

APN NO. 1420-28-213-010
RECORDING REQUESTED BY

WHEN RECORDED MAIL TO

Regional Service Corporation
616 1st Avenue, Suite 500
Seattle, WA 98104

Trustee's Sale No: 07-FEE-128672

DOC # 841034
04/16/2014 02:02PM Deputy: SG
OFFICIAL RECORD
Requested By:
LSI Title Agency Inc.
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 6 Fee: \$219.00
BK-414 PG-2772 RPTT: 0.00



NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

NOTICE IS HEREBY GIVEN that REGIONAL SERVICE CORPORATION, is either the duly appointed Trustee, the substitute Trustee or acting as agent for the Beneficiary under a Deed of Trust dated 6/18/2010, executed by BRIAN C. HUMPHREY AND MICHELE M. HUMPHREY, HUSBAND AND WIFE, as Trustor, to secure obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS A NOMINEE FOR GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION SUCCESSORS AND ASSIGNS., as Beneficiary, recorded 6/23/2010 in Volume 610, page 4725,, as Instrument No. 765863, and of Official Records in the office of the Recorder of DOUGLAS County, NEVADA on the following property:

2897 SAN JOSE COURT , MINDEN, NV.

There is now owing upon the note secured by said Deed of Trust the sum of \$379,339.00 principal, with interest thereon from 2/1/2012. That a breach of, and default in, the obligations for which such Deed of Trust is security has occurred as follows:

FAILURE TO PAY INSTALLMENTS OF PRINCIPAL, INTEREST, IMPOUNDS AND LATE CHARGES WHICH BECAME DUE 3/1/2012 TOGETHER WITH ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST, IMPOUNDS, LATE CHARGES, FORECLOSURE FEES AND EXPENSES; ANY ADVANCES WHICH MAY HEREAFTER BE MADE; ALL OBLIGATIONS AND INDEBTEDNESSES AS THEY BECOME DUE; AND ANY INSTALLMENTS ALREADY MADE, THAT AT A LATER DATE PROVE TO BE INVALID.

That by reason thereof, EVERBANK, the present beneficiary under such Deed of Trust, has executed and delivered to said Trustee, a written Declaration and Demand for Sale, and has deposited with said Trustee, such Deed of Trust and all the 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.


N.R.S. 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 the 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.



To find out the amount you must pay, or to arrange for payment to stop the foreclosure or if your property is in foreclosure for any other reason, contact: REGIONAL SERVICE CORPORATION, whose address is 616 1st Avenue, Suite 500, Seattle, WA 98104, (206) 340-2550.

Dated: 4/15/2014


Regional Service Corporation, Trustee

By 
MELANIE BEAMAN / AUTHORIZED AGENT

STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

On 4/15/2014, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared MELANIE BEAMAN, to me known to be the AUTHORIZED AGENT of the corporation that executed the foregoing instrument and acknowledged the said instrument to be the free and voluntary act of and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that he/she is authorized to execute the said instrument.

Witness my hand and seal the day and year first above written.


Notary Public residing at Seattle WA
Printed Name: Renee Tipton
My Commission Expires: 7-1-2017

RENEE T TIPTON
Notary Public
State of Washington
My Commission Expires
July 01, 2017

For information relating to foreclosure status, please contact trustee at 800-542-2550.



5. The full name and business address of the current Trustee or the current Trustee's representatives or assignee is:
REGIONAL TRUSTEE SERVICES
616 1ST AVENUE, STE 500
SEATTLE, WA 98104

6. The full name and business address of the current holder of the note secured by the Deed of Trust is:
EVERBANK
301 WEST BAY STREET
JACKSONVILLE, FL 32202

7. The full name and business address of the current Beneficiary of record of the Deed of Trust is:
EVERBANK
301 WEST BAY STREET
JACKSONVILLE, FL 32202

8. The full name and business address of the current Servicer of the obligation or debt secured by the Deed of Trust is:
EVERBANK
301 WEST BAY STREET
JACKSONVILLE, FL 32202

9. The Beneficiary, its successor in interest, or the current Servicer, 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, as the holder or nonholder with the rights of a holder.

10. 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 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.



11. The borrower or obligor may utilize the following toll-free or local telephone number to inquire about the default, obtain the most current amounts due, and receive a recitation of the information contained in this Affidavit: 1-800-669-7724.

12. 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:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
AS NOMINEE FOR GUILD MORTGAGE COMPANY, A
CALIFORNIA CORPORATION ITS SUCCESSORS AND
ASSIGNS

6/23/2010
Recorded Date

765863
Recording Number

Name of Assignee
BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO
BAC HOME LOANS SERVICING LP, SUCCESSOR BY
MERGER TO WILSHIRE CREDIT CORPORATION, ON
BEHALF OF THE WILSHIRE MORTGAGE LOAN TRUST

4/30/2012
Recorded Date

801537
Recording Number

Name of Assignee
1997-2

7/2/2012
Recorded Date

0805007
Recording Number

EVERBANK
Name of Assignee

Recorded Date

Recording Number

Name of Assignee

Recorded Date

Recording Number

Name of Assignee



Recorded Date Recording Number Name of Assignee

Signed By: Kim M. Lehr

Dated: March 31, 2014

Print Name: Kim M. Lehr

Assistant Vice President

Sworn to and subscribed before me this 31 day of March, 2014.

Bernes Smith

Notary Public, State of Florida

County of Duval

Commissioned Name of Notary Public Bernes Smith

My Commission Expires 5-10-2016

