

DOC # 805414
07/11/2012 08:33AM Deputy: SD
OFFICIAL RECORD

Requested By:
Stewart Title of Nevada Re
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 5 Fee: \$218.00
BK-712 PG-2425 RPTT: 0.00



APN#: 1320-36-001-025

RECORDING REQUESTED BY:

Meridian Foreclosure Service

AND WHEN RECORDED MAIL TO:

Meridian Foreclosure Service
8485 W. Sunset Rd. Suite 205
Las Vegas, NV 89113

1026455

Space above this line for Recorder's use

Title Order No. 100038423-NV-MAO Trustee Sale No. 14130NV

IMPORTANT NOTICE

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

NOTICE IS HEREBY GIVEN THAT: **MERIDIAN FORECLOSURE SERVICE f/k/a MTDS, INC., A CALIFORNIA CORPORATION DBA MERIDIAN TRUST DEED SERVICE** is either the original Trustee, the duly appointed substituted Trustee, or acting as agent for the Trustee or Beneficiary under a Deed of Trust dated **05-13-2005**, executed by **PATRICK LANGHOFF AND REBEKAH LANGHOFF, HUSBAND AND WIFE, AS JOINT TENANTS, WITH RIGHT OF SURVIVORSHIP** as Trustor, to secure certain obligations in favor of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR LOANCITY, FORMERLY KNOWN AS LOANCITY.COM**, A CALIFORNIA CORPORATION under a Deed of Trust Recorded **05-24-2005**, Book **0505**, Page **10738**, Instrument **0645145** of Official Records in the Office of the Recorder of **DOUGLAS** County, State of Nevada, securing, among other obligations, 1 note(s) for the sum of **\$613,500.00**.

Purported Street Address: **1931 BORDA WAY GARDNERVILLE, NV 89410**

That a breach of the obligations for which said Deed of Trust is security has occurred in that payment has not been made of: THE INSTALLMENT OF PRINCIPAL AND/OR INTEREST WHICH BECAME DUE ON 11/01/2009 AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL AND/OR INTEREST, TOGETHER WITH LATE CHARGES, IMPOUNDS, INSURANCE PREMIUMS AND/OR OTHER ADVANCES, TAXES, DELINQUENT PAYMENTS ON SENIOR THE INSTALLMENT OF PRINCIPAL AND INTEREST WHICH BECAME DUE ON LIENS, ASSESSMENTS, ATTORNEY'S FEES AND COURT COSTS ARISING FROM THE BENEFICIARY'S PROTECTION OF ITS SECURITY, AND ANY OTHER FEES AND COSTS PERMITTED UNDER THE DEED OF TRUST, PROMISSORY NOTE, AND RELATED DOCUMENTS AND ALL OF WHICH MUST BE CURED AS A CONDITION OF REINSTATEMENT.

You may have the right to cure the default herein and reinstate the obligation by said Deed of Trust above described. Section 107.080NRS permits certain defaults to be cured upon the payments of that portion of principal and interest, which would not be due had no default occurred. This amount is **\$81,183.89** as of date of this Notice and will increase until your account becomes current.



Title Order No. 100038423-NV-MAO Trustee Sale No. 14130NV

That by reason thereof, the present beneficiary under such Deed of Trust, has executed and delivered to said Trustee, a written Declaration of Default and Demand for Sale, and has surrendered to said 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 has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

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

Deutsche Bank National Trust Company, as Trustee
C/O Meridian Foreclosure Service
8485 W. Sunset Rd. Suite 205
Las Vegas, NV 89113
TEL: (702) 586-4500

The grantor may contact OneWest Bank regarding the possibility of a loan modification:

Kim Ibarra – Loss Mitigation 2900 Esperanza Crossing, Austin, TX 78758 866-354-5947

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

The Undersigned Hereby Affirms That There Is No Social Security Number Contained In This Document.

Date: 7/6/2012

MERIDIAN FORECLOSURE SERVICE f/k/a MTDS, INC., A CALIFORNIA CORPORATION
DBA MERIDIAN TRUST DEED SERVICE

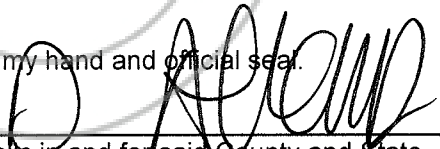

STEPHANIE GARCIA, FORECLOSURE OFFICER

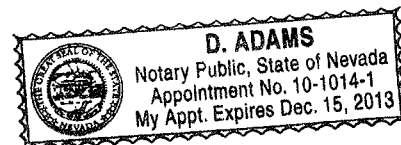
MERIDIAN FORECLOSURE SERVICE IS ASSISTING THE BENEFICIARY TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

State of Nevada
County of Clark

On 7/6/12 before me, Dallas Adams, personally appeared STEPHANIE GARCIA, 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.


Notary Public in and for said County and State





AFFIDAVIT OF AUTHORITY TO EXERCISE THE POWER OF SALE

Property Owners:
PATRICIA LANGHOFF
REBEKAH LANGHOFF

Property Address:
1931 BORDA WAY
GARDNERVILLE, NV, 89410

Deed of Trust Document Instrument
Number
DOC #0645145 BK-0505 PG-10738

STATE OF Texas)
) ss:
COUNTY OF Tarrant)

The affiant, Brittany Hernandez, 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 a Assistant Secretary at OneWest Bank, FSB ("OneWest"). In the regular performance of my job functions, I am familiar with business records maintained by OneWest for the purpose of servicing mortgage loans and I have personal knowledge of the operation of and the circumstances surrounding the preparation, maintenance, and retrieval of records in OneWest's record keeping systems. These records (which include data compilations, electronically imaged documents, and others) are made at or near the time by, or from information provided by, persons with knowledge of the activity and transactions reflected in such records, and are kept in the course of business activity conducted regularly by OneWest. It is the regular practice of OneWest's mortgage servicing business to make these records. In connection with making this affidavit, I have acquired personal knowledge of the matters stated herein by personally examining these business records.

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 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.
2. The trustee has the authority to exercise the power of sale 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.



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

Meridian Foreclosure Service 8485 W Sunset Rd., Ste. 205, Las Vegas, NV 89113
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:

OneWest Bank, FSB 888 E. Walnut St, Pasadena, CA, 91101
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:

Deutsche Bank National Trust Company,
as Trustee of the IndyMac INDX Mortgage
Loan Trust 2005-AR21, Mortgage
Pass-Through Certificates, Series
2005-AR21 under the Pooling and
Servicing Agreement dated August 1, 2005 1761 East St Andrew Place, Santa Ana,
CA 92705
Full Name Street, City, County, State, Zip

The full name and business address of the servicer(s) of the obligation or debt secured by the Deed of Trust is:

OneWest Bank, FSB 888 E. Walnut St, Pasadena, CA, 91101
Full Name Street, City, County, State, Zip

4. The full name and last known business address of the current and every prior known beneficiary of the deed of trust is/are:

Deutsche Bank National Trust Company, as Trustee of the IndyMac INDX
Mortgage Loan Trust 2005-AR21, Mortgage Pass-Through Certificates, Series
2005-AR21 under the Pooling and Servicing Agreement dated August 1, 2005 1761 East St Andrew Place, Santa Ana, CA
92705
Full Name Street, City, County, State, Zip

FDIC AS RECEIVER FOR INDYMAC
FEDERAL BANK, FSB 888 East Walnut Street, Pasadena , CA 91101
Full Name Street, City, County, State, Zip

INDYMAC BANK, F.S.B. 888 East Walnut Street, Pasadena , CA 91101
Full Name Street, City, County, State, Zip

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS
NOMINEE FOR LOANCITY, FORMERLY KNOWN AS
LOANCITY.COM . A CALIFORNIA CORPORATION 5671 Santa Teresa Blvd., San Jose, CA 95123
Full Name Street, City, County, State, Zip

LOANCITY, FORMERLY KNOWN AS
LOANCITY.COM , A CALIFORNIA CORPORATION 5671 Santa Teresa Blvd., San Jose, CA 95123
Full Name Street, City, County, State, Zip



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:
- I. The amount in default as of 6/13/12 is \$ 74,810.62.
 - II. The amount of fees and costs charged to the debtor in connection with the exercise of the power of sale as of 6/27/12 is \$ 3,767.00.
 - III. The unpaid principal secured by the Deed of Trust is \$ 613,500.00.
 - IV. A good faith estimate of all fees and costs to be imposed because of the default is \$ 732.00.
 - V. A good faith estimate of the total fees and costs to be charged to the debtor in connection with the exercise of the power of sale is \$ 5,992.00.

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

| | | |
|-----------------------|---|--|
| <u>5/4/11</u> Date | <u>782608</u> Document Instrument Number | <u>ASSIGNMENT OF DEED OF TRUST</u> Name of Document Conveying Interest of Beneficiary |
| <u>N/A</u> Date | <u>N/A</u> Document Instrument Number | <u>N/A</u> Name of Document Conveying Interest of Beneficiary |
| <u>N/A</u> Date | <u>N/A</u> Document Instrument Number | <u>N/A</u> Name of Document Conveying Interest of Beneficiary |

Dated this _____ day of 'JUN 27 2012, 2012.

Signed By: *Brittany Hernandez*
Print Name: Brittany Hernandez

Assistant Secretary

State of Texas
County of Travis

Sworn to and subscribed before me on the _____ day of 'JUN 27 2012, by
Brittany Hernandez

(Personalized Seal)

Vanessa Williams
Notary Public's Signature

