

DOC # 811229  
10/19/2012 03:40PM Deputy: AR  
OFFICIAL RECORD  
Requested By:  
Pacific Coast Title  
Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 7 Fee: \$220.00  
BK-1012 PG-5283 RPTT: 0.00

APN#: 1220-21-510-051

PACIFIC COAST TITLE  
RECORDING REQUESTED BY:

**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. 95503587  
Trustee Sale No. 24744NV

## 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 duly appointed Trustee, the substitute trustee or acting as agent for the Trustee or Beneficiary under a Deed of Trust dated **03-07-2007**, executed by **DIANA LIMBERIS, A SINGLE WOMAN** as Trustor, to secure obligations in favor of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR 1ST NATIONAL LENDING SERVICES**, as Beneficiary, recorded **03-15-2007**, Book **0307**, Page **4850**, Instrument **0697110** of Official Records in the Office of the Recorder of **DOUGLAS** County, State of Nevada, on the following property:

Purported Street Address: **1396 KIMMERLING ROAD GARDNERVILLE, NV 89460**

and securing, among other obligations, **1** note(s) for the original sum of **\$256,800.00**; that a breach of, and default in, the obligations for which such Deed of Trust is security has occurred in that the payment has not been made of:

**THE INSTALLMENT OF PRINCIPAL AND/OR INTEREST WHICH BECAME DUE ON 05/01/2012 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 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. THIS AMOUNT IS NO LESS THAN \$9,712.84 AS OF THE DATE OF THIS NOTICE AND WILL INCREASE UNTIL YOUR ACCOUNT BECOMES CURRENT.**



**NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST**

**Title Order No. 95503587 Trustee Sale No. 24744NV**

That by reason thereof, the present beneficiary under such Deed of Trust, has executed and delivered to said Trustee, a written Declaration of Demand for Sale, and has deposited with 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 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 obligation secured by such Deed of Trust above described. N.R.S. 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 the principal and interest which would not be due had no default occurred. As to owner occupied property as defined under N.R.S. 107.086, where reinstatement is possible, the time to reinstate may be extended up to 5 days before the date of sale pursuant to N.R.S. 107.080.

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**

To reach a person with authority to negotiate a loan modification on behalf of the present beneficiary of the deed of trust, please contact:

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

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 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.hudportal/HUD>. A list of approved counseling agencies as of 12/06/2011 is attached hereto.

The undersigned hereby affirms that there is no social security number contained in this document.



**NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST**

**Title Order No. 95503587 Trustee Sale No. 24744NV**

Date: 10/15/2012

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

\_\_\_\_\_  
SUTICHA LIMPRASERT, FORECLOSURE ASSISTANT

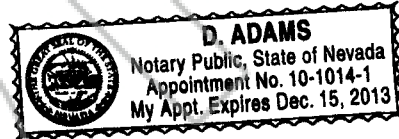
**MERIDIAN FORECLOSURE SERVICE IS  
ASSISTING THE BENEFICIARY TO COLLECT  
A DEBT AND ANY INFORMATION OBTAINED  
WILL BE USED FOR THAT PURPOSE.**

State of Nevada  
County of Clark

On 10/15/12 before me, Dallas Adams, personally appeared SUTICHA LIMPRASERT, 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:  
DIANA LIMBERIS

Property Address:  
1396 KIMMERLING ROAD  
GARDNERVILLE , NV , 89460

Deed of Trust Document Instrument  
Number  
0697110

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:

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

<u>OneWest Bank, FSB</u>	<u>888 E. Walnut St, Pasadena, CA, 91101</u>
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:

<u>Deutsche Bank National Trust Company, as Trustee of the IndyMac INDX Mortgage Trust 2007-AR9, Mortgage Pass-Through Certificates, Series 2007-AR9 under the Pooling and Servicing Agreement dated April 1, 2007</u>	<u>1761 East St Andrew Place, Santa Ana, CA 92705</u>
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:

<u>OneWest Bank, FSB</u>	<u>888 E. Walnut St, Pasadena, CA, 91101</u>
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:

<u>Deutsche Bank National Trust Company, as Trustee of the IndyMac INDX Mortgage Trust 2007-AR9, Mortgage Pass-Through Certificates, Series 2007-AR9 under the Pooling and Servicing Agreement dated April 1, 2007</u>	<u>1761 East St Andrew Place, Santa Ana, CA 92705</u>
Full Name	Street, City, County, State, Zip

<u>Deutsche Bank National Trust Company as Trustee</u>	<u>1761 East St Andrew Place, Santa Ana, CA 92705</u>
Full Name	Street, City, County, State, Zip

<u>FDIC as Receiver for IndyMac Federal Bank, FSB</u>	<u>888 East Walnut Street, Pasadena , CA 91101</u>
Full Name	Street, City, County, State, Zip

<u>IndyMac Bank, FSB</u>	<u>888 East Walnut Street, Pasadena , CA 91101</u>
Full Name	Street, City, County, State, Zip

<u>1st National Lending Services</u>	<u>50 Iron Point Circle, Folsom, CA 95630</u>
Full Name	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 1ST NATIONAL LENDING SERVICES

50 Iron Point Circle, Folsom, CA 95630

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

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 9/29/12 is \$ 7,982.82.
- II. The amount of fees and costs charged to the debtor in connection with the exercise of the power of sale as of 10-10-12 is \$ 0.00.
- III. The unpaid principal secured by the Deed of Trust is \$ 256,800.00.
- 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 \$ 2,455.00.



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

<u>8/28/12</u>	<u>808174</u>	<u>Nevada Assignment of Deed of Trust</u>
Date	Document Instrument Number	Name of Document Conveying Interest of Beneficiary
<u>          </u>	<u>N/A</u>	<u>N/A</u>
Date	Document Instrument Number	Name of Document Conveying Interest of Beneficiary
<u>          </u>	<u>N/A</u>	<u>N/A</u>
Date	Document Instrument Number	Name of Document Conveying Interest of Beneficiary
<u>          </u>	<u>N/A</u>	<u>N/A</u>
Date	Document Instrument Number	Name of Document Conveying Interest of Beneficiary
<u>          </u>	<u>N/A</u>	<u>N/A</u>
Date	Document Instrument Number	Name of Document Conveying Interest of Beneficiary
<u>          </u>	<u>N/A</u>	<u>N/A</u>

Dated this 10<sup>th</sup> day of October, 2012.

Signed By: 

Print Name: Michelle Ray Assistant Secretary

State of Texas  
County of Texas

Sworn to and subscribed before me on the 10<sup>th</sup> day of October, 2012 by  
Michelle Ray

(Personalized Seal)

  
Notary Public's Signature

