071364  
PropertyAddress:  
**2881 RIO VISTA DRIVE 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 18, 2006**, executed by **LORI J CREMIA AN UNMARRIED WOMAN**, as trustor, to secure obligations in favor of **WASHINGTON MUTUAL BANK, FA** as Beneficiary, recorded **December 22, 2006**, as Instrument No. **0691435** 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 **\$369,500.00** (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 01/01/2011 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.



**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:  
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
C/O TRUSTEE CORPS.  
17100 Gillette Ave  
Irvine , CA 92614  
Phone No.: 949-252-8300

Dated: April 25, 2011

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

Wesley Amick  
By: Wesley Amick

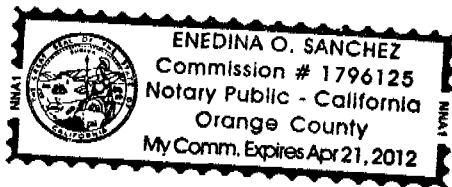
State of California  
County of Orange

On 4-27-11 before me, Enedina O. Sanchez, Notary Public in and for said county, personally appeared Wesley Amick who proveyed 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 Enedina Sanchez  
Enedina O. Sanchez



(Seal)



**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:**  
**Washington Mutual Bank (FNFS Minnesota)**  
**7255 BAYMEADOWS WAY**  
**JACKSONVILLE , FL 32256**  
**Phone No.:(651) 234-3500**

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 2<sup>ND</sup>**  
**Carson City, Nevada 89701**  
**Telephone: 800-451-4505**

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

**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**