

DOC # 807186
08/08/2012 12:20PM Deputy: SG

OFFICIAL RECORD

Requested By:

First American National De
Douglas County - NV

Karen Ellison - Recorder

Page: 1 of 8 Fee: \$221.00
BK-812 PG-1929 RPTT: 0.00



APN No.(s): 1420-08-216-003
Recording requested by:

When recorded mail to:
Quality Loan Service Corporation
2141 5th Avenue
San Diego, CA 92101
619-645-7711

TS No.: NV-12-511164-AB

Space above this line for recorders use only

Order No.: 6603445

Property Address: 3508 LONG DRIVE, MINDEN, NV 89423-7726

It is hereby affirmed that this document submitted for recording does not contain the social security number of any person or persons. (Per NRS 239B.030).

Notice of Breach and Default and of Election to Cause Sale of Real Property under Deed of Trust.

NOTICE IS HEREBY GIVEN: That **Quality Loan Service Corporation** is either the original trustee or the duly appointed substituted trustee under a Deed of Trust dated **10/6/2005**, executed by **MARCO B FRANK, A MARRIED MAN, AS HIS SOLE AND SEPARATE PROPERTY**, as Trustor, to secure certain obligations in favor of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS") AS NOMINEE FOR FIRST HORIZON HOME LOAN CORPORATION**, as beneficiary, recorded **10/6/2005**, as **Instrument No. 0657142**, of Official Records in the Office of the Recorder of **DOUGLAS** County, Nevada securing, among other obligations including **1 NOTE(S) FOR THE ORIGINAL** sum of **\$350,472.00**, that the beneficial interest under such Deed of Trust and the obligations secured thereby are presently held by the beneficiary; 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 installments of principal and interest which became due on 1/1/2012, and all subsequent installments of principal and interest through the date of this Notice, plus amounts that are due for late charges, delinquent property taxes, insurance premiums, advances made on senior liens, taxes and/or insurance, trustee's fees, and any attorney fees and court costs arising from or associated with the beneficiaries efforts to protect and preserve its security, all of which must be paid as a condition of reinstatement, including all sums that shall accrue through reinstatement or pay-off (and will increase until your account becomes current). Please see the attached Affidavit of Authority to Exercise the Power of Sale for further details about the deficiency in performance or payment. 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.

Pursuant to the attached Affidavit, 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.



TS No.: **NV-12-511164-AB**
Notice of Default

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. As to owner occupied property, where reinstatement is possible, the time to reinstate may be extended to 5 days before the date of sale pursuant to NRS 107.080. 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.

For information relating to the foreclosure status of the property and/or to determine if a reinstatement is possible and the amount, if any, to cure the default, please contact:

**The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FHAMS 2005-AA12, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement
c/o Quality Loan Service Corporation
2141 5th Avenue
San Diego, CA 92101
619-645-7711**

To reach a Loss Mitigation Representative who is authorized to negotiate a Loan Modification, please contact:

**Nationstar Mortgage LLC
Contact: MICHAEL STAPLETON
Department: Loss Mitigation Department
Phone: 469-549-3049
Toll Free: 888-850-9398**

Attached hereto and incorporated herein by reference is the Affidavit of Authority to Exercise the Power of Sale pursuant to NRS 107.080.

You may wish to consult a credit-counseling agency to assist you. The Department of Housing and Urban Development (HUD) can provide you with the name and address of the local HUD approved counseling agency by calling their toll-free hotline at **(800) 569-4287** or you can go to The Department of Housing and Urban Development (HUD) web site at **<http://portal.hud.gov/portal/page/portal/HUD/localoffices>**.

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.



TS No.: NV-12-511164-AB
Notice of Default

Dated: **AUG 07 2012**

Quality Loan Service Corporation, as Trustee

By: Elizabeth McNally, Assistant Secretary

State of: California)

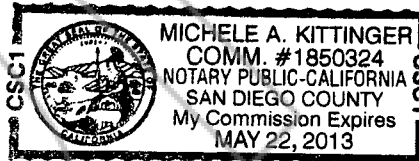
) ss.

County of: San Diego)

On 8-7-12 before me, Michele A. Kittinger a notary public, personally appeared **Elizabeth McNally**, 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. (Seal)



THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations.



NRS 107.080 Compliance Affidavit

**AFFIDAVIT OF AUTHORITY TO EXERCISE THE
POWER OF SALE**

Property Owners:
MARCO B FRANK

Trustee Address:
Quality Loan Service Corp.
2141 5th Avenue
San Diego, CA 92101

Property Address:
3508 LONG DRIVE
MINDEN, NV 89423-7726

Deed of Trust Document
Instrument No. 0657142

STATE OF TEXAS)
) ss:
COUNTY OF DENTON)

The affiant, Chris Smith, being first duly sworn upon oath, attest that I am an individual over the age of eighteen years and an employee of Nationstar Mortgage LLC and am employed in the capacity of Limited Vice President. I have obtained personal knowledge of the information stated herein based upon my review of loan servicing records, and/or recorded documents or public records. I am familiar with the manner that the records are kept and maintained by employees of Nationstar Mortgage LLC.

To the best of my knowledge, the following is true and accurate:

A. All records have been maintained in the ordinary course of business, updated at, or near the time of the events recorded and/or described therein;

B. The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FHAMS 2005-AA12, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement is the current beneficiary of the Deed of Trust or the authorized representative of the beneficiary of the deed of trust described above, and described in the notice of default and election to sell to which this affidavit is attached ("Deed of Trust");

C. Pursuant to NRS 107.080(c):

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



Quality Loan Service Corp., a
California Corporation

Full Name

2141 5th Avenue, San Diego, San Diego
County, CA 92101

Street, City, State, Zip

The full name and business address of the current holder of the note secured by the Deed of Trust is:

Nationstar Mortgage LLC

Full Name

350 Highland Drive, Lewisville,
Denton County, TX 75067

Street, City, State, Zip

The Bank of New York Mellon f/k/a
The Bank of New York, as Trustee for
the holders of the Certificates, First
Horizon Mortgage Pass-Through
Certificates Series FHAMS 2005-
AA12, by First Horizon Home Loans,
a division of First Tennessee Bank
National Association, Master Servicer,
in its capacity as agent for the Trustee
under the Pooling and Servicing
Agreement

Full Name

One Wall Street New York City, NY
10286

Street, City, State, Zip

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

The Bank of New York Mellon f/k/a
The Bank of New York, as Trustee for
the holders of the Certificates, First
Horizon Mortgage Pass-Through
Certificates Series FHAMS 2005-
AA12, by First Horizon Home Loans,
a division of First Tennessee Bank
National Association, Master Servicer,
in its capacity as agent for the Trustee
under the Pooling and Servicing
Agreement

Full Name

One Wall Street New York City, NY
10286

Street, City, State, Zip

The full name and business address of the servicers of the obligation or debt secured by the Deed of Trust is:

Nationstar Mortgage LLC

Full Name

350 Highland Drive, Lewisville,
Denton County, TX 75067

Street, City, State, Zip



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The Bank of New York Mellon f/k/a
The Bank of New York, as Trustee for
the holders of the Certificates, First
Horizon Mortgage Pass-Through
Certificates Series FHAMS 2005-
AA12, by First Horizon Home Loans,
a division of First Tennessee Bank
National Association, Master Servicer,
in its capacity as agent for the Trustee
under the Pooling and Servicing
Agreement

Full Name

One Wall Street New York City, NY
10286

Street, City, State, Zip

- 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:

Full Name	Address
First Horizon Home Loan Corporation	4000 Horizon Way, Irving, Dallas County, TX 75063
Mortgage Electronic Registration Systems, Inc. as nominee for First Horizon Home Loan Corporation	1901 E. Voorhees St., Suite C, Danville, Vermillion County, IL 61834
The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FHAMS 2005-AA12, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement	One Wall Street, New York City, NY 10286

- The beneficiary, successor in interest of the beneficiary has actual or constructive possession of the note secured by the Deed of Trust.
- The trustee has been authorized 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 (or the authorized representative of the same) and the current holder of the note secured by the Deed of Trust (or the authorized representative of the same).



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:

I. ACTUAL

Original Principal Balance \$350,472.00

Current Unpaid Principal Balance

\$350,378.11

Amount of Missed Payment (PITI)\$8,798.78

of Payments 6 at \$1,262.84

of Payments 1 at \$1,221.74

Total Interest Due:

\$6,400.21

Interest Due from 12/01/2011 to 07/23/2012

2.750% per year; 5 months at \$802.95 = \$4,014.75

3.000% per year; 2 months at \$875.95 = \$1,751.90

3.000% per year; 22 days at \$28.80 per diem = \$633.56

Actual Fees Charged

Late Fees

\$0.00

NSF Fees

\$0.00

Attorney's Fees

\$0.00

Foreclosure or Trustee Fees

\$0.00

Legal Costs

\$0.00

Title Costs

\$0.00

Recorder Costs

\$ 0.00

Appraisal or BPO Costs

\$98.00

Property Inspections Costs

\$24.00

Tax Advances

\$135.99

Insurance Advances

\$0.00

Escrow Shortage (Not included in Payments)

\$0.00

HOA Advances

\$0.00

Other

\$0.00

Total

\$357,036.31

ESTIMATE

II. Good faith estimate of all fees and costs to be imposed by the beneficiary or its representative because of the default is \$ 8400.00

III. Good faith estimate of all fees and costs to be imposed by the Trustee or its representative because of the default is \$ 2,500.00.

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

Dated Date	Instrument No.	Name of Document Conveying Interest of Beneficiary
10/6/2005	Not Applicable	Promissory Note
10/6/2005	0657142	Deed of Trust
6/13/2012	804255	Corporate Assignment of Deed of Trust

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

Dated this 30th day of JULY, 2012.

Affiant Name: CHRIS Smith

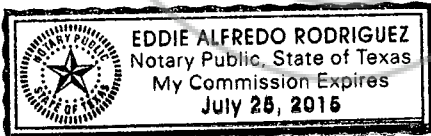
Signed By: CS

Print Name: CHRIS Smith Limited LP

Nationstar Mortgage LLC as attorney in fact for The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FHAMS 2005-AA12, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement.

STATE OF TEXAS)
) ss:
COUNTY OF DENTON)

On this 30th day of JULY, 2012, personally appeared before me, a Notary Public, in and for said County and State, CHRIS Smith, 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] 7/30/12

NOTARY PUBLIC IN AND FOR SAID COUNTY AND STATE