

DOC # 818909  
02/25/2013 03:19PM Deputy: GB  
OFFICIAL RECORD  
Requested By:  
LSI Title Agency Inc.  
Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 7 Fee: \$220.00  
BK-213 PG-6673 RPTT: 0.00



**RECORDING REQUESTED BY:**

**WHEN RECORDED MAIL TO:**

National Default Servicing Corporation  
7720 N. 16<sup>th</sup> Street, Suite 300  
Phoenix, AZ 85020

NDSC File No. : 13-00116-GT-NV  
Title Order No. : 130011437-NV-GTO

APN: 1420-07-610-008

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

**IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS, IT MAY BE SOLD WITHOUT ANY COURT ACTION**, and you may have the legal right to bring your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally five (5) business days prior to the date set for the sale of your property pursuant to NRS 107.080. No sale date may be set until three months from the date this notice of default may be recorded (which date of recordation appears on this notice).

**NOTICE IS HEREBY GIVEN THAT : NATIONAL DEFAULT SERVICING CORPORATION** is either the original Trustee or the duly appointed substituted Trustee under a Deed of Trust dated 06/22/2006, executed by **ULRIKE J MORGAN, AN UNMARRIED WOMAN**, as Trustor, to secure certain obligations in favor of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR COUNTRYWIDE HOME LOANS, INC., ITS SUCCESSORS AND ASSIGNS** as beneficiary recorded 07/05/2006 as Instrument No. 0678805 BK 0706 PG 858 (or Book, Page) of the Official Records of **DOUGLAS County, NV**. Said obligations including **ONE NOTE FOR THE ORIGINAL** sum of \$240,000.00.

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 09/01/2012 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 fee's, 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) as summarized in the accompanying Affidavit of Authority to Exercise the Power of Sale pursuant to NRS 107.080.



While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your Note and Deed of Trust or Mortgage. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required by the Note and Deed of Trust or Mortgage, the beneficiary or mortgagee may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary or mortgagee may require as a condition to reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

Upon your written request, the beneficiary or mortgagee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than the end of the three month period stated above) to, among other things, (1) provide additional time in which to cure the default by the transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2).

Following the expiration of the time period referred to in the first paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your creditor permits a longer period, you have only the legal right to stop the sale of your property by paying the entire amount demanded by your creditor.

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

Green Tree Servicing LLC  
c/o National Default Servicing Corporation  
7720 N. 16<sup>th</sup> Street, Suite 300  
Phoenix, AZ 85020 Phone 602/264-6101 Sales Website: [www.ndscorp.com/sales/](http://www.ndscorp.com/sales/)

Contact the following number to discuss Loan Modification Options: 480 333-6961

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 Approved Local Housing Counseling Agency toll free number: (800) 569-4287 or you can go to the HUD web site at:  
<http://portal.hud.gov/portal/page/portal/HUD/localoffices>.

The Property Address: 3570 HAYSTACK DR , CARSON CITY NV 89705-8018

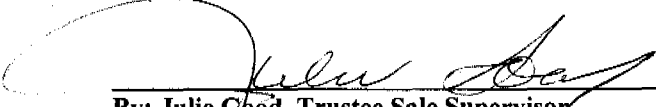
If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan. Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale, provided the sale is concluded prior to the conclusion of the foreclosure. Remember, YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION.



That by reason thereof, the present beneficiary under such Deed of Trust has executed and delivered to 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.

Dated : February 22, 2013

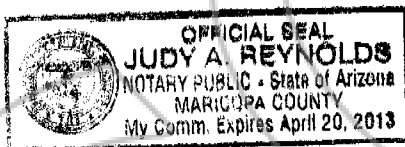
National Default Servicing Corporation, As Trustee for Green Tree Servicing LLC

  
By: Julie Good, Trustee Sale Supervisor

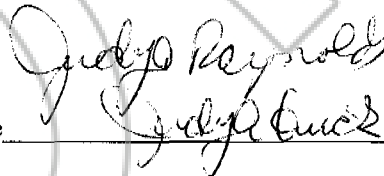
State of: Arizona  
County of: Maricopa

On 2-22, 2013, before me, the undersigned, a Notary Public for said State, personally appeared Julie Good personally known to me be (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal,



Signature \_\_\_\_\_



**This is an attempt to collect a debt and any information obtained will be used for that purpose.**



T.S. No: 13-00116-GT-NV  
APN: 1420-07-610-008

AFFIDAVIT OF AUTHORITY IN SUPPORT OF NOTICE OF DEFAULT AND  
ELECTION TO SELL  
[NRS § 107.080]

Property Owners:  
ULRIKE J. MORGAN

Property Address:  
3570 HAYSTACK DR  
CARSON CITY NV 89705-8018

Trustee Address:  
7720 N. 16th Street, Suite 300  
Phoenix AZ 85020  
Deed of Trust Document Instrument  
Number  
0678805 BK 0706 PG 858

STATE OF ARIZONA

COUNTY OF MARICOPA

) ss:

The following facts are, except where otherwise indicated, true of my own personal knowledge. Where the following facts are not based on my personal knowledge, they are based on: (1) my personal review of documents which are of public record in the State of Nevada; and/or (2) my personal review of business records of Green Tree Servicing LLC which have been represented to me to be true by persons employed by Green Tree Servicing LLC who have a business duty to Green Tree Servicing LLC to accurately and completely make, take and maintain those records in the regular and ordinary course of their business duties:

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

National Default Servicing Corporation

Full Name

7720 N. 16th Street, Suite 300  
Phoenix AZ 85020

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:

Green Tree Servicing LLC

Full Name

600 Landmark Towers  
345 Saint Peter Street  
St. Paul MN 55102

Street, City, County, State, Zip

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



600 Landmark Towers  
345 Saint Peter Street  
St. Paul MN 55102

Green Tree Servicing LLC

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:

600 Landmark Towers  
345 Saint Peter Street  
St. Paul MN 55102

Green Tree Servicing LLC

Full Name

Street, City, County, State, Zip

2. The other known prior beneficiaries (whether of record or not), if any, along with the date and manner of their acquisition of a beneficial interest in the Deed of Trust and their last known address, if any, are, to the best of my knowledge, set forth in Exhibit "A" hereto, which is incorporated herein by this reference.

600 Landmark Towers  
345 Saint Peter Street  
St. Paul MN 55102

Green Tree Servicing LLC

Full Name

Street, City, County, State, Zip

MERS as Nominee for  
Countrywide Home Loans, Inc.

Full Name

P.O. Box 2026  
Flint, MI 48501

Street, City, County, State, Zip

Countrywide Home Loans, Inc.

Full Name

4500 Park Granada MSN# SVB314  
Calabasas, CA 91302-1613

Street, City, County, State, Zip

3. The current beneficiary, the successor in interest of the beneficiary or the trustee of the Deed of Trust is in either actual or constructive possession of the Note secured by the Deed of Trust.

4. The current trustee under the Deed of Trust has the authority 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 current beneficiary of record and the current holder of the Note secured by the Deed of Trust.

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 the date of this Affidavit, is \$10,784.67.



II. The amount of fees and costs already imposed or charged to debtor because of the default is **\$0.00**.

III. The unpaid principal amount of the obligation or debt secured by the Deed of Trust is currently **\$221,763.82**.

IV. As a good faith estimate, the amount of fees and costs to be imposed or charged to the debtor because of the default, excluding the foreclosure fees and costs set forth in Paragraph V, below, will be **\$363.00**.

V. As a good faith estimate of the foreclosure fees and costs to be charged to the debtor in connection with the exercise of the power of sale under the Deed of Trust will be **\$3210.00**.

6. Exhibit "A" contains the date, recordation number or other unique designation of the instrument that conveyed the interest of each beneficiary and a description of the instrument that conveyed the interest of each beneficiary.

7. The following is the true and correct signature of the affiant:

Dated this 11 day of February, 2013.

Affiant Name: Ruth Hernandez, Assistant Vice President

Signed By: [Signature]

Print Name: Ruth Hernandez A.V.P.

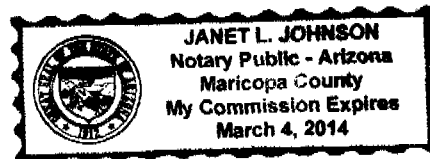
STATE OF ARIZONA

) ss:

COUNTY OF MARICOPA

The foregoing instrument was acknowledged before me this 11 day of February 2013 By Ruth Hernandez, Assistant Vice President of Green Tree Servicing LLC, a Limited Liability Company, on behalf of the Company.

[Signature]  
Notary for State of Arizona  
# 218991  
Commission expires: 3-4-14





**EXHIBIT "A"**

**CLIENT NAME: NATIONAL DEFAULT SERVICING CORP.**

**DATED: JANUARY 23, 2013**

**TITLE ORDER #: 130011437**

**TS #: 13-00116-GT-NV**

**SUBJECT DEED OF TRUST:**

AMOUNT : \$240,000.00  
 DATED : JUNE 22, 2006  
 TRUSTOR : ULRIKE J MORGAN, AM UNMARRIED WOMAN  
 TRUSTEE : CTC REAL ESTATE SERVICES  
 BENEFICIARY : MORTGAGE ELECTRONIC REGISTRATION  
 SYSTEMS, INC. (MERS)  
 LENDER : COUNTRYWIDE HOME LOANS, INC.  
 RECORDED : JULY 5, 2006, AS DOCUMENT NO. 0678805, OF  
 OFFICIAL RECORDS

**ASSIGNMENTS OF RECORD RELATING TO SUBJECT DEED OF TRUST:**

ASSIGNOR : MORTGAGE ELECTRONIC REGISTRATION  
 SYSTEMS, INC., AS NOMINEE FOR  
 COUNTRYWIDE HOME LOANS, INC., ITS  
 SUCCESSORS AND ASSIGNS  
 ASSIGNEE : GREEN TREE SERVICING LLC  
 DATED : NOVEMBER 15, 2012  
 RECORDED : NOVEMBER 16, 2012, OF OFFICIAL RECORDS

