

DOC # 797204
02/13/2012 09:28AM Deputy: PK
OFFICIAL RECORD
Requested By:
LSI Title Agency Inc.
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 6 Fee: \$219.00
BK-212 PG-2188 RPTT: 0.00



APN: 1318-22-002-099
WHEN RECORDED MAIL TO:
Old Republic Default Management Services
PO Box 250
Orange, California 92856-6250

TS No.: 10-38263 TSG Order No.: 100252912-NV-MSO

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
SELL OF REAL PROPERTY UNDER DEED OF TRUST**

NOTICE IS HEREBY GIVEN THAT: Old Republic Default Management Services, a Division of Old Republic National Title Insurance Company, P.O. Box 250, Orange, CA 92856-6250 is either the original Trustee, the duly appointed substituted or acting as agent for the trustee or beneficiary under a Deed of Trust dated 7/23/2007, executed by SUSAN M. LINDRUD, A SINGLE WOMAN, as trustor in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., recorded 8/6/2007, under instrument no. 0707040, in book 0807, page 01885, of Official Records in the office of the County recorder of Douglas, County, Nevada securing, among other obligations.

The property address is purported to be: 171 IRWIN DR, STATELINE, Nevada 89449

Included among these obligations is one Note for the Original sum of \$374,000.00. The beneficial interest under such Deed of Trust and the obligations secured hereby are presently held by NEWBURY PLACE REO III, LLC as the current beneficiary or its agent; and a breach of, and/or default in the obligations for which such Deed of Trust is security has occurred or that payment has not been made of:

Installment of Principal and Interest plus impounds and/or advances which became due on 1/1/2010 plus late charges, and all subsequent installments of principal, interest, plus impounds and/or advances and late charges that become payable.

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.



T.S. No.: 10-38263

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 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: Loss Mitigation

BSI FINANCIAL
314 S. Franklin Street
Titusville, PA 16354
Attn: Foreclosure Dept.

**Old Republic Default Management Services, a Division
of Old Republic National Title Insurance Company**
PO Box 250
Orange, California 92856-6250
(866) 263-5802

Dated: 2/10/2012

**Old Republic Default Management Services, a Division of Old
Republic National Title Insurance Company, as Trustee and/or
as Agent for the beneficiary**

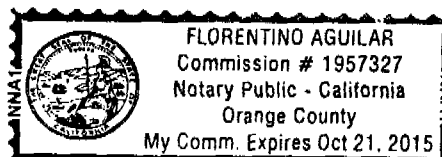
By: *Cynthia Van Patten*
Cynthia Van Patten, Assistant Secretary

State of California }ss
County of Orange }

On 2/10/2012 before me, Florentino Aguilar Notary Public, personally appeared Cynthia Van Patten, Assistant Secretary 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.

WITNESS my hand and official seal.

Signature *Florentino Aguilar* (Seal)
Florentino Aguilar



"We are attempting to collect a debt, and any information we obtain will be used for that purpose."



AFFIDAVIT OF AUTHORITY TO EXERCISE THE POWER OF SALE

Property Owners:
SUSAN M. LINDRUD

Trustee Address:
Old Republic Default Management
Services, a Division of Old Republic
National Title Insurance Company, P.O.
Box 250, Orange, CA 92856-6250
500 City Parkway West, Suite 200
Orange, CA 92868

Property Address:
171 IRWIN DR
STATELINE, Nevada 89449
TS #: 10-38263

Deed of Trust Document Instrument
Number
7/23/2007 0705929 0707 8054
LOAN#: 209227089

STATE OF MARYLAND)
)
) ss:
COUNTY OF MONTGOMERY)

The affiant, WILLIAM VASSALOTTI, 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:

Old Republic Default Management Services, a Division of Old Republic National Title Insurance Company, P.O. Box 250, Orange, CA 92856-6250	500 City Parkway West, Suite 200 Orange, CA 92868
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:

NEWBURY PLACE REO III, LLC
c/o BSI FINANCIAL

7500 Old Georgetown Road, Suite 1350
Bethesda, MD 20814

Full Name

Street, City, County, State, Zip

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

NEWBURY PLACE REO III, LLC
c/o BSI FINANCIAL

7500 Old Georgetown Road, Suite 1350
Bethesda, MD 20814

Full Name

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:

BSI FINANCIAL

7500 Old Georgetown Road, Suite 1350
Bethesda, MD 20814

Full Name

Street, City, County, State, Zip

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

NEWBURY PLACE REO III, LLC
c/o BSI FINANCIAL

7500 Old Georgetown Road, Suite 1350
Bethesda, MD 20814

Full Name

Street, City, County, State, Zip

(List additional known beneficiaries in the same format)

MERS AS NOMINEE FOR
ACCREDITED HOME LENDERS, INC

15253 Avenue of Science, Building 1
San Diego, CA 92128

WELLS FARGO BANK, NA
S/B/M/T WACHOVIA BANK, NA

C/o BSI Financial
7500 Old Georgetown Road, Suite 1350
Bethesda, MD 20814

- 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.
- 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.
- 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:

- The amount of missed payments and interest in default is \$144,652.08.



- b. The amount of fees charged to the debtor in connection with the exercise of power of sale is \$ 3,650.73 (est.).
- c. The principle amount secured by the Deed of Trust is \$368,859.41
- d. A good faith estimate of all fees imposed and to be imposed because of the default is \$3,650.73.
- e. 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 \$ 3,650.73 (est)

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

<u>2/28/11</u> Date	<u>0779140*</u> Document Instrument Number	<u>Assignment of Deed of Trust</u> Name of Document Conveying Interest of Beneficiary
* AND Re-recorded (Affirmed) on 11/17/12 as instr # 795880 (List information regarding prior instruments in the same format)		
<u>1/17/12</u> Date	<u>795881</u> Instrument	<u>Assignment of Deed of Trust</u> Name of Document

7. The affiant acknowledges that he/she understands that recording a false affidavit that he/she knows or has reason to know if forged or groundless, contains a material misstatement or false claim or is otherwise invalid constitutes a felony in the State of Nevada, under NRS 205.395.

Dated: 12/22/2011

Trustee Name: Old Republic Default Management Services, a Division of Old Republic National Title Insurance Company, P.O. Box 250, Orange, CA 92856-6250

Signed By: William Vaisalotti
By: William Vaisalotti, Vice President, BSZ Financial Services, Inc.



Print Name: Vikki Richards, Supervisor

STATE OF MARYLAND)
) ss:
COUNTY OF MONTGOMERY)

On this 3rd day of January, 2012, personally appeared before me, Benjamin Sislen a Notary Public, in and for said County and State, William Vassalotti, known to me to be the persons described in and who executed the foregoing instrument in the capacity set forth therein, who acknowledged to me that he/she executed the same freely and voluntarily and for the uses and purposes therein mentioned.

NOTARY PUBLIC IN AND FOR
SAID COUNTY AND STATE

BENJAMIN AARON SISLEN
Notary Public-Maryland
Montgomery County
My Commission Expires
March 31, 2015