

DOC # 833525
11/08/2013 10:44AM Deputy: SG
OFFICIAL RECORD

Requested By:
First American National De
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 9 Fee: \$22.00
BK-1113 PG-1760 RPTT: EX#002



APN#: 1420-07-616-006

RECORDING REQUESTED BY:
FIRST AMERICAN NATIONAL DEFAULT
TITLE
3 FIRST AMERICAN WAY
SANTA ANA, CA 92707

MAIL TAX STATEMENTS TO AND
WHEN RECORDED MAIL TO:
FEDERAL NATIONAL MORTGAGE ASSOCIATION
14221 DALLAS PARKWAY, SUITE 1000
DALLAS, TX 75254

8331095

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

RECORDING REQUESTED BY
FIRST AMERICAN TITLE COMPANY
AS AN ACCOMMODATION ONLY

DEED IN LIEU OF FORECLOSURE

TITLE OF DOCUMENT



APN: **1420-07-616-006**
Recording Requested by:
Miles Bauer Bergstrom & Winters, LLP
2200 Paseo Verde Parkway, Suite 250
Henderson, NV 89052

When Recorded Mail to:
FEDERAL NATIONAL MORTGAGE ASSOCIATION
14221 Dallas Parkway, Suite 1000
Dallas, TX 75254

Title Order No.: **8331095**
File Number: **13-NV0280**
**RECORDING REQUESTED BY
FIRST AMERICAN TITLE COMPANY
AS AN ACCOMMODATION ONLY**

DEED IN LIEU OF FORECLOSURE

THE UNDERSIGNED GRANTOR(S) DECLARE(S):

- 1) The Grantee herein was the current beneficiary under the deed of trust, dated **August 6, 2007**, of which was executed by the undersigned Grantor(s) in favor of the lenders/beneficiaries stated in each respective deed of trust.
- 2) The amount of the unpaid debt with costs was: \$ 205,599.45
- 3) The amount paid by the grantee over the above and the unpaid debt was \$ 0.00
- 4) The documentary transfer tax is: \$ 0.00
- 5) Said property is in: () unincorporated area (X) City of CARSON CITY, County of DOUGLAS, State of NEVADA;

And FOR VALUABLE CONSIDERATION, receipt and sufficiency of which is hereby acknowledged, **TODD KIRCHOFF, AN UNMARRIED MAN** "Grantor(s)" hereby grants and conveys to **FEDERAL NATIONAL MORTGAGE ASSOCIATION**, "Grantee", the **following** described real property in the County of **DOUGLAS**, State of **NEVADA**:

SEE EXHIBIT "A" LEGAL DESCRIPTION, ATTACHED HERETO AND MADE A PART HEREOF;

SEE EXHIBIT "B" ESTOPPEL AFFIDAVIT, ATTACHED HERETO AND MADE A PART HEREOF;

Said property is commonly known as **924 Ruby Ct., Carson City, NV 89705**



Title Order: 8331095

File Number 13-NV0280

Dated: August 22, 2013

By:
TODD KIRCHOFF, Grantor

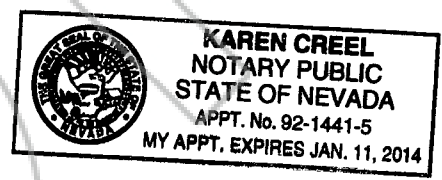
STATE OF NV
COUNTY OF Douglas

On 8/22/13 before me, Karen Creel, Notary Public personally appeared **TODD KIRCHOFF**, 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 NV that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

(SEAL)





Title Order: 8331095

File Number 13-NV0280

LEGAL DESCRIPTION

EXHIBIT A

LOT 56, BLOCK A AS SHOWN ON THE FILED MAP OF HIGHLAND ESTATES UNIT NO. 2, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON JANUARY 27, 1978, AS DOCUMENT NO. 17090.

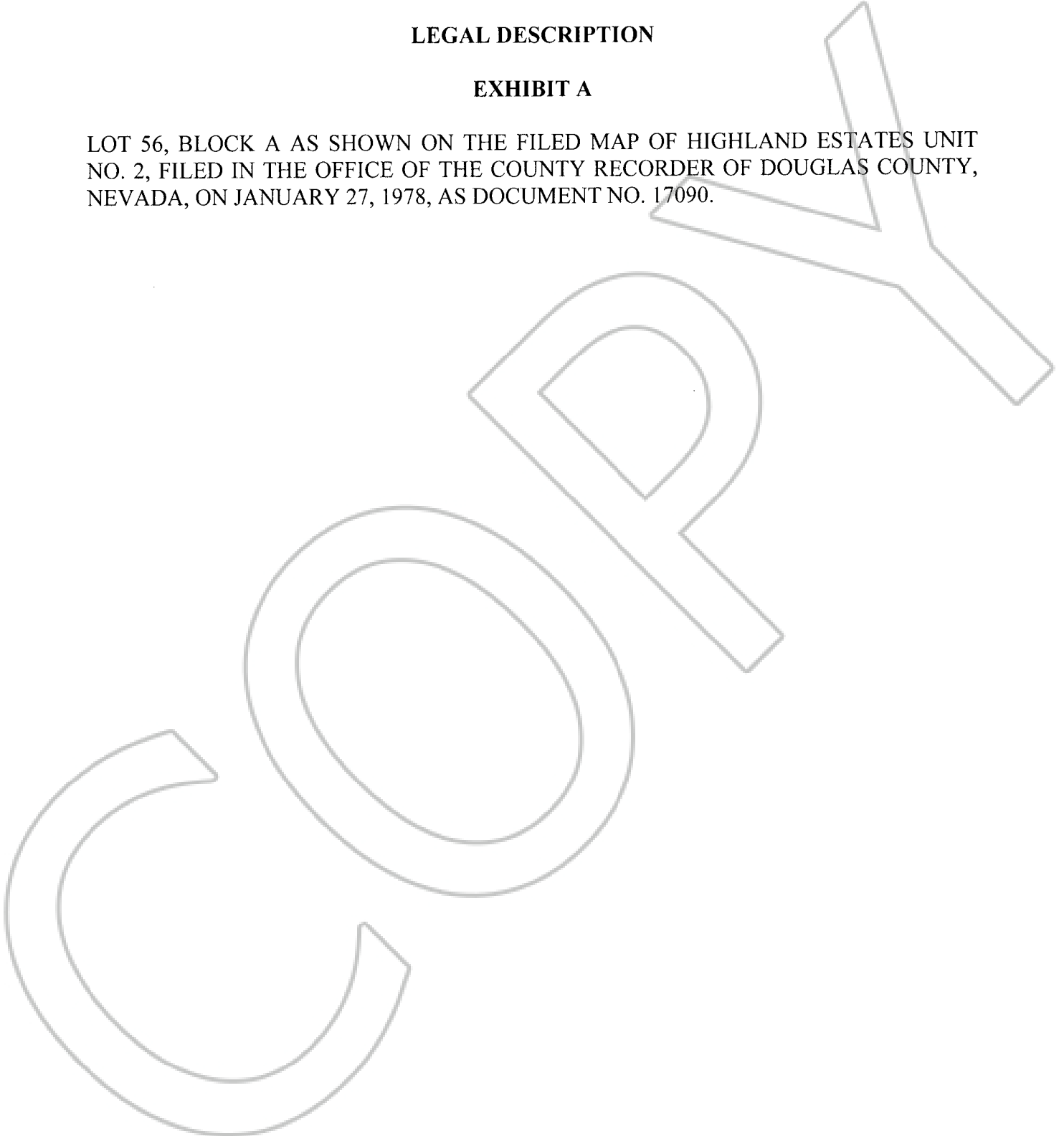




EXHIBIT "B"

ESTOPPEL AFFIDAVIT

That the aforesaid deed is intended to be and is an absolute conveyance of the title to said premises to the Grantee named therein, and was not and is not now intended as a mortgage, trust conveyance, or security of any kind; That it was intention of affiants as Grantor(s) in said deed of conveyance, and by said deed these affiants did convey to the Grantee therein all their rights, title and interest absolutely in and to said premises; **and that possession of said premises has been surrendered to the Grantee;**

That in the execution and delivery of said deed, affiant was not acting under any misapprehension as to the effect thereof, and acted freely and voluntarily and was not acting under coercion or duress;

That the consideration for said deed was payment and is payment to affiants the sum of \$0.00, by Grantor **TODD KIRCHOFF**, as Trustor, as follows:

DEED OF TRUST, TODD KIRCHOFF, AN UNMARRIED MAN, original Trustor, **FIDELITY NATIONAL TITLE**, original Trustee, **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR HOMECOMINGS FINANCIAL, LLC F/K/A/ HOMECOMINGS FINANCIAL NETWORK, INC.**, as original Beneficiary and Lender, recorded **August 14, 2007**, as Instrument No. **0707504** in the official records of the County of **DOUGLAS**, State of **NEVADA**. The beneficial interest having been assigned to **FEDERAL NATIONAL MORTGAGE ASSOCIATION**, the Grantee herein, **AND THE RECONVEYANCE OF SAID PROPERTY UNDER SAID DEED OF TRUST:**

That at the time of making said deed, affiant believed and now believes that the aforesaid consideration therefore represents the fair value of the property so deeded;

However, the affiant, (Grantor(s)) hereby acknowledges and agrees the issuance of the deed in lieu of foreclosure of the above described real property does not waive the original Beneficiary and Lender, or its successors and assigns, right to pursue any chose of action they have pursuant to the laws of the forum where the subject real property is located to obtain a loan deficiency judgment against affiant (Grantor(s)).

This affidavit(s) is made for the protection and benefit of the Grantee in said deed, its successors and assigns, and all other parties hereafter dealing with or who may acquire an interest in the property herein described, and particularly for the benefit of First American Title Insurance Company, the title company which will insure the title to said property in reliance thereon, and any other title company which may hereafter insure the title to said property.



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THAT AFFIANT(S), AND EACH OF THEM WILL TESTIFY, DECLARE, DEPOSE OR CERTIFY BEFORE ANY COMPETENT TRIBUNAL, OFFICER, OR PERSON IN ANY CASE NOW PENDING OR WHICH MAY HEREAFTER BE INSTITUTED, TO THE TRUTH OF THE PARTICULAR FACTS HEREINABOVE SET FORTH.

Dated: August 22, 2013

By: [Signature]
TODD KIRCHOFF, Grantor

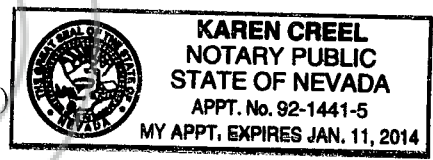
STATE OF NV
COUNTY OF Douglas

On 8-22-13 before me, Karen Creel, Notary Public personally appeared **TODD KIRCHOFF**, 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 NV that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

[Signature] (SEAL)





Title Order: 8331095

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EXHIBIT "B"
(continued)

RECITALS IN DEEDS

DEEDS GIVEN BY GRANTOR(S) PERSONALLY LIABLE FOR PAYMENT OF THE INDEBTEDNESS SECURED BY THE ENCUMBRANCE:

"THIS DEED IS AN ABSOLUTE CONVEYANCE. THE GRANTOR(S) HAVING SOLD SAID LAND TO THE GRANTEE FOR A FAIR AND ADEQUATE CONSIDERATION. SUCH CONSIDERATION IN ADDITION TO THAT ABOVE RECITED, BEING FULL SATISFACTION OF ALL OBLIGATIONS SECURED BY DEED OF TRUST EXECUTED BY **TODD KIRCHOFF, AN UNMARRIED MAN**, AS TRUSTOR AS FOLLOWS:

DEED OF TRUST, **TODD KIRCHOFF, AN UNMARRIED MAN**, original Trustor, **FIDELITY NATIONAL TITLE**, original Trustee, **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR HOMECOMINGS FINANCIAL, LLC F/K/A/ HOMECOMINGS FINANCIAL NETWORK, INC.**, as original Beneficiary and Lender, recorded **August 14, 2007**, as Instrument No. **0707504** in the official records of the County of **DOUGLAS**, State of **NEVADA**. The beneficial interest having been assigned to **FEDERAL NATIONAL MORTGAGE ASSOCIATION**, the Grantee herein:

GRANTOR(S) DECLARES THAT THIS CONVEYANCE IS FREELY AND FAIRLY MADE. AND THAT THERE ARE NO AGREEMENTS, ORAL OR WRITTEN, OR OTHER THAN THIS DEED BETWEEN GRANTOR AND GRANTEES WITH RESPECT TO SAID LAND."



Title Order: 8331095

File Number 13-NV0280

Dated: August 22, 2013

TRUSTOR(s)/GRANTOR(s):

By: [Signature]
TODD KIRCHOFF, Grantor

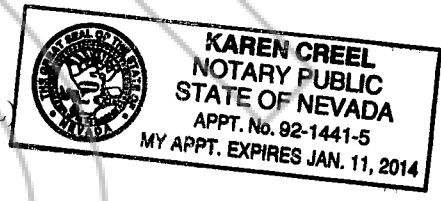
STATE OF NV
COUNTY OF Douglas

On 8/22/13 before me, Karen Creel, Notary Public personally appeared **TODD KIRCHOFF**, 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 NV that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

[Signature] (SEAL)
[Signature]





Title Order: 8331095

File Number 13-NV0280

Dated: 10.29.2013

Beneficiary: FEDERAL NATIONAL MORTGAGE ASSOCIATION, Grantee

By: [Signature]
ROBERT JONES AVP
Print Name and Title

STATE OF Arizona
COUNTY OF MARICOPA

On 10.29.2013 before me, Toni Schminke, Notary Public personally appeared, ROBERT JONES, AVP, 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 Arizona that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

[Signature]

(SEAL)

