

DOC # 830603  
09/16/2013 10:22AM Deputy: AR  
OFFICIAL RECORD  
Requested By:  
First American National De  
Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 5 Fee: \$218.00  
BK-913 PG-3007 RPTT: 0.00



APN 1220-22-410-038

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

TRUSTEE CORPS  
3571 Red Rock St., Ste B  
Las Vegas, NV 89103

TS No. NV09001591-11-1S  
Commonly known as: 1418 PATRICIA DRIVE, GARDNERVILLE, NV 89460

TO No. 5571825

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

NOTICE IS HEREBY GIVEN THAT: MTC FINANCIAL INC. dba TRUSTEE CORPS 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 as of October 7, 2004, executed by MICHAEL E. HAANPAA AND ELIZABETH DIANE HAANPAA, HUSBAND AND WIFE as Trustor, to secure obligations in favor of SIERRA PACIFIC MORTGAGE COMPANY, INC. the original Lender and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as the original Beneficiary as nominee for Lender, its successors and/or assigns and recorded October 20, 2004 as Instrument No. 627116 in Book 1004, on Page 07965 of official records in the Office of the County Recorder of Douglas County, Nevada; and that

The Deed of Trust secures the payment of and the performance of certain obligations, including, but not limited to, the obligations set forth in that certain Promissory Note with a face amount of \$180,000.00 (together with any modifications thereto the "Note"); and that

A breach of, and default in, the obligations for which said Deed of Trust is security has occurred in that the Trustor has failed to perform obligations pursuant to or under the Note and/or Deed of Trust, specifically: failed to pay payments which became due THE INSTALLMENT OF PRINCIPAL AND INTEREST WHICH BECAME DUE ON December 1, 2010 AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL AND INTEREST, ALONG WITH LATE CHARGES, PLUS FORECLOSURE COSTS AND LEGAL FEES. PLUS ALL OF THE TERMS AND CONDITIONS AS PER THE DEED OF TRUST, PROMISSORY NOTE AND RELATED 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 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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### 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 the statutory period set forth in Section NRS 107.080, 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 determine if reinstatement is possible and the amount, if any, to cure the default, contact:

BANK OF AMERICA, N.A.  
c/o TRUSTEE CORPS  
3571 Red Rock St., Ste B  
Las Vegas, NV 89103  
Phone No.: 949-252-8300

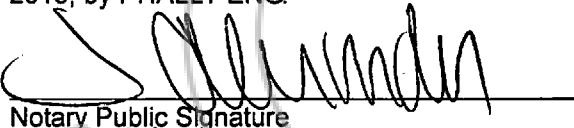
Dated: September 13, 2013

TRUSTEE CORPS  
as Duly Appointed Successor Trustee

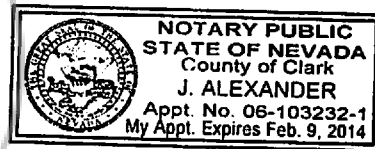
  
By: Phally Eng, Authorized Signatory

State of NEVADA  
County of CLARK

This instrument was acknowledged before me on September 14,  
2013, by PHALLY ENG.

  
Notary Public Signature

ALEXANDER  
Printed Name



My Commission Expires: 2-9-14

Trustee Corps may be acting as a debt collector attempting to collect a debt.  
Any information obtained may be used for that purpose.

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.



{26817582;1}

**AFFIDAVIT OF AUTHORITY TO EXERCISE THE  
POWER OF SALE**

Borrowers Identified in Deed of Trust:

Trustee Address:

MICHAEL E HAANPAA  
ELIZABETH DIANE HAANPAA

17100 Gillette Ave  
Irvine, CA 92614

Property Address:

Deed of Trust Document Instrument Number:

1418 PATRICIA DRIVE  
GARDNERVILLE, NV 89460

0627116

STATE OF TEXAS )

COUNTY OF DALLAS ) ss:

The affiant, KUMAR FRANKLIN GAUGHEY, being first duly sworn upon oath, based on personal knowledge following a review of (1) business records kept in the regular course of business (2) information contained in the records of the county recorder; and (3) the title guaranty or title insurance issued by a title insurer or title agent authorized to do business in Nevada, and under penalty of perjury attests that I am an authorized representative of the beneficiary or trustee of the deed of trust described in the notice of default and election to sell to which this affidavit is attached ("Deed of Trust").

I further attest, based on personal knowledge following a review of (1) business records kept in the regular course of business (2) information contained in the records of the county recorder; and (3) the title guaranty or title insurance issued by a title insurer or title agent authorized to do business in Nevada, and under penalty of perjury, to the following information, as required by Section 107.080(2)(c) of the Nevada Revised Statutes:

1. I have personal knowledge of Bank of America, N.A.'s procedures for creating and maintaining business records. Such business records are made at or near the time of the occurrence of the matters set forth therein by persons with personal knowledge of the information in the business record, or from information transmitted by persons with personal knowledge; are kept by Bank of America, N.A. in the course of regularly conducted business activity; and it is the regular practice of Bank of America, N.A. to make such records. I have reviewed certain business records of Bank of America, N.A. concerning the Loan, Note and Deed of Trust, referenced below, all as reflected by the records maintained by Bank of America, N.A. as they have been kept by Bank of America, N.A. in the course of regularly conducted business activity, and it was the regular practice of that business activity to make or maintain such records at or near the time by, or from information transmitted by, persons with knowledge. The information in this affidavit is based solely on my review of those business records; information contained in the records of the county recorder; and the title guaranty or title insurance issued by a title insurer or title agent authorized to do business in Nevada.



{26817582;1}

2. The full name and business address of the trustee or the trustee's representative or assignee is:

<u>MTC Financial Inc. dba Trustee Corps</u>	<u>17100 Gillette Ave</u>
Full Name	Street, City, State, Zip
	<u>Irvine, CA 92614</u>

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

<u>Bank of America, N.A., Successor by Merger to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing, LP</u>	<u>400 National Way</u>
Full Name	Street, City, State, Zip
	<u>CA6-919-01-09</u>
	<u>Simi Valley, CA 93065</u>

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

<u>Bank of America, N.A., Successor by Merger to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing, LP</u>	<u>400 National Way</u>
Full Name	Street, City, State, Zip
	<u>CA6-919-01-09</u>
	<u>Simi Valley, CA 93065</u>

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

<u>Bank of America, N.A.</u>	<u>400 National Way</u>
Full Name	Street, City, State, Zip
	<u>CA6-919-01-09</u>
	<u>Simi Valley, CA 93065</u>

3. The full name of every prior assignee under each recorded assignment of the deed of trust, is:

<u>BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP</u>
Full Name
<u>May 19, 2011</u>
Recordation Date
<u>783436</u>
Instrument Number

4. The beneficiary, successor in interest of the beneficiary, or trustee of the Deed of Trust, has actual or constructive possession of the note secured by the Deed of Trust.

5. The beneficiary or its successor in interest or the servicer of the obligation or debt secured by the Deed of Trust has instructed the trustee to exercise the power of sale with respect to the property.



{26817582;1}

6. The beneficiary, its successor in interest or 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 of:

- a. The amount in default;
- b. 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 terms and conditions of the underlying obligation or debt existing before the deficiency in performance or payment, as of the date of the statement;
- c. A good faith estimate of all fees imposed in connection with the exercise of power of sale;
- d. The principal amount of the obligation or debt secured by the Deed of Trust;
- e. The amount of accrued interest and late charges;
- f. Contact information for obtaining the most current amounts due and the local or toll-free telephone number described in subparagraph (7) below.

7. The obligor or borrower of the obligation or debt may call 1-866-467-8090 to receive the most current amounts due and a recitation of the information contained in this affidavit.

The following is the true and correct signature of the affiant:

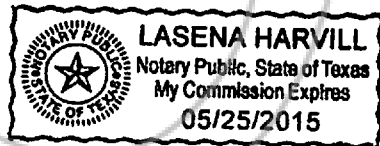
*K-F G 09/05/2013*  
Signature

KUMAR FRANKLIN CAUGHEY  
Print

ASSISTANT VICE PRESIDENT (AVP)  
Title

SEPTEMBER 5, 2013  
Date

SWORN TO and subscribed before me this 5<sup>TH</sup> day of SEPTEMBER,  
 2013, by KUMAR FRANKLIN CAUGHEY,  
 as an AVP of Bank of America, N.A.  
 He/she ( ) is personally known to me or ( ) produced drivers license  
 as identification.



*Lasena Harvill*  
Notary Public  
My commission expires: 5/25/15