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02/06/2012 02:19PM Deputy: PK

OFFICIAL RECORD

Requested By:

First American National De
Douglas County - NV
Karen Ellison - Recorder

Page: 1 of 4 Fee: \$217.00
BK-212 PG-904 RPTT: 0.00



APN: 1220-24-201-031
WHEN RECORDED MAIL TO:
MILES, BAUER, BERGSTROM & WINTERS, LLP
2200 Paseo Verde Pkwy., Suite 250
Henderson, NV 89052
(702) 369-5960

THE UNDERSIGNED HEREBY AFFIRMS THAT THERE IS NO
SOCIAL SECURITY NUMBER CONTAINED IN THIS DOCUMENT

TS No.: 12-NV0003

Pursuant to A.B. 140 section (4) property address is:
1874 COLT LANE
GARDNERVILLE, NV 89410 **6428874**

THE UNDERSIGNED HEREBY AFFIRMS THAT THERE IS NO
SOCIAL SECURITY NUMBER CONTAINED IN THIS DOCUMENT

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

NOTICE IS HEREBY GIVEN THAT: JEREMY T. BERGSTROM, ESQ. is the duly appointed Trustee under a Deed of Trust dated **June 14, 2004**, executed by PAMELA A. BEEKHOF, A SINGLE WOMAN, as trustor in favor of FIRST HORIZON HOME LOAN CORPORATION, recorded **June 25, 2004**, under Instrument no. **0617180**, in book **0604**, page **12916**, of Official Records in the office of the County recorder of DOUGLAS County, Nevada, securing, among other obligations.

Including **ONE (1) NOTE(S) FOR THE ORIGINAL** sum of **\$112,200.00**, that the beneficial interest under such Deed of Trust and the obligations secured hereby are presently held by **FIRST HORIZON HOME LOANS, A DIVISION OF FIRST TENNESSEE BANK NATIONAL ASSOCIATION SUCCESSOR THRU MERGER WITH FIRST HORIZON HOMELOAN CORPORATION**; that a breach of and default in the obligations for which such Deed of Trust is security has occurred or that payment has not been made of:

THE INSTALLMENT OF PRINCIPAL AND INTEREST WHICH BECAME DUE ON July 21, 2011, AND ALL SUBSEQUENT INSTALLMENTS, TOGETHER WITH LATE CHARGES AS SET FORTH IN SAID NOTE AND DEED OF TRUST, ADVANCES, ASSESSMENTS AND ATTORNEY FEES, IF ANY.

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 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.

If you are the borrower/homeowner whose principal residence is the subject of this notice, you may contact the collections department at (800) 489-2966 to discuss the possibility of negotiating a loan modification;



You can contact your United States Department of Housing and Urban Development local housing counseling agency at Las Vegas Field Office, 300 S. Las Vegas Blvd., Suite 2900, Las Vegas, NV 89101-5833 at (702) 366-2100, Fax (702) 388-6244 to discuss options that may be available to you.

Please complete the attached "Mediation Request Statement Form" wherein you may indicate your election to enter into or waive mediation. Upon completion of this form, please return it to the trustee and to the court by certified mail, return receipt requested, not later than 30 days after you receive this notice. Enclosed is a self addressed envelope addressed to the trustee, and one envelope addressed to the Administrative Office of the Courts. If you waive your election to mediation or fail to return this form to the trustee by certified mail, the trustee will proceed with the foreclosure sale, and no mediation will be required.

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:

MILES, BAUER, BERGSTROM & WINTERS, LLP
2200 Paseo Verde Pkwy., Suite 250
Henderson, NV 89052
Phone: (702) 369-5960
Fax: (702) 942-0411

Dated: February 3, 2012

By: _____

Jeremy T. Bergstrom, Esq.
Miles, Bauer, Bergstrom & Winters, LLP

State of Nevada
County of Clark

On February 3, 2012, before me, Deborah L. Moncada Notary Public, personally appeared as Jeremy T. Bergstrom, Esq., personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

Signature Deborah L. Moncada
Notary Public in and for said County and State





A.P.N.: 1220-24-201-031
RECORDING REQUESTED BY:
MILES, BAUER, BERGSTROM & WINTERS, LLP

WHEN RECORDED MAIL TO:
MILES, BAUER, BERGSTROM & WINTERS, LLP
2200 Paseo Verde Pkwy., Suite 250
Henderson, NV 89052

TS No.: 12-NV0003

AFFIDAVIT IN SUPPORT OF NOTICE OF DEFAULT PURSUANT TO NRS 107.080

The Undersigned hereby states, based on personal knowledge and under the penalty of perjury, the following:

The deed of trust at issue herein was originally recorded on June 25, 2004 in the public records of DOUGLAS County, Nevada as Instrument No. 0617180, in book 0604, page 12916. The original beneficiary was FIRST HORIZON HOME LOAN CORPORATION with a last known business address of 4000 Horizon Way, Irving Texas 75063.

The current holder of the note executed by PAMELA A. BEEKHOF, A SINGLE WOMAN, which note is secured by the real property located at 1874 Colt Lane, Gardnerville, NV 89410, is FIRST HORIZON HOME LOAN CORPORATION. The current beneficiary of the deed of trust securing the note with the real property located at 1874 Colt Lane, Gardnerville, NV 89410, is FIRST HORIZON HOME LOAN CORPORATION. The servicer of the note referenced above is FIRST HORIZON HOME LOANS, A DIVISION OF FIRST TENNESSEE BANK NATIONAL ASSOCIATION SUCCESSOR THRU MERGER WITH FIRST HORIZON HOMELOAN CORPORATION with an address of 6522 Chapman Hwy

Kaysville TN 37920

The Trustee, who has authority to exercise the power of sale against the real property located at 1874 Colt Lane, Gardnerville, NV 89410, is

Jeremy T. Bergstrom, Esq.
2200 Paseo Verde Pkwy., Suite 250
Henderson, NV 89052

The beneficiary of the deed of trust identified above, the successor in interest of the beneficiary or the Trustee identified above is in actual or constructive possession of the note secured by the deed of trust referenced above.

The Trustee identified above has the authority to exercise the power of sale with respect to the property located at 1874 Colt Lane, Gardnerville, NV 89410, pursuant to the instruction of the beneficiary of record and the current holder of the note secured by the deed of trust.



TS No.: 12-NV0003

The amount in default on the note referenced above is \$91,325.96 as of December 10, 2011. The principal amount of the obligation or debt secured by the deed of trust is \$112,200.00. A good faith estimate of all fees imposed and to be imposed because of the default is \$ 6,018.30. The costs and fees charged to the debtor in connection with the exercise of the power of sale is \$3,000.00.

Dated: January 13, 2012

FIRST HORIZON HOME LOANS, A DIVISION OF FIRST TENNESSEE BANK NATIONAL ASSOCIATION SUCCESSOR THRU MERGER WITH FIRST HORIZON HOMELOAN CORPORATION

By: Larry Chapman
Larry Chapman, Vice President
print name and title

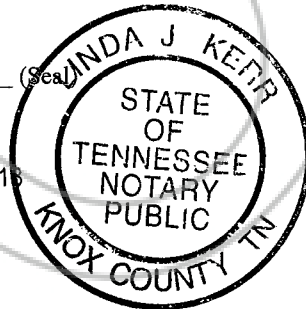
STATE OF Tennessee
COUNTY OF Knox

On January 13, 2012 before me, Linda J. Keir, Notary Public, personally appeared Larry Chapman, personally known to me (or 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 Tennessee that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Linda J. Keir (Seal)



My Commission Expires May 4, 2015