

WFG National-Default Services

WHEN RECORDED MAIL TO:
S.B.S. TRUST DEED NETWORK, INC.
31194 La Baya Drive, Suite 106
Westlake Village, California 91362
Phone: (818) 991-4600

DOUGLAS COUNTY, NV **2016-885771**
Rec:\$219.00
\$219.00 Pgs=6 08/11/2016 08:14 AM
SPL, INC.
KAREN ELLISON, RECORDER

APN: 1418-15-510-013
TS No. :2016-1896
100023666

**NOTICE OF BREACH AND DEFAULT AND OF ELECTION TO CAUSE
SALE OF REAL PROPERTY UNDER DEED OF TRUST**

NOTICE IS HEREBY GIVEN THAT: S.B.S. TRUST DEED NETWORK, INC. is the duly appointed Trustee under a Deed of Trust dated 3/17/2016, executed by **220 SOUTH MEADOW LLC, A WASHINGTON LIMITED LIABILITY COMPANY**, as trustor in favor of **S.M. GARJIAN TRUST (DATED APRIL 20, 2005) AS TO AN UNDIVIDED 20.202 PERCENT (\$50,000/\$247,500) BENEFICIAL INTEREST; LYDIA S. ABRAMS AND MARYLOU CAMARA AS CO-TRUSTEES OF THE CAMARA-ABRAMS FAMILY REVOCABLE TRUST UNDER TRUST AGREEMENT DATED 9/16/13 AS TO AN UNDIVIDED 40.404 PERCENT (\$100,000/\$247,500); WAILEONG LEE, A SINGLE MAN, AS TO AN UNDIVIDED 13.131 PERCENT (\$32,500/\$247,500); CHRISTOPHER STROOT TRUST, DATED JUNE 6, 2004 AS TO AN UNDIVIDED 13.131 PERCENT (\$32,500/\$247,500); DEBORAH J. GARJIAN LIVING TRUST AS TO AN UNDIVIDED 13.131 PERCENT (\$32,500/\$247,500)** recorded 4/15/2016, under instrument no. **2016-879474**, in book **XX**, page **XX**, of Official Records in the office of the County recorder of **Douglas**, County, Nevada securing, among other obligations.

1 Note for the Original sum of **\$247,500.00**, that the beneficial interest under such Deed of Trust and the obligations secured hereby are presently held by the undersigned; that a breach of and default in the obligations for which such Deed of Trust is security has occurred as stated below:

THE INSTALLMENT WHICH BECAME DUE ON 7/1/2016 PLUS LATE CHARGES AND ALL SUBSEQUENT INSTALLMENTS AND LATE CHARGES; ATTORNEY'S FEES INCURRED IN THE PROTECTION OF THE SECURITY HEREIN; AND ANY RECURRING OBLIGATIONS.

That by reason thereof the present Beneficiary under such deed of Trust has executed and delivered to said 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.

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. Where reinstatement is possible, if the default is not cured

TS No. :2016-1896

within 35 days following recording and mailing of this Notice to Trustor of Trustor's successor in interest, the right of reinstatement will terminate and the property may thereafter be sold. 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.

See Attached Exhibit "A"- AFFIDAVIT OF AUTHORITY TO EXERCISE THE POWER OF SALE

To determine if reinstatement is possible and the amount, if any, to cure the default, or foreclosure status, contact:

**SEE EXHIBIT "B" BENEFICIARY LIST ATTACHED HERETO AND MADE APART HEREOF C/O S.B.S. TRUST DEED NETWORK
31194 LA BAYA DRIVE #106
WESTLAKE VILLAGE, CA 91362
(818) 991-4600**

HUD APPROVAL LOCAL COUNSELING AGENCY:
LOAN MODIFICATION CONTACT INFORMATION:

Housing for Nevada (702) 270-0300
<http://www.housingfornevada.com>
DEL TORO LOAN SERVICING, INC.
Contact: Latonya Coleman
Ph: 877-335-8676
220 SOUTH MEADOW ROAD
GLENBROOK, NV 89413
APN: 1418-15-510-013

PROPERTY ADDRESS:

Dated: 8/2/14

DEL TORO LOAN SERVICING, INC. as Loan Servicing Agent for the Beneficiaries

By Andra Christopher
Andra Christopher, Authorized Signer

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 trustfulness, accuracy, or validity of that document.

STATE OF California
COUNTY OF San Diego

On 08/3/2016 before me, Rachel Kellie Weatherford Songer, Notary Public, personally appeared, Andra Christopher 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.
RK Weatherford



Exhibit "A"

AFFIDAVIT OF AUTHORITY TO EXERCISE THE POWER OF SALE

Record Title Holder:
220 SOUTH MEADOW, LLC

Trustee Name and Address:
S.B.S. TRUST DEED NETWORK, INC.
31194 La Baya Drive, Suite 106
Westlake Village, CA 91362
Deed of Trust Document
4/15/2016 2016-879474

Property Address:
220 SOUTH MEADOW ROAD
GLENBROOK, NV 89413
TS #: 2016-1896

LOAN#: 16-1652

STATE OF California,
COUNTY OF San Diego

ss:

The affiant, Andra Christopher, being first duly sworn upon oath and under penalty of perjury, attests as follows:

1. I am an employee of Del Toro Loan Servicing. I am duly authorized to make this Affidavit for Power of Sale in its capacity as the current beneficiary of the subject Deed of Trust ("Beneficiary") or the Servicer for the current beneficiary of the Deed of Trust.
2. I have the personal knowledge required to execute this Affidavit, as set forth in NRS 107.080 (2) (c) and can confirm the accuracy of the information set forth herein. If sworn as a witness, I could competently testify to the facts contained herein.
3. In the regular and ordinary course of business, it is S.B.S. TRUST DEED NETWORK, INC.'s practice to make, collect, and maintain business records and documents related to any loan it originates, funds, purchases and/or services, including the Subject Loan (collectively, "Business Records"). I have continuing access to the Business Records for the Subject Loan, and I am familiar with the Business Records and I have personally reviewed the business records relied upon to compile this Affidavit.

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

S.B.S. TRUST DEED NETWORK, INC.	31194 La Baya Drive, Suite 106
_____	WestLake Village, CA 91362
Full Name	Street, City, State, Zip

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

SEE EXHIBIT "B" ATTACHED HERETO AND MADE A PART HEREOF	SEE EXHIBIT "B" ATTACHED HERETO AND MADE A PART HEREOF
_____	_____
Full Name	Street, City, State, Zip

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

SEE EXHIBIT "B" ATTACHED HERETO AND MADE A PART HEREOF	SEE EXHIBIT "B" ATTACHED HERETO AND MADE A PART HEREOF
_____	_____
Full Name	Street, City, 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:

Del Toro Loan Servicing
 Full Name

2300 Boswell Road #215
Chula Vista CA 91914
 Street, City, State, Zip

8. The beneficiary, its successor in interest, or the trustee of the Deed of Trust has: (I) actual or constructive possession of the note secured by the Deed of Trust; and/or (II) is entitled to enforce the obligation or debt secured by the Deed of Trust. If the latter is applicable and the obligation or debt is an "instrument," as defined in NRS § 104.3103(2), the beneficiary, successor in interest to the beneficiary, or trustee entitled to enforce the obligation or debt is either: (1) the holder of the instrument constituting the obligation or debt; (2) a nonholder in possession of the instrument who has the rights of the holder; or (3) a person not in possession of the instrument who is entitled to enforce the instrument pursuant to a court order issued NRS § 104.3309.
9. 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 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; (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.
10. 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, receive a recitation of the information contained in this Affidavit, and/or explore loss mitigation alternatives: 619-474-5400.
11. Pursuant to my personal 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:

Recorded Date or Dated Date	Recording number.	Name of Assignee (From/To)
None	None	None

TS No. :2016-1896

Signed By: Andra Christopher

Dated: 08-04-2016

Print Name: Andra Christopher

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 trustfulness, accuracy, or validity of that document.

STATE OF California

COUNTY OF San Diego

On 08/04/2016 before me, Rachel Kellie Weatherford Songer

Notary Public, personally appeared, Andra Christopher 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.

RKW

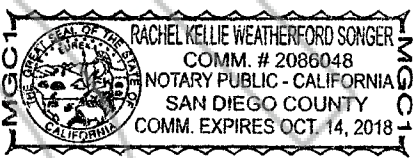


EXHIBIT "B"
BENEFICIARY LIST

S.M. GARJIAN TRUST (DATED APRIL 20, 2005) AS TO AN UNDIVIDED 20.202 PERCENT (\$50,000/247,500) BENEFICIAL INTEREST; LYDIA S. ABRAMS AND MARYLOU CAMARA AS CO-TRUSTEES OF THE CAMARA-ABRAMS FAMILY REVOCABLE TRUST UNDER TRUST AGREEMENT DATED 9/16/13 AS TO AN UNDIVIDED 40.404 PERCENT (\$100,000/247,500); WAILEONG LEE, A SINGLE MAN, AS TO AN UNDIVIDED 13.131 PERCENT (32,500/247,500); CHRISTOPHER STROOT TRUST, DATED JUNE 6, 2004 AS TO AN UNDIVIDED 13.131 PERCENT (32,500/247,500); DEBORAH J. GARJIAN LIVING TRUST AS TO AN UNDIVIDED 13.131 PERCENT (32,500/247,500)

S.M. GARJIAN TRUST
4290 SUMMIT DRIVE,
LA MESA, CA 91941

LYDIA S. ABRAMS AND MARYLOU CAMARA AS CO-TRUSTEES
31452 PASEO DEL MAR
LAGUNA NIGUEL, CA 92677

WAILEONG LEE
6 DEVONSHIRE
IRVINE, CA 92620

CHRISTOPHER STROOT TRUST
4519 NORTH AVE #7
SAN DIEGO, CA 92116

DEBORAH J. GARJIAN LIVING TRUST
4520 E. WARWOOD RD
LONG BEACH, CA 90808