

DOC # 808123
08/27/2012 03:25PM Deputy: GB
OFFICIAL RECORD
Requested By:
Pacific Coast Title
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 6 Fee: \$219.00
BK-812 PG-6799 RPTT: 0.00

APN#: 1420-08-314-034

RECORDING REQUESTED BY:
PACIFIC COAST TITLE
Meridian Foreclosure Service

AND WHEN RECORDED MAIL TO:

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



Space above this line for Recorder's use

Title Order No. 95502741 Trustee Sale No. 23520NV

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 **01-20-2006**, executed by **SHELLEY L. SANDERS, AN UNMARRIED WOMAN** as Trustor, to secure certain obligations in favor of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR LAND HOME FINANCIAL SERVICES** under a Deed of Trust Recorded **01-27-2006**, Book **0106**, Page **9223**, Instrument **0666666** 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 **\$275,000.00**.

Purported Street Address: **3489 LONG DRIVE MINDEN, NV 89423**

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 01/01/2012 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 **\$14,343.44** as of date of this Notice and will increase until your account becomes current.



Title Order No. 95502741 Trustee Sale No. 23520NV

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 of the IndyMac INDX Mortgage Loan Trust
2006-AR9, Mortgage Pass-Through Certificates, Series 2006-AR9 under the Pooling and Servicing
Agreement dated April 1, 2006
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: 8/24/2012

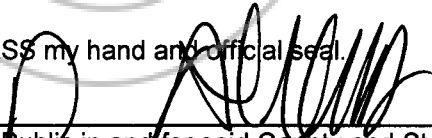
**MERIDIAN FORECLOSURE SERVICE f/k/a MTDS, INC., A CALIFORNIA CORPORATION
DBA MERIDIAN TRUST DEED SERVICE**


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 8/24/12 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


D. ADAMS
Notary Public, State of Nevada
Appointment No. 10-1014-1
My Appt. Expires Dec. 15, 2013



AFFIDAVIT OF AUTHORITY TO EXERCISE THE POWER OF SALE

Property Owners:
SHELLEY L. SANDERS

Property Address:
3489 LONG DRIVE
MINDEN, NV, 89423

Deed of Trust Document Instrument
Number
INST. 0666666 BK. 0106 PG. 9223

STATE OF Texas)
COUNTY OF Travis)

ss:

The affiant, Michelle Ray, 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 2006-AR9, Mortgage Pass-Through
Certificates, Series 2006-AR9 under the Pooling
and Servicing Agreement dated April 1, 2006

Full Name

1761 East St Andrew Place, Santa Ana, CA
92705

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 2006-AR9, Mortgage Pass-Through Certificates, Series
2006-AR9 under the Pooling and Servicing Agreement dated April 1, 2006

Full Name

1761 East St Andrew Place, Santa Ana, CA
92705

Street, City, County, State, Zip

DEUTSCHE BANK NATIONAL TRUST
COMPANY AS TRUSTEE

Full Name

1761 East St Andrew Place, Santa Ana, CA
92705

Street, City, County, State, Zip

FDIC AS RECEIVER FOR INDYMAC
FEDERAL BANK, FSB

Full Name

888 East Walnut Street, Pasadena , CA 91101

Street, City, County, State, Zip

INDYMAC BANK, FSB

Full Name

888 East Walnut Street, Pasadena , CA 91101

Street, City, County, State, Zip

LAND HOME FINANCIAL SERVICES

Full Name

1355 Willow Way, Concord, CA 94520

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/are:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.,
AS NOMINEE FOR LAND HOME FINANCIAL SERVICES

1355 Willow Way, Concord, CA 94520

Full Name

Street, City, County, State, Zip

N/A

N/A

Full Name

Street, City, County, State, Zip

N/A

N/A

Full Name

Street, City, County, State, Zip

N/A

N/A

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 7/23/12 is \$ 12,546.09.
 - II. The amount of fees and costs charged to the debtor in connection with the exercise of the power of sale as of 8-16-12 is \$ 600.00.
 - III. The unpaid principal secured by the Deed of Trust is \$ 273,277.13.
 - 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 \$ 2,702.00.



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

Date	Document Instrument Number	Name of Document Conveying Interest of Beneficiary
7/9/12	805293	NEVADA ASSIGNMENT OF DEED OF TRUST
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A

Dated this 16th day of August, 2012.

Signed By: [Signature]

Print Name: Michelle Ray Assistant Secretary

State of Texas
County of Travis

Sworn to and subscribed before me on the 16th day of August, 2012, by
Michelle Ray

(Personalized Seal)

[Signature]
Notary Public's Signature

