

1220-04-516-016
Recording Requested By:
First American Title Insurance Company

DOC # 804962
06/29/2012 03:16PM Deputy: AR
OFFICIAL RECORD
Requested By:
First American National De
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 8 Fee: \$221.00
BK-612 PG-7287 RPTT: 0.00



When Recorded Mail To:
First American Trustee Servicing Solutions,
LLC
6 Campus Circle, 2nd Floor
Westlake, TX 76262

APN: 1220-04-516-016
TS No. : NV1100235835
VA/FHA/PMI No.: 1703647996
TSG No. 5965655

NEVADA

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

IMPORTANT NOTICE

IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS IT MAY BE SOLD WITHOUT ANY COURT ACTION, and you may have the legal right to bring your account into good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally five business days prior to the date set for the sale of your property. No sale date may be set until three months from the date this notice of default may be recorded (which date of recordation appears on this notice). **YOU MAY HAVE A RIGHT TO PARTICIPATE IN THE STATE OF NEVADA FORECLOSURE MEDIATION PROGRAM IF THE TIME TO REQUEST MEDIATION HAS NOT EXPIRED.**

While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your note and deed of trust or mortgage. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required in the note and deed of trust or mortgage, the beneficiary or mortgagee may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary or mortgagee may require as a condition of reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

Upon your written request, the beneficiary or mortgagee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than the three month period stated above) to, among other things, (1) provide additional time in which to cure the default by transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2);

Following the expiration of the time period referred to in the first paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your creditor permits a longer period, you have only the legal right to stop the sale of your property by paying the entire amount demanded by you creditor.



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To find out the amount you must pay, or to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact:

**Federal National Mortgage Association
c/o First American Trustee Servicing Solutions, LLC
6 Campus Circle, 2nd Floor
Westlake, TX76262
877-276-1894**

If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan.

Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale provided the sale is concluded prior to the conclusion of the foreclosure.

Remember, YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION.

NOTICE IS HEREBY GIVEN: That **First American Trustee Servicing Solutions, LLC** As Agent for the current beneficiary under a Deed of Trust dated **05/14/2008** executed by:

KARYN J OWENS, A SINGLE WOMAN,

as Trustor to secure certain obligations in favor of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS") AS NOMINEE FOR WILSON RESOURCES, INC.,** as Beneficiary, recorded **05/22/2008**, (as Instrument No.) **723782**, (in Book) **508** (Page) **5804**, of Official Records in the Office of the Recorder of **DOUGLAS** County, Nevada describing land therein as:

AS MORE FULLY DESCRIBED IN THE ABOVE MENTIONED DEED OF TRUST

Property Address: **1349 EL DORADO DR, GARDNERVILLE NV 89410**

said obligations including **ONE NOTE FOR THE ORIGINAL** sum of **\$99,900.00**

That a breach of, and default in, the obligations for which such Deed of Trust is security has occurred in that payment has not been made of:

THE INSTALLMENT OF PRINCIPAL AND INTEREST WHICH BECAME DUE ON 4/1/2011 AND ALL SUBSEQUENT INSTALLMENTS, TOGETHER WITH LATE CHARGES AS SET FORTH IN SAID NOTE AND DEED OF TRUST, ADVANCES, ASSESSMENTS, FEES, AND/OR TRUSTEE FEES. 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..

This property is sold as-is. The lender is unable to validate the condition, defects or disclosure issues of said property and buyer waives the disclosure requirement under NRS 113.130 by purchasing at this sale and signing said receipt.



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That by reason thereof, the present beneficiary under such deed of trust, has executed and delivered to said agent, a written Declaration of Default and Demand for same, and has deposited with said agent 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.

Dated: Jun 28, 2012

First American Trustee Servicing Solutions, LLC
6 Campus Circle, 2nd Floor
Westlake TX76262

By: 
(signature)
Name: DeeAnn Gregory
Title: Senior Manager

**First American Trustee Servicing Solutions, LLC MAY BE ACTING AS A DEBT COLLECTOR
ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR
THAT PURPOSE.**


State of Texas
County of Tarrant

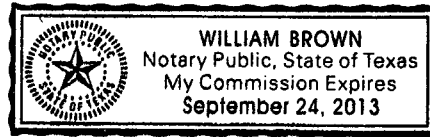
Before me William Brown, a Notary Public, on this day personally appeared

DeeAnn Gregory, known to me to be the person whose name is subscribed to therefore going instrument and acknowledged to me that this person executed the same for the purposes and considerations therein expressed.

Given under my hand and seal of office this day of JUN 28 2012

Witness my hand and official seal

Signature: 



SEE ATTACHED DECLARATIONS



NRS 107.080 Compliance Affidavit

AFFIDAVIT OF AUTHORITY TO EXERCISE THE POWER OF SALE

Property Owners:
KARYN J OWENS, A SINGLE WOMAN

Trustee Address:
**6 Campus Circle, 2nd Floor
Westlake, TX 76262**

Property Address:
**1349 EL DORADO DR,
GARDNERVILLE NV 89410**

Deed of Trust Document Instrument Number:
723782

STATE OF Oregon
COUNTY OF Washington ss:

The affiant, Andrew Fry, attests, based on personal knowledge and under penalty of perjury, that I am an authorized representative of Seterus, Inc., the designated loan servicer for the current beneficiary of deed of trust.

I further attest, based on personal knowledge, personal review of documents which are of public record in the State of Nevada and/or personal review of business records 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:

**First American Trustee Servicing
Solutions, LLC**
Full Name

**6 Campus Circle, 2nd Floor
Westlake, TX 76262**
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:

**FANNIE MAE (FEDERAL NATIONAL
MORTGAGE ASSOCIATION)**
Full Name

**3900 WISCONSIN AVENUE NW
WASHINGTON, DC 20016-2892**
Street, City, County, State, Zip



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

**FANNIE MAE (FEDERAL NATIONAL
MORTGAGE ASSOCIATION)**
Full Name

**3900 WISCONSIN AVENUE NW
WASHINGTON, DC 20016-2892**
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:

MIN # 1002352-0805004061-1 Date: 10/13/2010

Name: Seterus, Inc.

**Last Known Address: 14523 SW MILLIKAN WAY, SUITE 200 BEAVERTON, OR
97005**

MIN # 1002352-0805004061-1 Date: 10/13/2010

Name: FANNIE MAE (FEDERAL NATIONAL MORTGAGE ASSOCIATION)

**Last Known Address: 3900 WISCONSIN AVENUE NW WASHINGTON, DC 20016-
2892**

MIN # 1002352-0805004061-1 Date: 06/16/2008

**Name: JPMORGAN CHASE BANK, NA SUCCESSOR BY MERGER TO CHASE
HOME FINANCE, LLC.**

Last Known Address: 780 KANSAS LANE SUITE A, MONROE, LA 71203

MIN # 1002352-0805004061-1 Date: 05/27/2008

Name: WILSON RESOURCES, INC.

Last Known Address: 1747 AMBERWYND CIRCLE WEST, PALMETTO, FL 34221

2. The full name and last known business address of the current and every prior known beneficiary of the Deed of Trust, based on a review of documents of public record and personal review of business records, is:

Assignment Recorded Date: 10/03/2011

Name: FEDERAL NATIONAL MORTGAGE ASSOCIATION

Last Known Address: 14221 DALLAS PARKWAY SUITE 1000, DALLAS, TX 75254

MIN # 1002352-0805004061-1 Date: 06/16/2008

**Name: JPMORGAN CHASE BANK, NA SUCCESSOR BY MERGER TO CHASE
HOME FINANCE, LLC.**

Last Known Address: 780 KANSAS LANE SUITE A, MONROE, LA 71203

Deed of Trust Recorded Date: 05/22/2008

Name: WILSON RESOURCES, INC.

Last Known Address: 1747 AMBERWYND CIRCLE WEST, PALMETTO, FL 34221



Deed of Trust Recorded Date: 05/22/2008

**Name: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS") AS
NOMINEE FOR WILSON RESOURCES, INC.,**

**Last Known Address: C/O WILSON RESOURCES, INC 1901 E VOORHEES ST. SUITE
C DANVILLE, IL 61834**

3. The beneficiary, successor in interest of the beneficiary, or trustee of the Deed of Trust, has actual possession and Seterus, Inc. has 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, as of the date of this Affidavit, 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:

5(a) The amount of missed payments and interest in default is \$ 1127.47

5(b). The amount of fees and costs already charged to debtor in connection with the exercise of power of sale is \$195.00.

5(c). The unpaid principal amount of the debt secured by the Deed of Trust is \$96,639.35.

5(d). A good faith estimate of all fees imposed and to be imposed to the debtor because of the default, excluding the foreclosure fees and costs set forth in Paragraph 5(e), below, is
\$ 318.14.

5 (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 \$2,391.39.

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

SEE EXHIBIT "A"



EXHIBIT A

TS# NV1100235835/OWENS

SUBJECT DEED OF TRUST INFORMATION:

DEED OF TRUST DATED: 05/14/2008
DEED OF TRUST RECORDED: 05/22/2008, DOC #:723782
DEED OF TRUST RE-RECORDED:
ORIGINAL LOAN: 99,900.00

ORIGINAL BENEFICIARY:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS") AS NOMINEE FOR WILSON RESOURCES, INC.,

ORIGINAL TRUSTEE:

FIRST AMERICAN TITLE COMPANY

ORIGINAL TRUSTOR:

KARYN J OWENS, A SINGLE WOMAN

ASSIGNMENTS:

FROM: MORTGAGE ELECTRONIC REGISTRATION SYSTEM, INC.

TO: FEDERAL NATIONAL MORTGAGE ASSOCIATION

RECORDED: 10-03-2011

INSTRUMENT NUMBER: 790444



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

Dated this 21 day of June, 2012

Affiant Name: Andrew Fry

Signed By: [Signature]

Print Name: Andrew Fry

Seterus, Inc. as servicer for Federal National Mortgage Association ("FNMA")

STATE OF Oregon
COUNTY OF Washington ss:

On this 21 day of June, 2012, personally appeared before me, a Notary Public, in and for said County and State, Andrew Fry, 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

