

DOUGLAS COUNTY, NV

2016-884458

Rec:\$219.00

\$219.00 Pgs=6

07/18/2016 08:44 AM

SPL, INC.

KAREN ELLISON, RECORDER

RECORDING REQUESTED BY:

**WFG National-Default Services**

AND WHEN RECORDED MAIL TO:

**PLM Lender Services, Inc.**

46 N. Second Street

Campbell, CA 95008

APN#: 1220-15-110-023

Space above this line for Recorder's use

Title Order No. 160023301 Trustee Sale No. 335W-066570P Loan No. 712643

## IMPORTANT NOTICE

### NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

NOTICE IS HEREBY GIVEN THAT: PLM LENDER SERVICES, INC. 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 05-05-2008, executed by ROSA MARIA COSIO SINGLE WOMAN as Trustor, to secure certain obligations in favor of "MERS" MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC, WAS THE ORIGINAL BENEFICIARY, ACTING SOLELY AS NOMINEE FOR LENDER, GREATER NEVADA MORTGAGE SERVICES LIMITED LIABILITY COMPANY, ITS SUCCESSOR AND OR ASSIGNS under a Deed of Trust Recorded 05-19-2008, Book 508, Page 4832, Instrument 723579 of Official Records in the Office of the Recorder of DOUGLAS County, State of Nevada, securing, among other obligations, 1 note(s) for the sum of \$184,000.00. Property purported to be 1441 TOPAZ LN GARDNERVILLE, NV 89410.

That a breach of the obligations for which said Deed of Trust is security has occurred in that payment has not been made of:

INSTALLMENT OF PRINCIPAL, INTEREST, AND IMPOUNDS WHICH BECAME DUE ON 03/01/2016 , AND ALL SUBSEQUENT INSTALLMENTS , TOGETHER WITH LATE CHARGES, CORPORATE ADVANCES, AND FORECLOSURE FEES.

You may have the right to cure the default herein and reinstate the obligation by said Deed of Trust above described. Section 107.080NRS permits certain defaults to be cured upon the payments of that portion of principal and interest, which would not be due had no default occurred. This amount is **\$6,486.10** as of date of this Notice and will increase until your account becomes current. Where reinstatement is possible, if the default is not cured within 5 business days before trustee sale, the right of reinstatement will terminate and the property may thereafter be sold if obligation is not paid.

The undersigned Trustee intends to declare the entire unpaid balance due if acceleration is permitted by the obligation secured by the deed of trust, but acceleration will not occur if the deficiency in performance or payment is made good and any costs, fees and expenses incident to the preparation or recordation of the notice and incident to the making good of the deficiency in performance or payment are paid within the time specified above.

That by reason thereof, the present beneficiary under such Deed of Trust, has delivered to said duly appointed Trustee, a written request to commence foreclosure, and has deposited with said duly appointed Trustee, a copy of the deed of trust and other documents evidencing the 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.


To find out the amount you must pay, to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact:

**GREATER NEVADA MORTGAGE, FKA GREATER NEVADA MORTGAGE SERVICES**  
**C/O PLM Lender Services**  
**46 N. Second Street**  
**Campbell, CA 95008**  
**408 370-4030**

If you have any questions, you should contact a lawyer or the government agency, which may have insured your loan.

Date: 7/14/2016

PLM LENDER SERVICES, INC., as Trustee

  
ELIZABETH A GODBEY, VICE PRESIDENT

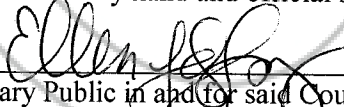
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

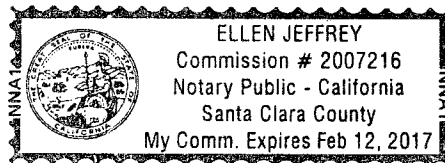
State of California  
County of Santa Clara

On 7/14/16 before me, Ellen Jeffrey the undersigned Notary Public in and for said county, personally appeared ELIZABETH A GODBEY, 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.

  
Notary Public in and for said County and State



PLM LENDER SERVICES, INC. IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Borrower(s): ROSA MARIA COSIO  
Property Address: 1441 TOPAZ LN., GARDNERVILLE, NV 89410  
Trustee Sale Number: 335W-066570P

## DECLARATION OF COMPLIANCE

N.R.S. §107.510(6)

The undersigned, as an authorized agent or employee of the mortgage servicer named below, hereby declares under the laws of the State of Nevada, that:

- The mortgage servicer has contacted the borrower pursuant to N.R.S. §107.510 in order to assess the borrower's financial situation, explore options for the borrower to avoid a foreclosure sale, and to provide the toll free number to enable the borrower to find a housing counselor certified by HUD. Thirty (30) days or more have passed since "initial contact" was made.
- The mortgage servicer tried with due diligence to contact the borrower pursuant to N.R.S. §107.510 in order to assess the borrower's financial situation and explore options for the borrower to avoid foreclosure, but has not made contact despite such due diligence. Thirty (30) days or more have passed since the due diligence requirements set forth in N.R.S. §107.510 were satisfied.
- No contact was required by the mortgage servicer because the individual(s) did not meet the definition of "Borrower" pursuant to N.R.S. §107.410. The "Borrower" as defined pursuant to N.R.S. §107.410 must be a grantor under the deed of trust and a natural person. The term "Borrower" does not include a natural person who has surrendered the secured property as evidenced by either a letter confirming the surrender or the delivery of the keys to the property to the mortgagee, trustee, beneficiary, or authorized agent. The term "borrower" also does not include a natural person who has filed for bankruptcy and the bankruptcy court has not entered an order closing or dismissing the bankruptcy case, or granting relief from a stay.
- No contact was required because the subject loan is not a "residential mortgage loan" as defined by N.R.S. §107.450. A residential mortgage loan as defined by N.R.S. §107.450 is a loan primarily for personal, family or household use and which is secured by a mortgage or deed of trust on owner-occupied housing as defined in NRS §107.086(15)(e).
- No contact is required because the default which precipitated this foreclosure was a nonmonetary default.
- No contact is required because the mortgage servicer is a financial institution as defined by N.R.S. §660.45, that, during its immediately preceding annual reporting period, as established with its primary regulator, has foreclosed on 100 or fewer real properties located in this State which constitute owner-occupied housing, as defined in N.R.S. §107.86(15)(e).

Dated: 7/12/16

GREATER NEVADA MORTGAGE FKA GREATER  
NEVADA MORTGAGE SERVICES

BY: Halley Green  
TITLE: Loan Servicing Manager

Trustee Sale No. 335W-066570P

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

I, Haley Gwinn, am the Loan Servicing Manager of GREATER NEVADA MORTGAGE, FKA GREATER NEVADA MORTGAGE SERVICES the current beneficiary of the subject Deed of Trust or the authorized representative of the current beneficiary. The borrower(s) identified in subject Deed of Trust is/are, ROSA MARIA COSIO SINGLE WOMAN. The subject Deed of Trust encumbers the real property located at 1441 TOPAZ LN GARDNERVILLE, NV 89410. This Affidavit is provided in support of the attached Notice of Default and Election to Sell.

The following facts are true based on my (1) direct, personal knowledge and/or (2) knowledge which was acquired by 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 and/or (3) knowledge which was acquired by information contained in the records of the recorder of the county in which the property is located and/or (4) the title guaranty or title insurance issued by a title insurer or title agent authorized to do business in the State of Nevada pursuant of Chapter 692A of NRS.

1(a). The full name and business address of the current trustee of record for the deed of trust at issue is PLM LENDER SERVICES, INC. which is located at 46 N Second Street, Campbell, CA 95008

1(b). The full name and business address of the current holder of the Note secured by the Deed of Trust at issue is GREATER NEVADA MORTGAGE, FKA GREATER NEVADA MORTGAGE SERVICES, which is located at 4070 Silver Sage Drive, Carson City, NV 89701.

1(c). The full name and business address of the Current Beneficiary for the obligation or debt secured by the Deed of Trust at issue is GREATER NEVADA MORTGAGE, FKA GREATER NEVADA MORTGAGE SERVICES, which is located at 4070 Silver Sage Drive, Carson City, NV 89701.

1(d). The full name and business address of the current servicer for the obligation secured by the Deed of Trust at issue is GREATER NEVADA MORTGAGE, FKA GREATER NEVADA MORTGAGE SERVICES, which is located at 4070 Silver Sage Drive, Carson City, NV 89701.

2. 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, or, the

APN#: 1220-15-110-023

Trustee Sale No. **335W-066570P**

Beneficiary or its successor in interest or the trustee is entitled to enforce the obligation or debt secured by the Deed of Trust.

3. 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:

- (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 terms and conditions of the underlying obligation or debt existing before the deficiency in performance or payment, 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) The 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.

4. The local or toll free number that the borrower of the loan may call to receive the most current amounts due and a recitation of the information contained in the affidavit is (775) 888-6999

5. The date and the recordation number or other unique designation of, and the name of each assignee under, each recorded assignment of the deed of trust are as follows:

Name: [original beneficiary:] -MERS- Mortgage Electronic Registration Systems, Inc., Acting solely as Nominee for GREATER NEVADA MORTGAGE SERVICES LIMITED LIABILITY COMPANY and their Successors and Assigns Instrument: Deed of Trust recorded 05-19-2008 as Book 508 Instrument number 723579.

Name: [First Assignee:] GREATER NEVADA MORTGAGE SERVICES Instrument: Assignment of Deed of Trust recorded on 7/26/2013 as Book 0713 Page 6619 Instrument number 0827838.

APN#: 1220-15-110-023

Trustee Sale No. 335W-066570P

I declare under penalty of perjury of the laws of the State of Nevada that the foregoing is true and correct and that this Affidavit was executed on July 12, 2014.

Haley Gwinn, Loan Servicing Manager  
Print Name/Title

Haley Gwinn  
Signature

State of: Nevada  
County of: Carson City

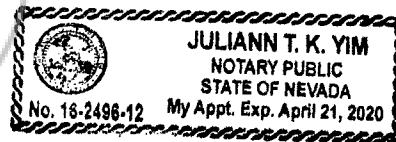
On 7/12/14 before me, Juliann T. K. Yim,  
a Notary Public personally appeared Haley Gwinn who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in their authorized capacity and that by his/her signature on the instrument the person or the entity upon behalf of the person acted, executed the instrument.

I certify under PENALTY OF PERJURY that the foregoing paragraph is true and correct

WITNESS by hand and official seal.

Juliann T. K. Yim  
Signature

(Notary Seal)



APN#: 1220-15-110-023