

DOC # 819271  
03/04/2013 01:58PM Deputy: GB  
OFFICIAL RECORD  
Requested By:  
LSI Title Agency Inc.  
Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 7 Fee: \$220.00  
BK-313 PG-478 RPTT: 0.00



AP #1: 1418-15-510-013  
RECORDING REQUESTED BY  
T.D. SERVICE COMPANY

and when recorded mail to

T.D. SERVICE COMPANY  
4000 W. METROPOLITAN DRIVE  
SUITE 400  
ORANGE, CA 92868

120247231

Space above this line for recorder's use

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



T.S. No: S537771 NV Unit Code: S Loan No: 0031012727/ROMANO Investor  
No: 0031012727

Min No: 100024200011892706

Property Address: 220 SOUTH MEADOW ROAD, GLENBROOK, NV 89413

**NOTICE IS HEREBY GIVEN THAT T.D. SERVICE COMPANY is either the original Trustee, the duly appointed substituted Trustee, or acting as agent for the Trustee or Beneficiary under the following described Deed of Trust:**

Trustor: A. LAWRENCE ROMANO, ELAINE A. ROMANO

Recorded April 20, 2006 as Instr. No. 0673095 in Book 0406 Page 6696 of Official Records in the office of the Recorder of DOUGLAS County, NEVADA

Said Deed of Trust secures certain obligations including one Note for the sum of \$900,000.00.

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 INSTALLMENT OF PRINCIPAL, INTEREST AND IMPOUNDS WHICH BECAME DUE JANUARY 1, 2012 AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST AND IMPOUNDS. PLUS LATE CHARGE(S). PLUS IMPOUND/ESCROW DEFICIT. PLUS MISCELLANEOUS FEE(S) IN THE AMOUNT OF \$60.00. PLUS RECOVERABLE CORPORATE BALANCE IN THE AMOUNT OF \$30.00.

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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T.S. No: S537771 NV Unit Code: S Loan No: 0031012727/ROMANO Investor  
No: 0031012727

Direct Foreclosure status inquiries to:  
T.D. Service Company  
4000 W. Metropolitan Drive  
Suite 400  
Orange, CA 92868-1988  
(800) 843-0260

If you would like to discuss your loan or set up a meeting for us to assess your financial situation and explore options that may be available to avoid foreclosure please call us at:

DATED: 02/28/13

T.D. SERVICE COMPANY, AS TRUSTEE

BY Kimberly Thorne BY \_\_\_\_\_  
KIMBERLY THORNE  
ASSISTANT SECRETARY

The Beneficiary may be attempting to collect a debt and any information obtained may be used for that purpose.

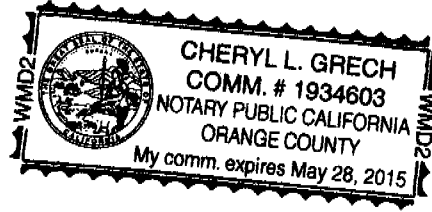
STATE OF CALIFORNIA )  
COUNTY OF ORANGE )SS

On 02/28/13 before me, CHERYL L. GRECH, a Notary Public, personally appeared KIMBERLY THORNE, 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.

Signature Cheryl L. Grech (Seal)





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APN: 1418-15-510-013

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

I, Dianna Todd, am the Vice President of Homeward Residential Inc. ("Homeward"), attorney in fact and authorized representative and loan servicer for Deutsche Bank National Trust Company, as Trustee for HarborView Mortgage Loan Trust, Mortgage Loan Pass-Through Certificates, Series 2006-6, the Current Beneficiary of the subject Deed of Trust ("Current Beneficiary"). The borrower(s) identified in subject Deed of Trust is/are A. LAWRENCE ROMANO, ELAINE A. ROMANO Trustors from the Deed of Trust. The subject Deed of Trust encumbers the real property located at 220 SOUTH MEADOW ROAD, GLENBROOK, NV 89413.

This Affidavit is provided in support of the attached Notice of Default and Election to Sell. 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 Current Beneficiary and Homeward.

I have access to and am familiar with the business records of the Current Beneficiary and Homeward. To the extent that the business records were created by prior holders and/or servicers of said note and mortgage, those records have been integrated into the Homeward's business records and verified in accordance with Homeward's policies and procedures and are kept and relied upon as a regular business practice and in the ordinary course of business conducted by the Servicer. My knowledge as to the facts set forth in this affidavit is derived from my personal knowledge of these records, which are kept in the ordinary course of business by the Current Beneficiary, and which were made at or near the time of the transactions by, or from information transmitted by, a person with knowledge of the facts set forth in said records. The Current Beneficiary employed regular business practices for transmitting these records to Homeward. By manual or electronic processes, Homeward integrated the records into its own records and maintained them through regular business processes. I have firsthand knowledge of the business records of Homeward and, based on my supervision of or participation in day-to-day business operations of Homeward, the records were among those created, maintained, and transmitted through regular business practices.



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Homeward, as Servicer and attorney in fact for the Current Beneficiary, maintains the loan and payment records of the Current Beneficiary for this particular loan. Homeward and Current Beneficiary employed regular business practices for creating and maintaining the records that were sufficiently accepted by the Homeward to allow reliance on the records by Homeward. The account information and other documents mentioned herein are kept among Homeward's own records, and Homeward relies on these records in its day-to-day operations.

1(a). The full name and business address of the current trustee of record for the deed of trust at issue is T.D. Service Company, 4000 West Metropolitan Way, Suite 400, Orange, CA 92868

1(b). The full name and business address of the current holder of, or party otherwise entitled to enforce, the Note secured by the Deed of Trust at issue is: Deutsche Bank National Trust Company, as Trustee for HarborView Mortgage Loan Trust, Mortgage Loan Pass-Through Certificates, Series 2006-6, which is located at C/O Homeward Residential Inc. 1525 S. Beltline Rd., Coppell, Texas 75019.

1(c). The full name and business address of the Current Beneficiary for the obligation or debt secured by the Deed of Trust at issue is Deutsche Bank National Trust Company, as Trustee for HarborView Mortgage Loan Trust, Mortgage Loan Pass-Through Certificates, Series 2006-6 which is located at C/O Homeward Residential Inc. 1525 S. Beltline Rd., Coppell, Texas 75019.

1(d). The full name and business address of the current servicer for the obligation secured by the Deed of Trust at issue is Homeward Residential, Inc. which is located at 1525 S. Beltline Rd., Coppell, Texas 75019.

2. I further affirm that to the best of my knowledge, and from my review of the documents of public record, the full name and business address of each prior beneficiary of the Deed of Trust of which I am aware at issue is:

Name: Mortgage Electronic Registration Systems, Inc.



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Last known address: P.O. Box 2026, Flint MI 48501-2026

Instrument: Deed of Trust recorded on 4/20/2006 as Instrument Number 0673095  
Book 0406 Page 6696

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 from the review of the aforementioned business records, set forth below:

Pursuant to the MERS Milestone Report

Name: American Home Mortgage Holdings, Inc.

Last Known Address: C/O Homeward Residential Inc. 1525 S. Beltline Rd., Coppell, Texas 75019

Instrument: MERS Milestone Report Dated 4/24/2006 Investor Number 1000242

Name: RBS Financial Products, Inc.

Last Known Address: C/O Homeward Residential Inc. 1525 S. Beltline Rd., Coppell, Texas 75019

Instrument: MERS Milestone Report Dated 6/7/2006 Investor Number 1001262

Name: Deutsche Bank National Trust Company as Trustee

Last Known Address: C/O Homeward Residential Inc. 1525 S. Beltline Rd., Coppell, Texas 75019

Instrument: MERS Milestone Report Dated 3/3/2011 Investor Number 1001425

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 with respect to the subject 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:



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5(a). The amount in default, as of the date of this Affidavit, is \$72,599.62.

5(b). The amount of fees and costs already charged to debtor because of the default is \$3,100.00.

5(c). The unpaid principal amount of the obligation or debt secured by the Deed of Trust is currently \$900,000.00.

5(d). 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 5(e), below, will be \$ 78.00.

5 (e) 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 \$4,885.00.



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I declare under penalty of perjury of the laws of the State of Nevada that the foregoing is true and correct and that this Affidavit was executed on Feb 05, 2013.

Dianna Todd  
Vice President

Print Name/Title

Signature

Florida

State of : \_\_\_\_\_

County of : Duval

On Feb. 25<sup>th</sup> 2013 before me, Linda G Bayless a Notary Public personally appeared Dianna Todd

who 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 the/she executed the same in their authorized capacity and that by his/her signature on the instrument the person or the entity upon behalf of the person acted, executed the instrument.

I certify under PENALTY OF PERJURY that the foregoing paragraph is true and correct WITNESS by hand and official seal.

(Notary Seal)

Linda G Bayless

Signature

Linda G Bayless

