

DOC # 821949

04/18/2013 02:38PM Deputy: AR

OFFICIAL RECORD

Requested By:

First American National De

Douglas County - NV

Karen Ellison - Recorder

Page: 1 of 6 Fee: \$219.00

BK-413 PG-5277 RPTT: 0.00



APN: 1220-22-410-058

Recording requested by:

First American Title Ins Co.

When recorded mail to:

NORTHWEST TRUSTEE SERVICES, INC.

1421 E. Dyer Road, Suite 250

Santa Ana, CA 92705

The undersigned hereby affirms that there is no Social Security number contained in this document.

File No. 7307.25103

MIN No. 100019983610000881

APN: 1220-22-410-058

6454614

IMPORTANT NOTICE

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

NOTICE IS HEREBY GIVEN: That the undersigned 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 **05/20/09**, executed by **JOHN OLSON AND STACY OLSON, HUSBAND AND WIFE**, as Trustor(s), to secure certain obligations in favor of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS") AS NOMINEE FOR GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION**, as Beneficiary, recorded **05/29/09**, as **744120 Book 509 Page 7875**, of Official Records in the Office of the Recorder of **Douglas County, Nevada**, describing land therein as **more fully described in said Deed of Trust**.

Said obligations including (1) NOTE(S) FOR THE ORIGINAL sum of **\$232,608.00**, that the beneficial interest under such Deed of trust and the obligation secured thereby are presently held by the undersigned; 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 monthly installment of principal and interest which became due on 09/01/11, and all subsequent installments, together with late charges as set forth in said Note and Deed of Trust, advances, assessments and attorney fees. Nothing in this notice shall be construed as a waiver of any fees owing to the beneficiary under the deed of trust, pursuant to the terms of the 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 same, 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.



File No: 7307.25103
Notice of Default

NOTICE

You may have the right to cure the default thereon 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 the statutory section without requiring payment of that portion of the principal and interest which would not be due had no default occurred. Where reinstatement is possible, if the default is not cured within 35 days following recording and mailing of this Notice to Trustor or Trustor's successor in interest, 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 find out the amount you must pay, or arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact:

**CitiMortgage, Inc.
C/O Northwest Trustee Services, Inc.
1421 E. Dyer Road, Suite 250
Santa Ana, CA 92705
Telephone (714) 277-4888
Reinstatement and Pay-Off Request Line (866) 387-NWTS**

Dated: 4/17/13 **Northwest Trustee Services, Inc., As Trustee**

By: 


Laura Salas, Authorized Signatory

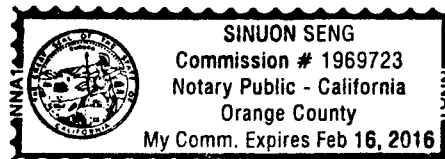
State of California
County of Orange

On 4-17-13 before me, Sinuan Seng the undersigned Notary Public in and for said county, personally appeared Laura Salas 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.

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





THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations.



APN : 1220-22-410-058
Foreclosure No.: 7307.25103
NRS 107.080 Compliance Affidavit

11. 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:

- a. The amount of missed payments and interest in default is \$31,117.45.
- b. The principal amount secured by the Deed of Trust is \$224,949.85.
- c. A good faith estimate of all fees imposed and to be imposed because of the default is \$560.20. This amount consists of a good faith estimate of the following fees imposed and anticipated to be imposed by the beneficiary as of the date of this Affidavit:

- i. Property inspections: \$ 310.50
- ii. Late Charges: \$249.70

The amount of fees ultimately imposed by Citi as a result of default may be more or less than the good faith estimate given above as a result of circumstances occurring after the date of the affidavit. The good faith estimate given above does not include a good faith estimate of the trustee's foreclosure fees and costs charged and to be charged to the debtor in connection with the exercise of the power of sale, which is estimated below.

- d. A good faith estimate of the total costs and fees to be charged to the debtor in connection with the exercise of the power of sale is \$ 4,000.00.

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

Instrument: **Deed of Trust** recorded on 05/29/2009 under Instrument Number 744120 Book 509 Page 7875.

Instrument: **Assignment of Deed of Trust** recorded on 01/30/2012 under Instrument Number 796641 Book 112 Page 5633.



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13. Following is the true and correct signature of the affiant. The affiant declares under penalty of perjury of the State of Nevada that the foregoing statements are true and correct.

Bernadette Lopez

AFFIANT Bernadette Lopez
Vice President - Document Control

Date: 4/12/13

Subscribed and sworn before me this 12
day of April, 2013,

Notary Public in and for the
State of NEVADA

County of CLARK

Notary Signature Irma A. Alvarez 4-12-13

IRMA A. ALVAREZ
Notary Public - Notary Seal
State of Nevada
Clark County
Commission #12-8031-1
My Commission Expires May 25, 2016