DOC # 828893 08/14/2013 11:33AM Deputy: SG

OFFICIAL RECORD
Requested By:

Capital Title Company of No Douglas County - NV

Karen Ellison - Recorder Page: 1 of 6 Fee: \$219.00

BK-813 PG-3949 RPTT: 0.00



WHEN RECORDED MAIL TO:

Cooper Castle Law Firm, LLP 5275 S. Durango Drive Las Vegas, NV 89113

T.S. No.:

13-01-51303-NV

APN:

1220-24-201-011

Property Address:

1820 Sullivan Drive, Gardnerville, NV 89410

10009097

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

NOTICE IS HEREBY GIVEN THAT: THE COOPER CASTLE LAW FIRM, LLP, A MULTIJURISDICTIONAL LAW FIRM is the duly appointed Trustee under a Deed of Trust dated October 23, 2004, executed by Marianne Weidenbenner, as Trustor in favor of Mortgage Electronic Registration Systems, Inc. solely as nominee for Homecomings Financial Network, Inc. and its successors and assigns, recorded on November 22, 2004 and recorded as. Document: 0629987 Book: 1104 Page: 10053 of Official Records in the office of the County recorder of Douglas County, Nevada securing, among other obligations:

One note(s) for the Original sum of \$123,400.00, that the beneficial interest under such Deed of Trust and the obligations secured hereby 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 or that payment has not been made of:

The installment of Principal, Interest, impounds and late fees which became due September 1, 2012 together with all subsequent installments of principal, interest, impounds, late fees and foreclosure fees and expenses. Any advances which may hereafter be made. All obligations and indebtedness as they become due and charges pursuant to said Note and Deed of Trust.

That by reason thereof the present Beneficiary under such Deed of Trust has executed and delivered to said duly appointed Trustee a substitution of trustee and a request for Sale of the security pursuant to the 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

You may have the right to cure the default hereon 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 that statutory 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 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.

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PG-3950

T.S. No.:

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APN:

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To determine if reinstatement is possible and the amount, if any, to cure the default, contact:

Deutsche Bank Trust Company Americas, as Trustee for Residential Accredit Loans, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2005-QS4

C/O The Cooper Castle Law Firm, LLP

A MultiJurisdictional Law Firm

5275 S. Durango Drive

Las Vegas, Nevada 89113

(702) 435-4175 Telephone

(702) 877-7424 Facsimile

BE ADVISED THAT THE COOPER CASTLE LAW FIRM, LLP A MULTIJURISDICTIONAL LAW FIRM MAY BE ACTING AS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION PROVIDED BY YOU WILL BE USED FOR THAT PURPOSE.

Dated: August 6, 2013

THE COOPER CASTLE LAW FIRM, LLP A Multi-Jurisdictional Law Firm

By: Watalie Lehman
Attorney at Law

State of NEVADA County of CLARK

} ss.

On August 6, 2013, before me, Amelia amini, Notary Public, personally appeared Nata lie Lemman personally known to me (or 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.

WITNESS my hand and official seal.

Signature

(Seal)

Marianne Weidenbenner / 13-01-51303-NV

NOTARY PUBLIC STATE OF NEVADA County of Clark AMELIA SANTINI Appt. No. 13-11068-1 My Appt. Expires June 14, 2017

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AFFIDAVIT OF AUTHORITY IN SUPPORT OF NOTICE OF DEFAULT AND ELECTION TO SELL

Borrowers Identified in Deed of Trust:	Trustee Address:
Marianne Weidenbenner	The Cooper Castle Law Firm, LLP
	5275 S. Durango Dr.
	Las Vegas, NV 89113
Property Address:	Deed of Trust Instrument Number:
1820 Sullivan Drive, Gardnerville, NV 89410	<u>0629987-1104</u>
STATE OF Pennsylvania COUNTY OF Montgomery Ss:	
The affiant, Wichael C Johnst	on, being first duly
sworn upon oath and under penalty of perjury, attests as follows:	
	\ / /
I am a/an <u>Default Specialist</u>	of Ocwen Loan Servicing, LLC.
I am duly authorized to make this Affidavit in m	y capacity as the current beneficiary of
the subject Deed of Trust (Beneficiary), or as the	ne Servicer for the current beneficiary of
the Deed of Trust.	

- 2. I have the personal knowledge required to execute this Affidavit from my review of the business records of the beneficiary, the successor in interest of the beneficiary or the servicer of the obligation or debt secured by the deed of trust, my review of the records of the recorder of the county in which the property is located, and/or title guaranty or title insurance issued by a title insurer or title agent authorized to do business in this State. I can confirm the accuracy of the information set forth herein. If sworn as a witness, I could competently testify to the facts contained herein.
- 3. In the regular and ordinary course of business, it is Ocwen Loan Servicing, LLC s practice to make, collect, and maintain business records and documents related to any loan it originates, funds, purchases and/or services, including the Subject Loan (collectively, Business Records). I have continuing access to the Business Records for the Subject Loan, and I am familiar with the Business Records and I have personally reviewed the business records relied upon to compile this Affidavit.
- 4. The full name and business address of the current trustee, which has been authorized to exercise the power of sale, is:

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The Cooper Castle Law Firm, LLP 5275 S. Durango Dr. Las Vegas, NV 89113

5. The full name and business address of the current holder of the note secured by the Deed of Trust is:

Deutsche Bank Trust Company Americas, as Trustee for Residential Accredit Loans, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2005-QS4 1761 E. St. Andrew Place Santa Ana, CA 92705

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

Deutsche Bank Trust Company Americas, as Trustee for Residential Accredit Loans, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2005-QS4

1761 E. St. Andrew Place
Santa Ana, CA 92705

7. The full name and business address of the current servicer of the obligation or debt secured by the Deed of Trust is:

Ocwen Loan Servicing, LLC 1100 Virginia Drive Suite 175 Fort Washington, PA 19034

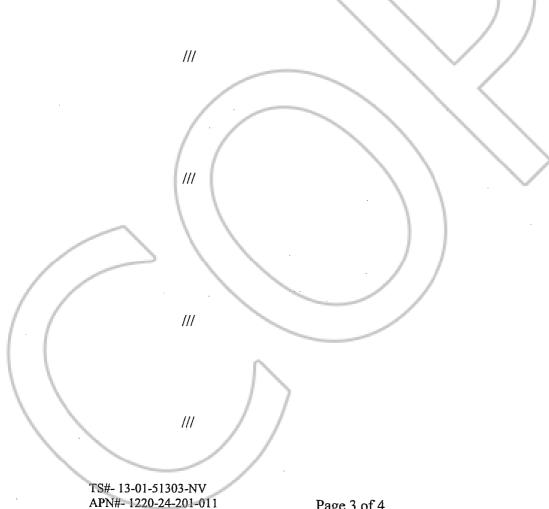
- 8. The beneficiary, its successor in interest, or the trustee of the Deed of Trust has actual or constructive possession of the note secured by the Deed of Trust and is entitled to enforce the obligation or debt secured by the Deed of Trust.
- 9. The beneficiary, its successor in interest, the trustee, the servicer of the obligation or debt secured by the Deed of Trust, or an attorney representing any of those persons, has sent to the obligor or borrower of the obligation or debt secured by the Deed of Trust a written statement containing the following information: (I) the amount of payment required to make good the deficiency in performance or payment, avoid the exercise of the power of sale and reinstate the underlying obligation or debt, as of the date of the statement; (II) the amount in default; (III) the principal amount of the obligation or debt secured by the Deed of Trust; (IV) the amount of accrued interest and late charges; (V) a good faith estimate of all fees imposed in connection with the exercise of the power of sale; and (VI) contact information for obtaining the most current amounts due and a local or toll free telephone number where the obligor

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or borrower of the obligation or debt may call to receive the most current amounts due and a recitation of the information contained in this Affidavit.

- 10. The borrower or obligor may utilize the following toll-free telephone number to inquire about the default, obtain the most current amounts due, and receive a recitation of the information contained in this Affidavit: 800-850-4622.
- 11. Pursuant to my review of the business records of the beneficiary, the successor in interest of the beneficiary, and/or the business records of the servicer of the obligation or debt secured by the Deed of Trust; and/or the records of the county recorder where the subject real property is located; and or the title guaranty or title insurance issued by a title insurer or title agent authorized to do business in the state of Nevada, the following is the (I) date, (II) recordation number (or other unique designation); and (III) assignee of each recorded assignment of the subject Deed of Trust:



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<u>Date Recorded:</u> 12/06/2012 Record Number: 0814020

Assignee Name: Deutsche Bank Trust Company Americas, as Trustee for Residential Accredit Loans, Inc., Mortgage Asset-Backed Pass-Through

Certificates, Series 2005-QS4

Dated this 22 day of 50/9, 20/3.

The following is the true and correct signature of the affiant

Affiant Signature: 7/02

Print Name: Michael C Johnston

Title: Authorized Signer

Ocwen Loan Servicing, LLC, servicing Agent for
Deutsche Bank Trust Company Americas, as Trustee
for Residential Accredit Loans, Inc., Mortgage Asset-Backed

Sworn to and subscribed before me. for Residential Accredit Loans, Inc., Mortgage this 22 day of 17/1/2 20/3 Pass-Through Certificates, Series 2005-QS4

Notary Public, State of Pennsylvania

County of Montgomery

Commissioned Name of Notary Public Thomas J. Cunningham

My Commission Expires 8/1/16

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COMMONWEALTH OF PENNSYLVANIA

NOTARIAL SEAL

THOMAS J. CUNNINGHAM, Notary Public
City of Philadelphia, Phila. County
My Commission Expires August 1, 2016