APN 1420-28-310-042

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

TRUSTEE CORPS 3571 Red Rock St., Ste B Las Vegas, NV 89103 DOC # 830784 09/18/2013 09:18AM Deputy: SG OFFICIAL RECORD

Requested By:
Trustee Corps / Pacific Corpouglas County - NV

Karen Ellison - Recorder Page: 1 of 5 Fee: \$218.00

BK-913 PG-3748 RPTT: 0.00



TS No. NV09001105-11-3

Commonly known as: 2850 HOT SPRINGS RD, MINDEN, NV 89423

TO No. 95303469

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 June 25, 2009, executed by MARTHA E MATHEWS AND JAMES S MATHEWS, WIFE AND HUSBAND AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP, as Trustor, to secure obligations in favor of WELLS FARGO BANK, N.A., as Beneficiary, recorded July 8, 2009 as Instrument No. 746719 in Book 709, on Page 1484 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 \$339,515.00 (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 February 1, 2011 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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TO No. 95303469

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:

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

Dated: September 16, 2013

TRUSTEE CORPS

as Duly Appointed Successor Trustee

Phally Éng. Authorized Signatory

State of NEVADA County of CLARK

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

Printed Name

Notary Public

My Commission Expires:

NOTARY PUBLIC STATE OF NEVADA County of Clark J. ALEXANDER ppt. No. 06-103232-1 Appt. Expires Feb. 9, 2014

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.

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AFFIDAVIT OF AUTHORITY TO EXERCISE THE POWER OF SALE

Borrower(s):	Trustee Name and Address:
MARTHA E MATHEWS JAMES S MATHEWS	MTC FINANCIAL Inc. dba Trustee Corps 17100 Gillette Ave Irvine, CA 92614
Property Address:	Deed of Trust Document Instrument No:
2850 HOT SPRINGS RD MINDEN, NV 89423	746719 Book 709 Page 1484
STATE OF NORTH CAROLINA)
COUNTY OF MECKLENBURG) ss:

The affiant, Valencia D. Bush, being first duly sworn upon oath and under penalty of perjury, attests as follows:

- 1. I am a Vice President Loan Documentation with Wells Fargo Bank, N.A. ("Wells Fargo"), current beneficiary of the subject Deed of Trust.
- 2. In the regular performance of my job functions, I am familiar with business records maintained by Wells Fargo for the purpose of servicing mortgage loans. These records (which include data compilations, electronically imaged documents, and others) are made at or near the time by, or from information provided by, persons with knowledge of the activity and transactions reflected in such records, and are kept in the course of business activity conducted regularly by Wells Fargo. It is the regular practice of Wells Fargo's mortgage servicing business to make these records. Unless otherwise noted, in connection with making this affidavit, I have acquired personal knowledge of the matters stated herein by examining these business records.
- 3. The full name and business address of the current trustee or the current trustee's representative or assignee is:

1 3	
Fuil Name	Street, City, State, Zip
MTC FINANCIAL Inc. dba Trustee Corps	17100 Gillette Ave
/ /	Irvine, CA 92614

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

Full Name	Street, City, State, Zip	
Wells Fargo Bank, N.A.	3476 Stateview Blvd	
	Ft. Mill, SC 29715	

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

Full Name ("Beneficiary")	Street, City, State, Zip	
Wells Fargo Bank, N.A.	3476 Stateview Blvd	
	Ft. Mill, SC 29715	

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

Full Name	Street, City, State, Zip
Wells Fargo Bank, N.A.	3476 Stateview Blvd
	Ft. Mill, SC 29715

- 7. Beneficiary, directly or through an agent, has possession of the Promissory Note.
- 8. Upon information and belief, the beneficiary, the trustee, the servicer of the obligation or debt secured by the Deed of Trust and/or an attorney representing the beneficiary, the trustee, or the servicer of the obligation or debt secured by the Deed of Trust, 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; (VI) contact information for obtaining the most current amounts due and a local or toll free telephone number where the obligor 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.
- 9. The borrower or obligor may utilize the following toll-free telephone number to inquire about the most current amounts due and receive a recitation of the information contained in this Affidavit: 866-605-0829.

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10. Pursuant to my review of the relevant business records 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) assignor and (IV) assignee of each recorded assignment of the subject Deed of Trust, if any:

Recorded Date	Recording Number	Name of Assignor	Name of Assignee
N/A	N/A	N/A	N/A

Valencia D. Bush-Vice President Loan Documentation

Wells Fargo Bank, NA 09/06/13

State of North Carolina County of Mecklenburg

The foregoing instrument was sworn to and subscribed before me this ______ day of

Valencia 2013, by , who is personally known

> PA CHOUA VANG Notary Public, North Carolina Mecklenburg County My Commission Expires July 24, 2018

NOTARY PUBLIC, State of North Caroling

My commission expires: <u>7 | 24 | 20 | 8</u>

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