

APN: 1220-24-810-025



Recording requested by and:

When recorded mail to:  
NORTHWEST TRUSTEE SERVICES, INC.  
1241 E. Dyer Road, Suite 250  
Santa Ana, CA 92705

File No. 7081.22705

110284807

**IMPORTANT NOTICE**  
**NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST**

NOTICE IS HEREBY GIVEN: That the undersigned 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 **11/08/04**, executed by **Stephanie A. Colbert, an unmarried woman**, as Trustor(s), to secure certain obligations in favor of **Mortgage Electronic Registration Systems, Inc. solely as nominee for Sierra Nevada Funding Inc.**, as Beneficiary, recorded **11/16/04**, as Instrument No. **0629486, Book 1104, Page 8046**, of Official Records in the Office of the Recorder of **DOUGLAS** County, Nevada, describing land therein **as more fully described in said Deed of Trust.**

Said obligations including (1) NOTE(S) FOR THE ORIGINAL sum of **\$210,000.00**, that the beneficial interest under such Deed of trust and the obligation 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:

**The monthly installment of principal and interest which became due on 02/01/11, and all subsequent installments, together with late charges as set forth in said Note and Deed of Trust, advances, assessments and attorney fees. Nothing in this notice shall be construed as a waiver of any fees owing to the beneficiary under the deed of trust, pursuant to the terms of the 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 same, 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.



**TS No.: 22705**  
**Notice of Default and Election to Sell Under Deed of Trust**

**NOTICE**

You may have the right to cure the default thereon 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 the 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. 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. The undersigned hereby affirms that there is no Social Security number contained in this document.

To find out the amount you must pay, or arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact:

Flagstar Bank, FSB  
C/O Northwest Trustee Services, Inc.  
1241 E. Dyer Road, Suite 250  
Santa Ana, CA 97205  
Telephone (714) 277-4888  
Reinstatement and Pay-Off Request Line (866) 387-NWTS

Dated: 06/17/11

**Northwest Trustee Services, Inc., As Agent For Beneficiary**

By: Tara Donzella  
Tara Donzella, Authorized Signatory

State of California  
County of Orange

On 6/17/11 before me, **Gisela A. Clark**, the undersigned Notary Public in and for said county, personally appeared **Tara Donzella** 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

Gisela A. Clark

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.

