

DOC # 802098
05/09/2012 01:09PM Deputy: PK
OFFICIAL RECORD
Requested By:
Lawyers Title Default Serv
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 6 Fee: \$219.00
BK-512 PG-2030 RPTT: 0.00



WHEN RECORDED MAIL TO:

Seaside Trustee Inc.
PO Box 2676
Ventura, California 93001

APN: 1320-33-717-032
TS No.: 1205524NV
Loan No.: 1117081147
08608226

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: Seaside Trustee, Inc. is the duly appointed Trustee under a Deed of Trust dated 7/20/2007, executed by **HAROLD RIVA AND DONNA RIVA, HUSBAND AND WIFE AS JOINT TENANTS**, as trustor in favor of **Mortgage Electronic Registration Systems, Inc.** as nominee for **AEGIS Wholesale Corporation, its successors and assigns**, recorded 7/27/2007, under instrument no. **0706396**, in book **xx**, page **xx**, of Official Records in the office of the County recorder of **Douglas**, County, Nevada securing, among other obligations.

One Note for the Original sum of **\$172,000.00**, that the beneficial interest under such Deed of Trust and the obligations secured hereby 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 or that payment has not been made of:

Installment of Principal and Interest plus impounds and/or advances which became due on 2/1/2012 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

Property Address: 1372 Falstaff Lane, Gardnerville, NV 89410

As of 5/8/2012, the total amount of deficiency is \$7,382.42 and will increase until your account becomes current.

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 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.



T.S. No.: 1205524NV

Loan No.: 1117081147

To determine if reinstatement is possible and the amount, if any, to cure the default, contact:

Provident Funding Associates, L.P.
1235 N. DUTTON AVE, SUITE E
SANTA ROSA, CA. 95401
Phone: (800) 696-8199 Option 4

Dated:5/8/2012

Seaside Trustee, Inc., Trustee

By: 
Jessica M. Weber, Vice President

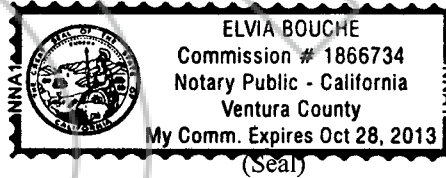
STATE OF California
COUNTY OF Ventura

On 5/8/2012 before me, Elvia Bouche Personally appeared, Jessica M Weber 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.


Elvia Bouche, Notary Public





AFFIDAVIT OF AUTHORITY TO EXERCISE THE POWER OF SALE

Property Owners:
HAROLD RIVA and DONNA RIVA

Trustee Address:
**2734 Johnson Drive, Suite 204
Ventura, California 93003**
Deed of Trust Document Instrument
Number
7/27/2007 0706396
LOAN#: **1117081147**

Property Address:
**1372 Falstaff Lane
Gardnerville, NV 89410
TS #: 1205524NV**

STATE OF Illinois)
COUNTY OF Cook) ss:

The affiant, Edith Cepeda, 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 am over the age of eighteen years. I am employed by the current beneficiary, or I am the authorized representative of the beneficiary. I have personal knowledge of the facts stated herein based upon a review of loan origination and/or loan servicing records for a debt secured by that certain Deed of Trust recorded **7/27/2007** as Instrument No. **0706396** in the **Douglas** County Recorder's Office ("the Deed of Trust"). I am familiar with the manner that the records are kept and maintained by employees of the current beneficiary or their authorized representatives, all of whom were responsible for maintaining those records in the ordinary course of business. The records have been updated at or near the time of the events recorded and described therein.

Further, where indicated, my personal knowledge is based upon a review of the public records available from the **Douglas** County Recorder's Office which are maintained in the ordinary course of their statutorily defined responsibilities.



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

Seaside Trustee, Inc. 2734 Johnson Drive, Suite 204
Ventura, California 93003
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:

Provident Funding Associates, L.P. 1235 N Dutton Ave., Ste E, Santa Rosa, CA
95401
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:

Mortgage Electronic Registration Systems, Inc. as nominee for AEGIS Wholesale Corporation, its successors and assigns 3010 Briarpark Dr, Ste 700 Houston Tx,
77042
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:

Provident Funding Associates, L.P. 1235 N Dutton Ave., Ste E, Santa Rosa, CA
95401
Full Name 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:

AEGIS Wholesale Corporation / MERS 3010 Briarpark Dr, Ste 700 Houston Tx,
77042 ;

Provident Funding Associates, L.P. 1235 N Dutton Ave., Ste E, Santa Rosa, CA
95401

Full Name 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 **\$5,149.60**
 - b. The amount of fees charged to the debtor in connection with the exercise of power of sale is **\$238.54**
 - c. The principle amount secured by the Deed of Trust is **\$171,945.35**
 - d. A good faith estimate of all fees imposed and to be imposed because of the default is **\$1,994.28**
 - 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 **\$7,382.42**
6. The following is information regarding the instrument(s) that conveyed the interest of each beneficiary:

**Recorded Concurrently Assignment of Deed of Trust
Herewith**

(List information regarding prior instruments in the same format)



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

Dated this 4 day of May, 2012.

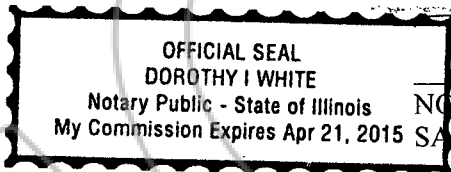
Affiant Name: Edith Cepeda

Signed By: Edith Cepeda, A.V.P.

Print Name: Edith Cepeda

STATE OF Illinois)
COUNTY OF Cook) ss:

On this 4th day of May, 2012, personally appeared before me, a Notary Public, in and for said County and State, Edith Cepeda, 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.



[Signature]
NOTARY PUBLIC IN AND FOR
SAID COUNTY AND STATE