

APN 1220-16-210-155

RECORDING REQUESTED BY:

**LAWYERS TITLE COMPANY-MV**

WHEN RECORDED MAIL TO:

TRUSTEE CORPS  
17100 Gillette Ave  
Irvine, CA  
92614

DOC # 788552  
08/24/2011 01:06PM Deputy: PK  
**OFFICIAL RECORD**  
Requested By:  
Lawyers Title Default Serv  
Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 2 Fee: \$215.00  
BK-811 PG-4694 RPTT: 0.00



Trustee Sale No. NV09002328-11-1

Title Order No. 08606274

Property Address: **1220 MONARCH LN GARDNERVILLE, NV 89460**

**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 March 15, 2010, executed by HEIDI RIGGENBACH, A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY, HER HEIRS AND ASSIGNS FOREVER, as Trustor, to secure obligations in favor of WELLS FARGO BANK, N.A., as Beneficiary, recorded March 23, 2010, as Instrument No. 790591, in Book 310, Page 4834, 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 \$260,895.00 (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 05/01/2011 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:

WELLS FARGO BANK, N.A.  
c/o TRUSTEE CORPS  
17100 Gillette Ave  
Irvine, CA 92614  
Phone No: 949-252-8300

Dated: August 24, 2011

TRUSTEE CORPS as Agent for the Beneficiary  
by Lawyers Title Company, Its Agent

By: Matt Johnson  
Authorized Signatory

State of California  
County of Orange

On August 24, 2011 before me, P. A. Hilyard Notary Public in and for said county, personally appeared Matt Johnson 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

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P. A. Hilyard

