

DOC # 813099
11/19/2012 02:05PM Deputy: GB

OFFICIAL RECORD

Requested By:

First American National De
Douglas County - NV

Karen Ellison - Recorder

Page: 1 of 8 Fee: \$221.00
BK-1112 PG-5177 RPTT: 0.00

APN 1420-07-112-031

RECORDING REQUESTED BY:

First American Title Insurance Company



WHEN RECORDED MAIL TO:
TRUSTEE CORPS
17100 Gillette Ave
Irvine, CA
92614

TS No. NV08000460-12-1

TO No. 6720002

Property Address: **3584 SILVERADO DRIVE, CARSON CITY, NV 89705**

**NOTICE OF BREACH AND DEFAULT AND OF ELECTION TO CAUSE SALE
OF REAL PROPERTY UNDER DEED OF TRUST**

NOTICE IS HEREBY GIVEN THAT: MTC FINANCIAL INC. dba TRUSTEE CORPS 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 as of March 12, 2007, executed by ADRIANA ACOSTA & CESAR ACOSTA, WIFE & HUSBAND as Trustor, to secure obligations in favor of FIRST HORIZON HOME LOAN CORPORATION the original Lender and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as the original Beneficiary as nominee for Lender, its successors and/or assigns and recorded March 15, 2007 as Instrument No. 0697112 of official records in the Office of the County Recorder of Douglas County, Nevada; and that

The Deed of Trust secures the payment of and the performance of certain obligations, including, but not limited to, the obligations set forth in that certain Promissory Note with a face amount of \$264,000.00 (together with any modifications thereto the "Note"); and that

A breach of, and default in, the obligations for which said Deed of Trust is security has occurred in that the Trustor has failed to perform obligations pursuant to or under the Note and/or Deed of Trust, specifically: failed to pay payments which became due THE INSTALLMENT OF PRINCIPAL AND INTEREST WHICH BECAME DUE ON February 1, 2012 AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL AND INTEREST, ALONG WITH LATE CHARGES, PLUS FORECLOSURE COSTS AND LEGAL FEES. PLUS ALL OF THE TERMS AND CONDITIONS AS PER THE DEED OF TRUST, PROMISSORY NOTE AND RELATED LOAN DOCUMENTS.

That by reason thereof the present Beneficiary under such Deed of Trust has executed and delivered to said duly appointed Trustee a written Declaration of Default and Demand for Sale and has deposited with said duly appointed 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.



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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. Where reinstatement is possible, if the default is not cured within the statutory period set forth in Section NRS 107.080, the right of reinstatement will terminate and the property may thereafter be sold. 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.

To determine if reinstatement is possible and the amount, if any, to cure the default, contact:

The Bank of New York Mellon FKA The Bank of New York as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FHAMS 2007-AA1, by First Horizon Home Loans, a Division of First Tennessee Bank, N.A., Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement
c/o TRUSTEE CORPS
17100 Gillette Ave
Irvine, CA 92614
Phone No.: 949-252-8300

Dated: November 15, 2012

TRUSTEE CORPS
as Duly Appointed Successor Trustee


By: Karen Talafus, Authorized Signatory

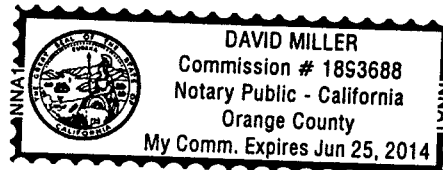
State of CALIFORNIA
County of ORANGE

On November 15, 2012 before me, David Miller Notary Public in and for said county, personally appeared KAREN TALAFUS 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


Notary Public



To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or



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informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

COPY



TS No: NV08000460-12-1
APN: 1420-07-112-031

AB284 Affidavit

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

Borrower/Trustor:
ADRIANA ACOSTA, CESAR ACOSTA

Trustee Address:
17100 GILLETTE AVE
IRVINE, CA
92614

Property Address:
3584 SILVERADO DRIVE
CARSON CITY, NV 89705

Deed of Trust Document Instrument
Number
0697112

STATE OF TEXAS)

) ss:

COUNTY OF DENTON)

The Affiant, Blaze Randazzo, 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 FKA The Bank of New York as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FHAMS 2007-AA1, by First Horizon Home Loans, a Division of First Tennessee Bank, N.A., 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 current Trustee or the Trustee's representative or assignee is:



TRUSTEE CORPS

17100 Gillette Ave, Irvine, Orange County, CA
92614

Full Name

Street, City, County, State, Zip

The full name and business address of the current holder (or constructive holder) of the Note secured by the Deed of Trust is:

The Bank of New York Mellon FKA The Bank of New York as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FHAMS 2007-AA1, by First Horizon Home Loans, a Division of First Tennessee Bank, N.A., Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement

One Wall Street New York, New York County, NY 10286

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:

The Bank of New York Mellon FKA The Bank of New York as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FHAMS 2007-AA1, by First Horizon Home Loans, a Division of First Tennessee Bank, N.A., Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement

One Wall Street New York, New York County, NY 10286

Full Name

Street, City, County, State, Zip

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

NATIONSTAR MORTGAGE LLC

350 Highland Drive, Lewisville, Denton County, TX 75067

Full Name

Street, City, County, State, Zip

2. The full name and last known business address of the current and every prior known Beneficiary of the Deed of Trust, is:

The Bank of New York Mellon FKA The Bank of New York as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FHAMS 2007-AA1, by First Horizon Home Loans, a Division of First Tennessee Bank, N.A., Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement

One Wall Street New York, New York County, NY 10286

Full Name

Street, City, County, State, Zip



(List additional known Beneficiaries in the same format)

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC. as
nominee for FIRST HORIZON HOME LOAN
CORPORATION

Full Name

1901 E. Voorhees Street, Suite C, Danville,
Vermilion County, IL 61834

Street, City, County, State, Zip

3. The Beneficiary, successor in interest of the Beneficiary has actual or constructive possession of the note secured by the Deed of Trust.

4. 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 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	\$264,000.00	
Current Unpaid Principal Balance		\$247,771.83
Amount of Missed Payment (PITI)	\$15,542.67	
# of Payments:3	\$1,888.02	
# of Payments:7	\$1,411.23	
Interest Rate at 6.375% from 1/1/12 to 3/31/12 (3 Months at \$1,316.29 Per Month)		\$8,366.34
Interest Rate at 3.00% from 4/1/12 to 10/31/12 (7 Months at \$619.43 Per Month)		
Interest Rate at 3.00% from 11/1/12 to 11/5/12 (4 Days at \$20.36 Per Diem)		

Actual Fees Charged:

Late Charges	\$0.00
NSF Fees	\$0.00
Attorney's Fees	\$0.00
Foreclosure or Trustee Fees	\$0.00
Legal Costs (Non-Judicial Foreclosure)	\$0.00
Legal Costs	\$167.00
Title Costs	\$0.00
Recorder Costs	\$0.00
Appraisal or BPO Costs	\$128.00
Property Inspection Costs	\$72.00
Tax Advances	\$1,101.31
Home Owners Insurance Advances	\$350.11
Escrow Shortage (not included in Payments)	\$0.00
HOA Advances	\$0.00
Other	\$0.00
Less Forbearance Funds	\$(1,440.63)
Total	\$256,515.96

ESTIMATE

II. Good faith estimate of all fees and costs to be imposed by the Beneficiary or its representative because of the default is \$8,400.00.

III. Good faith estimate of the total costs and fees to be imposed in connection with the exercise of the power of sale is \$2,535.00.



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

08/16/2012	807536	ASSIGNMENT OF DEED OF TRUST
Date	Document Instrument Number	Name of Document Conveying Interest of Beneficiary

I declare under penalty of perjury that the foregoing is true and correct.

Dated this 5 day of November, 2012.

Affiant Name: Blaze Randazzo

Signature: 11/5/12

STATE OF TEXAS)
) ss:
COUNTY OF DENTON)

On this 5th day of November, 2012, personally appeared before me, a Notary Public, in and for said County and State, Blaze Randazzo, 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.

NOTARY PUBLIC IN AND FOR
SAID COUNTY AND STATE

