

DOC # 822472
04/25/2013 03:27PM Deputy: AR
OFFICIAL RECORD
Requested By:
First American National De
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 5 Fee: \$218.00
BK-413 PG-7598 RPTT: 0.00

AP #1: 1220-04-512-007

RECORDING REQUESTED BY
First American Title Ins Co.

and when recorded mail to

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



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

8013273

Space above this line for recorder's use

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST



T.S. No: A541824 NV Unit Code: A Investor No: 0207320035

Property Address: 1365 MOUNTAIN COURT, GARDNERVILLE, NV 89410

NOTICE IS HEREBY GIVEN THAT CLEAR RECON CORP 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: JAYMI N. MILLER

Recorded April 30, 2008 as Instr. No. 722371 in Book --- Page --- 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 \$238,581.00.

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 OCTOBER 1, 2012 AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST AND IMPOUNDS. PLUS LATE CHARGE(S). THE SUM OF \$1,990.10, ADVANCED BY THE BENEFICIARY. PLUS PROPERTY INSPECTION FEE(S) IN THE AMOUNT OF \$54.00. BPO IN THE AMOUNT OF \$175.00.**

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: A541824 NV Unit Code: A Investor No: 0207320035

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: 04/25/13

CLEAR RECON CORP, BY T.D. SERVICE COMPANY, AS AGENT FOR THE TRUSTEE

BY  BY _____
FRANCES DEPALMA
VICE PRESIDENT OPERATIONS

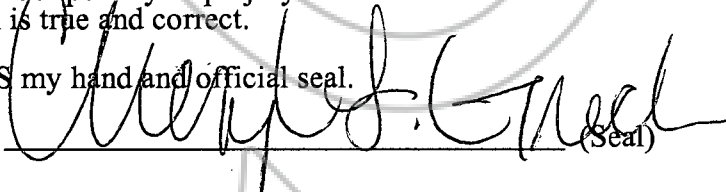
The Beneficiary may be attempting to collect a debt and any information obtained may be used for that purpose.

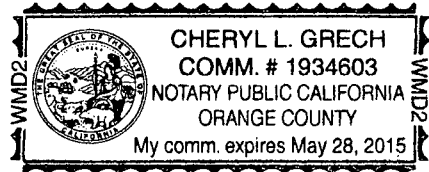
STATE OF CALIFORNIA)
COUNTY OF ORANGE)SS

On 04/25/13 before me, CHERYL L. GRECH, a Notary Public, personally appeared FRANCES DEPALMA, 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  (Seal)





T.S. No: A 541824 A
Loan No. 0006007739

APN: 1220-04-512-007

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

I, Sharon Lynch am the Authorized Signer of
PNC BANK, NATIONAL ASSOCIATION SUCCESSOR BY MERGER TO NATIONAL
CITY MORTGAGE A DIVISION OF NATIONAL CITY BANK, ("PNC Bank") the current
beneficiary of the subject Deed of Trust ("Current Beneficiary") or the authorized
representative of the Current Beneficiary. The borrower(s) identified in subject Deed of
Trust is/are, JAYMI N. MILLER . The subject Deed of Trust encumbers the real property
located at 1365 MOUNTAIN COURT, GARDNERVILLE, NV 89410. 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 the servicer which have been
represented to me to be true by persons employed by the servicer, who have a business duty
to accurately and completely make, take and maintain those records in the regular and
ordinary course of their business duties:

1(a). The full name and business address of the current trustee of record for the deed of
trust at issue is Clear Recon Corp. which is located at 4375 Jutland Drive, San Diego, CA
92117.

1(b). The full name and business address of the current holder of the Note secured by the
Deed of Trust at issue is: PNC BANK, NATIONAL ASSOCIATION SUCCESSOR BY
MERGER TO NATIONAL CITY MORTGAGE A DIVISION OF NATIONAL CITY
BANK which is located at 3232 Newmark Drive, Miamisburg, OH 45342.

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 PNC BANK, NATIONAL ASSOCIATION
SUCCESSOR BY MERGER TO NATIONAL CITY MORTGAGE A DIVISION OF



NATIONAL CITY BANK which is located at 3232 Newmark Drive, Miamisburg, OH 45342.

1(d). The full name and business address of the current servicer for the obligation secured by the Deed of Trust at issue is PNC Mortgage, a Division of PNC Bank, N.A. which is located at 3232 Newmark Drive, Miamisburg, OH 45342.

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:

Date: 4/23/08

Name: National City Mortgage a Division of National City Bank

Address: 3232 Newmark Drive, Miamisburg, OH 45342

Instrument #: DOT recorded 4/30/08 Inst#: 722371

3. The Current Beneficiary, the successor in interest of the beneficiary or 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:

5(a). The amount in default, as of 4/30/2013 is \$11,184.27

5(b). The amount of fees and costs already charged to debtor because of the default is \$2,468.15.



5(c). The unpaid principal amount of the obligation or debt secured by the Deed of Trust is currently \$192,250.34.

5(d). Based upon PNC's business records, as well information provided by local foreclosure counsel and/or the foreclosure trustee, 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 \$45.00.

5 (e) Based upon information provided by local foreclosure counsel and/or the foreclosure trustee, as a good faith estimate, the amount of foreclosure fees and costs be charged to the debtor in connection with the exercise of the power of sale under the Deed of Trust will be \$3,100.00.

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 April 16, 2013.

Sharon Lynch

Signature Sharon Lynch Authorized Signer

Print Name/Title

State of: ~~California~~ ^{OHIO} ~~CA~~

County of: Montgomery

On April 16, 2013 before me, Keisha Albert a

Notary Public personally appeared Sharon Lynch.

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 my hand and official seal.

Keisha Albert
Signature



(Notary Seal)
KEISHA ALBERT
NOTARY PUBLIC
STATE OF OHIO
Comm. Expires
August 29, 2017
Recorded in
Montgomery County