

DOC # 844321  
06/11/2014 03:53PM Deputy: AR  
OFFICIAL RECORD  
Requested By:  
Premier American Title  
Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 9 Fee: \$222.00  
BK-614 PG-2390 RPTT: 0.00



**RECORDING REQUESTED BY:**

**WHEN RECORDED MAIL TO:**  
National Default Servicing Corporation  
7720 N. 16<sup>th</sup> Street, Suite 300  
Phoenix, AZ 85020

NDSC File No. : 14-00132-CI-NV  
Title Order No. : 61400208

APN: 1420-18-710-045

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**NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST  
IMPORTANT NOTICE**

**IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS, IT MAY BE SOLD WITHOUT ANY COURT ACTION**, and you may have the legal right to bring your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally five (5) business days prior to the date set for the sale of your property pursuant to NRS 107.080. No sale date may be set until three months from the date this notice of default may be recorded (which date of recordation appears on this notice).

NOTICE IS HEREBY GIVEN THAT : NATIONAL DEFAULT SERVICING CORPORATION is either the original Trustee or the duly appointed substituted Trustee under a Deed of Trust dated 08/25/2004, executed by Thomas D Graves, husband and wife and Doris N Murphy-Graves, a wife and husband., as Trustor, to secure certain obligations in favor of ABN AMRO Mortgage Group, Inc. as beneficiary recorded 08/31/2004 as Instrument No. 0623115 (or Book, Page) of the Official Records of DOUGLAS County, NV. Said obligations including ONE NOTE FOR THE ORIGINAL sum of \$225,700.00.

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 07/01/2013 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 fee's, 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 (and will increase until your account becomes current) as summarized in the accompanying Affidavit of Authority to Exercise the Power of Sale pursuant to NRS 107.080.



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While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your Note and Deed of Trust or Mortgage. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required by the Note and Deed of Trust or Mortgage, the beneficiary or mortgagee may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary or mortgagee may require as a condition to reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

Upon your written request, the beneficiary or mortgagee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than the end of the three month period stated above) to, among other things, (1) provide additional time in which to cure the default by the transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2).

Following the expiration of the time period referred to in the first paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your creditor permits a longer period, you have only the legal right to stop the sale of your property by paying the entire amount demanded by your creditor.

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:

CitiMortgage, Inc.  
c/o National Default Servicing Corporation  
7720 N. 16<sup>th</sup> Street, Suite 300  
Phoenix, AZ 85020 Phone 602/264-6101 Sales Website: [www.ndscorp.com/sales/](http://www.ndscorp.com/sales/)

Contact the following number to discuss Loan Modification Options: 866-272-4749

Attached hereto and incorporated herein by reference 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 Department of Housing and Urban Development (HUD) can provide you with the name and address of the local HUD approved counseling agency by calling their Approved Local Housing Counseling Agency toll free number: (800) 569-4287 or you can go to the HUD web site at: <http://portal.hud.gov/portal/page/portal/HUD/localoffices>.

The Property Address: 3277 DOG LEG DR , MINDEN NV 89423

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. Remember, YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION.

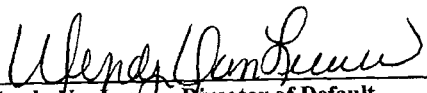


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**That by reason thereof, the present beneficiary under such Deed of Trust has executed and delivered to duly appointed Trustee a written Declaration of Default and Demand for Sale, and has deposited with said duly appointed Trustee such Deed of Trust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

Dated : 6-11, 2014

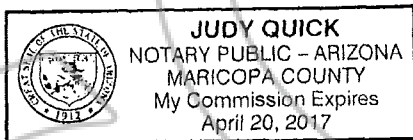
National Default Servicing Corporation, As Trustee for CitiMortgage, Inc.

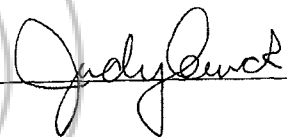
  
By: Wendy VanLuven, Director of Default

State of: Arizona  
County of: Maricopa

On 6-11, 2014, before me, the undersigned, a Notary Public for said State, personally appeared **Wendy VanLuven** personally known to me be (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal,



Signature 

**This is an attempt to collect a debt and any information obtained will be used for that purpose.**





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

	7720 N. 16th Street, Suite 300
<u>National Default Servicing Corporation</u>	<u>Phoenix AZ 85020</u>
Full Name	Street, City, County, State, Zip

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

	1000 Technology Dr
<u>CitiMortgage, Inc.</u>	<u>O'Fallon, MO 63368</u>
Full Name	Street, City, County, State, Zip

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

	1000 Technology Dr
<u>CitiMortgage, Inc.</u>	<u>O'Fallon, MO 63368</u>
Full Name	Street, City, County, State, Zip

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

	1000 Technology Dr
<u>CitiMortgage, Inc.</u>	<u>O'Fallon, MO 63368</u>
Full Name	Street, City, County, State, Zip

8. The beneficiary, successor in interest of the beneficiary, or trustee of the Deed of Trust, is in actual or constructive possession of the note secured by the Deed of Trust or the beneficiary, its successor in interest, or the trustee is entitled to enforce the obligation or debt secured by the Deed of Trust.

9. The beneficiary, 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.

10. The beneficiary, its successor in interest, the servicer of the obligation or debt secured by the Deed of Trust, the trustee or an attorney representing any of those persons/entities has sent the obligor or borrower of the obligation or debt secured by the Deed of Trust a written statement of:



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- 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 power of sale; and
- f. Contact information for obtaining the most current amounts due and the local or toll-free telephone number that 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. A local or toll-free telephone number that 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 the affidavit is 800-283-7918.

12. The following is information regarding the instrument(s) that conveyed the interest of each beneficiary, and is based on the direct, personal knowledge of the affiant, which was acquired independently by the affiant or by (a) a review of the business records of the beneficiary, the successor in interest of the beneficiary or the servicer of the obligation or debt secured by the Deed of Trust (which meets the standards set forth in NRS 51.135), (b) a review of information contained in the records of the recorder of the county in which the property is located, or (c) a review of the title guaranty or title insurance issued by a title insurer or title agent authorized to do business in Nevada pursuant to chapter 692A of NRS:

Date: August 25, 2004  
 Recordation Number: 0623115  
 Name of Assignee: ABN AMRO Mortgage Group, Inc.  
 Description of Instrument: Deed of Trust

Date: September 1, 2007  
 Name of Assignee: CitiMortgage, Inc. successor by merger to ABN AMRO Mortgage Group, Inc.  
 Description of Instrument: Certificate of Merger



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13. Following is the true and correct signature of the affiant. The affiant declares under penalty of perjury of the State of Nevada that the foregoing statements are true and correct.

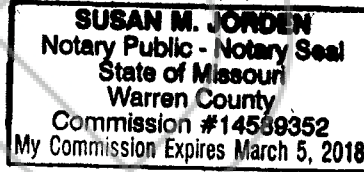
*Darrell Lee Barber*

AFFIANT Darrell Lee Barber  
Vice President - Document Control  
Date: 6/5/14

Subscribed and sworn before me this 5<sup>th</sup>  
day of JUNE, 2014, by

Darrell Lee Barber

Notary Public in and for the  
State of MISSOURI  
County of WARREN  
Notary Signature *Susan M. Jordan*







**NEVADA DECLARATION OF COMPLIANCE**  
(N.R.S § 107.\_\_\_\_ [HOBRR Sec. 11(6)])

Borrower(s): THOMAS D GRAVES  
DORIS N. MURPHY-GRAVES

Property Address: 3277 DOG LEG DR  
MINDEN NV 89423

Trustee Sale No.: 14-00132-CI-NV

I am employed by CitiMortgage, Inc. as a Vice President - Document Control. In that capacity, I am authorized to execute this Declaration as an authorized agent or employee of the mortgage servicer named below. The statements made in this Declaration are based on my personal knowledge. I have obtained personal knowledge of the below events through my review of business records that are kept by CitiMortgage, Inc., in the normal course of business, including the records related to the loan to Borrower(s) secured by the residential property located at the Property Address. If called upon to testify at the trial of this matter, I could competently testify as to the facts contained in this Declaration. I hereby declare as follows:

1. CitiMortgage, Inc. is a signatory to a consent judgment (the "consent judgment") entered in the case of United States of America et al. v. Bank of America Corporation et al. filed in the United States District Court for the District of Columbia, case number 1:12-cv-00361 RMC.
2. Pursuant to the consent judgment, CitiMortgage, Inc., as mortgage servicer, sent the borrower(s) a Statement 14 days prior to referral to the foreclosure attorney or trustee that included a statement setting forth facts supporting the mortgage servicer's or the note holder's right to foreclose and containing the information required by the Settlement Term Sheet to the consent judgment. The Statement was sent to the borrower(s) on December 31, 2013. A true and correct copy of the Statement is attached hereto/included herewith.
3. As of the date this Declaration was executed, CitiMortgage, Inc.'s records do not reflect a current hold for a foreclosure prevention alternative review.
4. CitiMortgage, Inc. has sent the borrower(s) all notices required under the Settlement Term Sheet to the extent applicable after the October 4, 2012 effective date of the consent judgment.






5. In light of the foregoing, CitiMortgage, Inc. authorizes the trustee to submit the Notice of Default to be recorded.

I certify that this Declaration is accurate, complete and supported by competent and reliable evidence which the mortgage servicer has reviewed to substantiate Borrower's default and the right to foreclose, including Borrower's loan status and loan information.

Dated: 2-20-14

  
\_\_\_\_\_  
Signature of Declarant, Don W. Semon

