

DOC # 796166
01/23/2012 03:20PM Deputy: SG
OFFICIAL RECORD
Requested By:
Fidelity Default Resolution
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 7 Fee: \$220.00
BK-112 PG-3787 RPTT: 0.00

APN: 1022-10-001-079
RECORDING REQUESTED BY:

Fidelity National Title Insurance Company
11000 Olson Drive Ste 101
Rancho Cordova , CA 95670



The undersigned hereby affirms that there is no Social Security number contained in this document.

Trustee Sale No. 11-03583-5
HICK

Client Reference No. 00666165-2569-

PROPERTY ADDRESS: 3900 SANDSTONE, WELLINGTON, NV 89444

NOTICE OF BREACH AND DEFAULT AND OF ELECTION TO CAUSE SALE OF REAL PROPERTY UNDER DEED OF TRUST

NOTICE IS HEREBY GIVEN THAT: FIDELITY NATIONAL TITLE INSURANCE COMPANY is either the original trustee, the substituted trustee, or acting as agent for the trustee or beneficiary under that certain Deed of Trust dated October 21, 2005, executed by WILLIAM K HICKS AND BARBARA G HICKS, HUSBAND AND WIFE AS JOINT TENANTS., as the original trustor, in favor of AMERICAN GENERAL FINANCIAL SERVICES, INC., as the original beneficiary, recorded on October 21, 2005, as Instrument No. 0658507 of Official Records in the Office of the County Recorder of Douglas County, Nevada, (the "Deed of Trust"), and that

The current beneficiary is: Springleaf Financial Services, Inc., formerly known as American General Financial Services, Inc., (the "Beneficiary"), 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 \$148,864.54 (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; together with default interest due; together with late charges due;



That by reason thereof the present Beneficiary under such Deed of Trust 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:

**Springleaf Financial Services
8331 Utica Ave Ste 150
Rancho Cucamonga, CA 91730
Loan No.: 00666165-2569-HICK
Phone No.: 909-945-1971**

To determine status of the foreclosure, contact:

**Fidelity National Title Insurance Company
11000 Olson Drive Ste 101
Rancho Cordova, CA 95670
Phone No.: 916-636-0114
T.S. No.: 11-03583-5**

Dated: January 11, 2012

Fidelity National Title Insurance Company, as Agent for the beneficiary.

Lindsay Clement, Authorized Signor

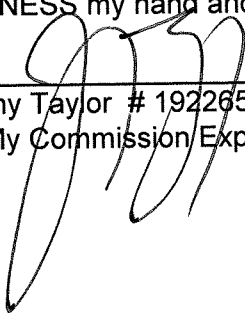


State of California }ss.
County of Sacramento }ss

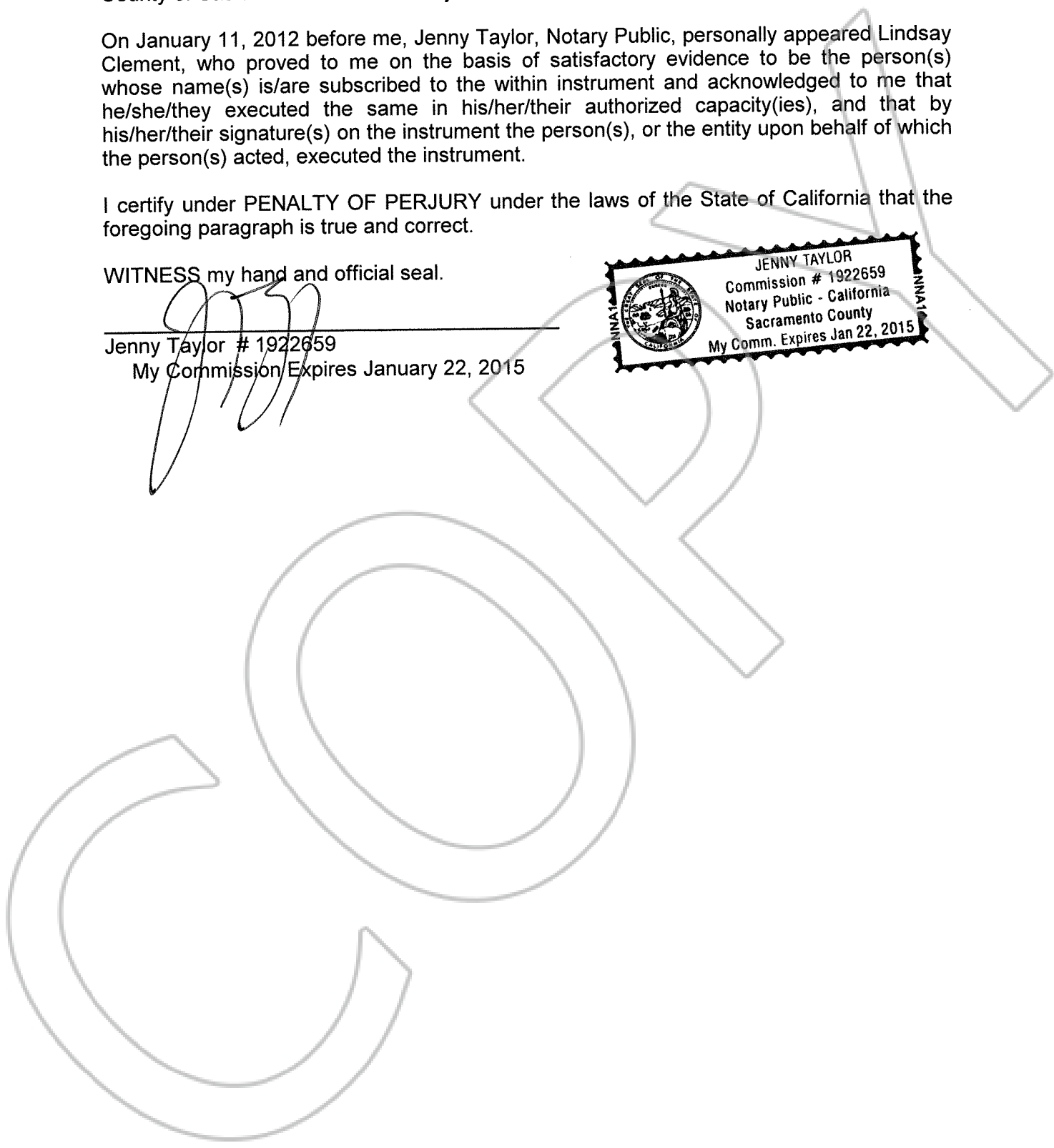
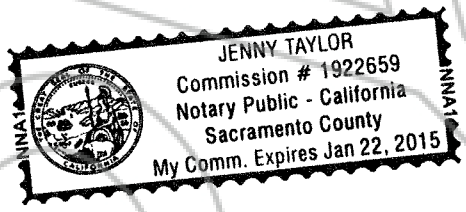
On January 11, 2012 before me, Jenny Taylor, Notary Public, personally appeared Lindsay Clement, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their 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.



Jenny Taylor # 1922659
My Commission Expires January 22, 2015





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:

**Springleaf Financial Services
8331 Utica Ave Ste 150
Rancho Cucamonga, CA 91730
Loan No.: 00666165-2569-HICK
Phone No.: 909-945-1971**

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 2ND
Carson City, Nevada 89701
Telephone: 800-451-4505**

NEVADA LEGAL SERVICES, INC.

**841-A East Second Street
Carson City, Nevada 89701
Telephone: 702-386-0404**

**CONSUMER CREDIT COUNSELING
SERVICE OF SOUTHERN NEVADA**

**2920 N. Green Valley Parkway
Henderson, Nevada 89014
Telephone: 702-364-0344**

SPRINGBOARD - HENDERSON

**1489 West Warm Springs Road,
Henderson, Nevada 89102 #213
Telephone: 800-947-3752**

ACORN HOUSING, LAS VEGAS, NV

**953 E. Sahara Ave., #226
Las Vegas, Nevada 89104
Telephone: 702-384-3022**

CCCS OF SOUTHERN NEVADA

**2650 S. Jones Blvd
Las Vegas, Nevada 89146-0000
Telephone: 702-364-0344**



File: 11-03583-5,
Loan: 00666165-2569-HICK

Exhibit
NRS 107.080 Compliance Affidavit
Version 10/01/11

**AFFIDAVIT OF AUTHORITY TO EXERCISE THE
POWER OF SALE**

Property Owners:
BARBARA G HICKS
WILLIAM K HICKS

Trustee Address:
Fidelity National Title Insurance Company
11000 Olson Drive Ste 101
Rancho Cordova , CA 95670

Property Address:
3900 SANDSTONE
WELLINGTON, NV 89444

Deed of Trust Document Instrument Number
Document number: 0658507

STATE OF California)
COUNTY OF San Bernardino) ss:

The affiant, Greg Stevenson, being first duly sworn upon oath, based on personal knowledge, and under penalty of perjury attests that I am the beneficiary or trustee, or the authorized representative of the beneficiary or trustee, of the deed of trust described in the notice of default and election to sell to which this affidavit is attached ("Deed of Trust").

I further attest, based on personal knowledge, and under penalty of perjury, to the following information, as required by NRS 107.080(2) (c):

1. The full name and business address of the trustee or the trustee's representative or assignee is:

Fidelity National Title Insurance Company 11000 Olson Drive Ste 101
Company Rancho Cordova , CA 95670
Full Name Street, City, County, State, Zip

The full name and business address of the current holder of the note secured by the Deed of Trust is:

Springleaf Financial Services, Inc., formerly known as American General Financial Services, Inc. 8331 UTICA AVE STE 150
Full Name RANCHO CUCAMONGA, CA 91730
Street, City, County, State, Zip

The full name and business address of the current beneficiary of record of the Deed of Trust is:



Springleaf Financial Services, Inc., formerly known as American General Financial Services, Inc.
Full Name

8331 UTICA AVE STE 150
RANCHO CUCAMONGA, CA 91730
Street, City, County, State, Zip

The full name and business address of the servicers of the obligation or debt secured by the Deed of Trust is:

Springleaf Financial Services
Full Name

601 NW Second Street
Evansville, IN 47701-0059
Street, City, County, State, Zip

2. The full name and last known business address of the current and every prior known beneficiary of the deed of trust, is:

Springleaf Financial Services, Inc., formerly known as American General Financial Services, Inc.
Full Name

8331 UTICA AVE STE 150
RANCHO CUCAMONGA, CA 91730
Street, City, County, State, Zip

(List additional known beneficiaries in the same format)

3. The beneficiary, successor in interest of the beneficiary, or trustee of the Deed of Trust, has actual or constructive possession of the note secured by the Deed of Trust.
4. The trustee has the authority to exercise the power of sale under Chapter 107 of NRS with respect to the property encumbered by the Deed of Trust, pursuant to the instruction of the beneficiary of record and the current holder of the note secured by the Deed of Trust.
5. The following is information regarding the amount in default, the principal amount secured by the Deed of Trust, a good faith estimate of fees imposed and to be imposed because of the default and the costs and fees charged to the debtor in connection with the exercise of the power of sale:
 - a. The amount of missed payments and interest in default is \$4988.22.
The amount of fees charged to the debtor in connection with the exercise of power of sale is \$685.00.
 - c. The principle amount secured by the Deed of Trust is \$149,288.08.
A good faith estimate of all fees imposed and to be imposed because of the default is \$685.00.

A good faith estimate of the total costs and fees to be charged to the debtor in connection with the exercise of the power of sale is \$2800.00.



6. The following is information regarding the instrument(s) that conveyed the interest of each beneficiary:

<u>10/21/2005</u>	<u>0658507</u>	<u>Real Property Trust Deed</u>
Date	Document Instrument Number	Name of Document Conveying Interest of Beneficiary

(List information regarding prior instruments in the same format)

7. Following is the true and correct signature of the affiant:

Dated this 5th day of January, 2012.

Affiant Name: Greg Stenquist

Signed By: Greg Stenquist

Print Name: Greg Stenquist

STATE OF California }ss.

County of San Bernardino }ss

On 1/5/12 before me, Kevin Ward Stock

Notary Public, personally appeared Greg Stenquist, 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.

Kevin Ward Stock

