

DOC # 822715  
04/30/2013 12:15PM Deputy: AR  
OFFICIAL RECORD  
Requested By:  
LSI Title Agency Inc.  
Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 7 Fee: \$245.00  
BK-413 PG-8937 RPTT: 0.00



APN: 1220-21-511-011  
RECORDING REQUESTED BY:  
AND WHEN RECORDED MAIL TO:

PITE DUNCAN, LLP  
4375 Jutland Drive, Suite 200  
San Diego CA 92117

110422110

The Undersigned Hereby Affirms That There Is No Social Security Number Contained In This Document.

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

T.S. No. 1338345-29

NOTICE IS HEREBY GIVEN: THAT CAL-WESTERN RECONVEYANCE CORPORATION, A California Corporation, 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 **March 24, 2009**

executed by **DAWN V GADWILL, AN UNMARRIED WOMAN** as Trustor, in favor of **NATIONAL CITY MORTGAGE A DIVISION OF NATIONAL CITY BANK** as Beneficiary, recorded **March 30, 2009**, under Instrument No. **740481** in book **309** page **7375**, of Official Records in the Office of the County Recorder of **DOUGLAS** County, Nevada describing land therein as:  
**COMPLETELY DESCRIBED IN SAID DEED OF TRUST**

Securing, among other obligations, one note(s) for the original sum of **\$169,987.00** that the beneficial interest under such Deed of Trust and the obligations secured thereby are presently held by the below set out beneficiary; that a breach of, and default in the obligations for which said Deed of Trust is security has occurred in that payment has not been made of  
**Failure to pay the monthly payment due April 1, 2011 of principal, interest and impounds and subsequent installments due thereafter; together with all subsequent sums advanced by beneficiary pursuant to the terms and conditions of said deed of trust.**

The street address and other common designation, if any, of the real property described above is purported to be:  
1332 CAHI CIR  
GARDNERVILLE NV 89460

That by reason thereof, the below set out beneficiary under such Deed of Trust, has executed and delivered to the Trustee, a written Declaration of Default and Demand for Sale, and has deposited with said 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.



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

T.S. No. 1338345-29

**NOTICE**

You may have the right to cure the default herein and reinstate the obligation secured by such Deed of Trust above described. Section 107.080 NRS permits certain defaults to be cured upon the payment of the amounts required by that 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 107.080 NRS, the right of reinstatement will terminate and the property may thereafter be sold.

HUD approved local Counseling Agency: NEVADA LEGAL SERVICES, INC.  
(800)323-8666

**To determine if reinstatement is possible and the amount, if any, necessary to cure the default, contact: PNC BANK, NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO NATIONAL CITY MORTGAGE, A DIVISION OF NATIONAL CITY BANK**

c/o PNC MORTGAGE, A DIVISION OF PNC BANK  
3232 NEWMARK DRIVE  
MIAMISBURG OH 45342

(937)910-1200

Loan Modification contact information: LOSS MITIGATION  
(877)626-2873

For Foreclosure status, please contact: Cal-Western Reconveyance Corp.  
525 East Main Street  
P.O. Box 22004  
El Cajon, CA 92022-9004  
(619) 590-9200

CAL-WESTERN RECONVEYANCE CORPORATION

Signature/By *Rhonda Rorie*  
Rhonda Rorie, A.V.P.

State of California  
County of San Diego

On 4-29-13 before me, Mary J. Statham,  
a Notary Public, personally appeared Rhonda Rorie, 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.

Signature *Mary J. Statham*



Date April 29, 2013  
Ref. GADWILL, DAWN

Order No. 110422110



T.S. No: 1338345-29  
APN: 1220-21-511-011

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

I, Kym Hutten, 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"). The borrower identified in subject Deed of Trust is, DAWN V. GADWILL, AN UNMARRIED WOMAN. The subject Deed of Trust encumbers the real property located at 1332 CAHI CIR., GARDNERVILLE, NV 89460. 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 the servicer 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 CAL-WESTERN RECONVEYANCE CORPORATION, which is located at 525 EAST MAIN STREET, EL CAJON, CA 92020.

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:

**Deed of Trust Information:**

Recorded Date: 3/30/2009  
Name: NATIONAL CITY MORTGAGE A DIVISION OF NATIONAL CITY BANK  
Address: 3232 NEWMARK DRIVE  
MIAMISBURG, OH 45342  
Instrument#: 740481

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:

5(a). The amount in default as of March 29, 2013 is **\$27,409.90**.

5(b). The amount of fees and costs already charged to debtor because of the default is **\$490.76**.

5(c). The unpaid principal amount of the obligation or debt secured by the Deed of Trust is currently **\$162,341.55**.

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 to be charged to the debtor in connection with the exercise of the power of sale under the Deed of Trust will be \$2,829.13.

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.

Kym Hutten Authorized Signer  
Print Name/Title  
Kym Hutten  
Signature

State of: Ohio  
County of: Montgomery

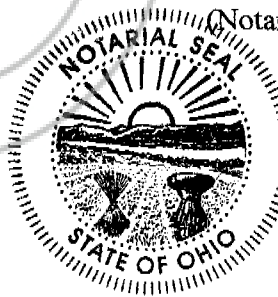
On April 16, 2013 before me, Keisha Albert, a  
Notary Public personally appeared Kym Hutten

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

Jane Garner

UNIT 90

PHONE (949) 622-4202

FAX (949) 622-4185

*[Handwritten signature]*

TSG DIVISION  
15661 Red hill Avenue, Suite 201  
Tustin, CA 92780  
Fidelity National Title Insurance Company  
Daily Filings

*Douglas*

DATE 04-30-2013

TIME \_\_\_\_\_

DOCUMENT NOS. 00 91 9 93

TO \_\_\_\_\_

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(800) 323-0165

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BK 413  
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