

DOC # 833338
11/04/2013 01:54PM Deputy: AR
OFFICIAL RECORD
Requested By:
LSI Title Agency Inc.
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 6 Fee: \$219.00
BK-1113 PG-806 RPTT: 0.00



APN No.(s): 1320-27-002-010
Recording requested by:

When recorded mail to:
Quality Loan Service Corporation
2141 5th Avenue
San Diego, CA 92101
619-645-7711

TS No.: NV-13-561186-CL
Order No.: 130102895-NV-MSO
Property Address: 1625 ORCHARD RD, GARDNERVILLE, NV 89410

Space above this line for recorders use only

It is hereby affirmed that this document submitted for recording does not contain the social security number of any person or persons. (Per NRS 239B.030).

Notice of Breach and Default and of Election to Cause Sale of Real Property under Deed of Trust

NOTICE IS HEREBY GIVEN: That **Quality Loan Service Corporation** is either the original trustee or the duly appointed substituted trustee under a Deed of Trust dated **10/7/2005**, executed by **MICHAEL R HALL AND KATHLEEN L HALL, HUSBAND AND WIFE**, as Trustor, to secure certain obligations in favor of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR GREENPOINT MORTGAGE FUNDING, INC.**, as beneficiary, recorded **10/13/2005**, as **Instrument No. 0657700, Book 1005, Page 5934, in Book 1005 Page 5934** of Official Records in the Office of the Recorder of **DOUGLAS** County, **Nevada** securing, among other obligations including **1 NOTE(S) FOR THE ORIGINAL** sum of **\$673,000.00**, 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 installments of principal and interest which became due on 10/1/2009, and all subsequent installments of principal and interest through the date of this Notice, plus amounts that are due for late charges, delinquent property taxes, insurance premiums, advances made on senior liens, taxes and/or insurance, trustee's fees, and any attorney fees and court costs arising from or associated with the beneficiaries efforts to protect and preserve its security, all of which must be paid as a condition of reinstatement, including all sums that shall accrue through reinstatement or pay-off. This amount owed will increase until your account becomes current. Nothing in this notice shall be construed as a waiver of any fees owing to the Beneficiary under the Deed of Trust pursuant to the terms of the loan documents.

The present Beneficiary under such Deed of Trust 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.



TS No.: **NV-13-561186-CL**
Notice of Default

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. As to owner occupied property, where reinstatement is possible, the time to reinstate may be extended to 5 days before the date of sale pursuant to NRS 107.080. 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.

For information relating to the foreclosure status of the property and/or to determine if a reinstatement is possible and the amount, if any, to cure the default, please contact:

**Wells Fargo Bank, National Association as Trustee for Structured Asset Mortgage Investments II Inc., GreenPoint Mortgage Funding Trust 2006-AR2, Mortgage Pass-Through Certificates, Series 2006-AR2
c/o Quality Loan Service Corporation
2141 5th Avenue
San Diego, CA 92101
619-645-7711**

To reach a Loss Mitigation Representative who is authorized to negotiate a loan modification, please contact:

**JP Morgan Chase Bank, N.A.
Contact: David Qualls
Department: Loss Mitigation Department
Phone: 858-605-5022
Email: David.Qualls@chase.com**

Attached hereto is the Affidavit of Authority to Exercise the Power of Sale pursuant to NRS 107.080.

You may wish to consult a credit-counseling agency to assist you. The following are two local counseling agencies approved by the Department of Housing and Urban Development (HUD): Washoe County Dept. of Senior Services, 775-328-2592, <http://www.washoecounty.us/seniorsrv/legal.htm>; and Southern Nevada Regional Housing Authority, 702-922-7052, <http://www.snrha.org>. HUD can provide you with the names and addresses of additional local counseling agencies if you call HUD's toll-free telephone number: 800-569-4287. Additional information may also be found on HUD's website: <http://portal.hud.gov/portal/page/portal/HUD/localoffices>.

If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan. Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale provided the sale is concluded prior to the conclusion of the foreclosure.

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations.

Please be advised Quality Loan Service Corp. is not a debt collector as that term is defined pursuant to the Fair Debt Collection Practices Act within this jurisdiction. Should a subsequent determination be made that this company is a debt collector as that term is defined within any act, then you are hereby notified that any information obtained will be used for the purpose of collecting a debt.



TS No.: NV-13-561186-CL
Notice of Default

Dated: **OCT 31 2013**

Quality Loan Service Corporation, as Trustee

Tanisha Lindsay

By: **Tanisha Lindsay, Assistant Secretary**

State of: **California**)

) ss.

County of: **San Diego**)

JANETH SALAS AGUILAR

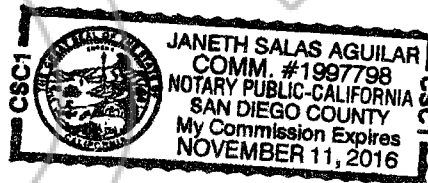
On 10.31.13 before me, _____ a notary public,
personally appeared Tanisha Lindsay, who proved to me on the basis of
satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and
acknowledged to me that he/she/they executed the same in his/her/their authorized 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. (Seal)

Janeth Salas

JANETH SALAS AGUILAR





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

Borrowers Identified in Deed of Trust:

KATHLEEN L HALL
MICHAEL R HALL

Trustee Address:

Quality Loan Service Corp.
2141 5th Avenue
San Diego, CA 92101

Property Address:

1625 ORCHARD RD,
GARDNERVILLE, NV 89410

Deed of Trust Document:

Instr.No.0657700, Bk 1005, Pg 5934

I, Kim Neal, being first duly sworn, under penalty of perjury
state as follows:

1. I am a Vice President of JPMorgan Chase Bank, National Association (“Chase”), the current beneficiary of the deed of trust or the authorized representative of the current beneficiary. I am over the age of 18 and competent to testify as to the matters stated herein.
2. I have access to JPMC’s electronic mortgage servicing system, documents and other records (together the “business records”), maintained in the ordinary course of the regularly conducted business activity of servicing mortgage loans. I have received training on how those business records are kept and maintained, and I make this Affidavit based on the personal knowledge I acquired by a review of the business records of Chase for the debt obligation for this Deed of Trust (identified in the caption above).
3. The following subparagraphs list contact information that I understand is required to be provided in this Affidavit:
 - a. The full name and business address of the trustee for the Deed of Trust (identified in the caption above) is Quality Loan Service Corporation, located at 2141 5th Avenue, San Diego, CA, 92101.
 - b. The full name and address of the servicer of the loan obligation for the Deed of Trust (identified in the caption above) is JPMorgan Chase Bank, National Association, located at 3415 Vision Drive, Columbus, OH.



- c. The full name and address of the current beneficiary of record (and holder of the note) for the Deed of Trust is Wells Fargo Bank, National Association as Trustee for Structured Asset Mortgage Investments II Inc., GreenPoint Mortgage Funding Trust 2006-AR2, Mortgage Pass-Through Certificates, Series 2006-AR2, located at 9062 Old Annapolis Road, Columbia, MD 21045.
4. The beneficiary under the deed of trust, the successor in interest of the beneficiary or the trustee is in actual or constructive possession of the note secured by the deed of trust.
5. I confirm that 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 when permissible under Nevada law.
6. The beneficiary or its successor in interest, the servicer of the obligation or debt secured by the deed of trust or the trustee, 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 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;
 - b. The amount in default;
 - c. The principal amount of the obligation or debt secured by the deed of trust;
 - d. The amount of accrued interest and late charges;
 - e. A good faith estimate of all fees imposed in connection with the exercise of the power of sale; and
 - f. Contact information for obtaining the most current amounts due, including the local or toll-free number.
7. The Contact information provided for obtaining the most current amounts due in the written statement above, 1-866-925-7495 may also be contacted by the obligor or borrower of the obligation or debt for a recitation of the information contained in this affidavit.
8. I make the statements in this paragraph based on my personal knowledge acquired by a review of the business records of JPMC, information contained



in the records of the recorder of the county in which the property is located; or the title guaranty or title insurance issued by a title insurer or title agent authorized to do business in this State pursuant to chapter 692A of NRS.

- a. The date, recordation number (or other unique designation of), the name of each assignee under each recorded assignment of the deed of trust is as follows:

2/25/2010 759243 WELLS FARGO BANK, NATIONAL ASSOCIATION AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF STRUCTURED ASSET MORTGAGE INVESTMENTS II INC., GREENPOINT MTA TRUST 2006-AR2, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-AR2

Date	Record Number	Assignee Name
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Dated this 8th day of October, 20 13.

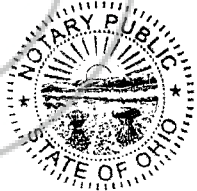
By: [Signature]
Signature

Name: Kim Neal Vice President
Printed

JPMorgan Chase Bank, N.A.

Subscribed and sworn to before me in said county this 8 day of Oct, 2013 by Kim Neal.

[Signature] Notary Public
Tara L. Tucker



TARA L. TUCKER
Notary Public, State of Ohio
My Comm. Expires 05/26/2018

State of Ohio
County of Franklin
My Commission expires: 05/26/18

Personally Known X OR
Produced Identification .

Type of Identification Produced: