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OFFICIAL RECORD  
Requested By:  
UTLS DEFAULT SERVICES  
Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 3 Fee: 216.00  
BK-511 PG-1427 RPTT: 0.00



AP Number: 1121-05-515-021  
Recording requested by:  
When recorded mail to:

UTLS Default Services, LLC  
Post Office Box 5899  
Irvine, CA 92616

Space above this line for Recorder's use

TS No.: 057-011799

Order # 30253981

### **Notice of Breach and Default and of Election to Cause Sale of Real Property Under Deed of Trust**

NOTICE IS HEREBY GIVEN: That UTLS Default 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 2/8/2008, executed by TERRY W MATHESON, A MARRIED MAN, as Trustor, to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as beneficiary, recorded 2/11/2008, as Instrument No. 717871, of Official Records in the Office of the Recorder of Douglas County, Nevada securing, among other obligations.

The property address is purported to be: 15 SCOTT STREET , GARDNERVILLE, NV 89460

1 NOTE(S) FOR THE ORIGINAL sum of \$176,200.00, 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:

Installment of principal and interest plus impounds and / or advances which became due on 5/1/2009 plus amounts that are due or may become due for the following: late charges, delinquent property taxes, insurance premiums, advances made on senior liens, taxes and/or insurance, trustees fees, and any attorney fees and court costs arising from or associated with beneficiaries effort to protect and preserve its security must be cured as a condition of reinstatement.

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.



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### 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.

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

**FEDERAL NATIONAL MORTGAGE ASSOCIATION**  
c/o UTLS Default Services, LLC  
Post Office Box 5899  
Irvine, CA 92616  
Phone: (949) 885-4500

And to determine if you are qualified for loan modification, contact:

**IBM Lender Business Process Services, Inc.**

Contact: Matthew S.  
Department: Loss Mitigation Department  
Phone: 1-866-570-5277  
or

**IBM Lender Business Process Services, Inc.**

Contact: Jason L.  
Department: Loss Mitigation  
Phone: 1-866-570-5277

**HUD Approved Counseling Agencies - Nevada**

Consumer Credit Counseling Service of Southern Nevada  
841 E. 2nd  
Carson City, NV 89701  
Phone: (800) 451-4505  
Email: [ccanv@aol.com](mailto:ccanv@aol.com)  
Web: [www.cccsnevada.org](http://www.cccsnevada.org)

CCCS of Southern Nevada  
2650 S. Jones Boulevard  
Las Vegas, NV 89146  
Phone: (702) 364-0344  
Toll Free: (800) 451-4505  
Fax: (702) 364-1382  
Email: [cccs@cccsnevada.org](mailto:cccs@cccsnevada.org)  
Web: [www.cccsnevada.org](http://www.cccsnevada.org)



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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.

UTLS DEFAULT SERVICES, LLC

Dated: 5/4/2011

By: Liliana Naidich  
Liliana Naidich, Foreclosure Coordinator

State of California)  
County of Orange)

On 05/04/11 before me, Dana A. Rosas, Notary Public personally appeared Liliana Naidich 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.

Signature Dana A. Rosas (Seal)  
Dana A. Rosas, Notary Public



**THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

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.