

DOUGLAS COUNTY, NV

2016-888697

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ORDM - TSG

KAREN ELLISON, RECORDER

APN 1221-06-001-041

RECORDING REQUESTED BY:

OLD REPUBLIC TITLE

WHEN RECORDED MAIL TO:

TRUSTEE CORPS
3571 Red Rock St., Ste B
Las Vegas, NV 89103

TS No. NV08000183-16-1

TO No. 02-16029777

Commonly known as: 2049 FISH SPRINGS ROAD, GARDNERVILLE, NV 89410

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

NOTICE IS HEREBY GIVEN THAT: **MTC Financial Inc. dba Trustee Corps** 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 as of June 13, 2006, executed by ROBERT HENDERSON AND WENDY HENDERSON, HUSBAND AND WIFE AS JOINT TENANTS, as Trustor, to secure obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as nominee for MORTGAGEIT, INC. as original Beneficiary, recorded June 28, 2006 as Instrument No. 0678282 in Book 0606, on Page 9928 of official records in the Office of the County Recorder of Douglas County, Nevada, and that

The Deed of Trust secures the payment of and the performance of certain obligations, including, but not limited to, the obligations set forth in that certain Promissory Note with a face amount of \$360,000.00 (together with any modifications thereto the "Note"); and that

A breach of, and default in, the obligations for which said Deed of Trust is security has occurred in that the Trustor has failed to perform obligations pursuant to or under the Note and/or Deed of Trust, specifically: Failed to pay payments which became due August 1, 2010 AND ALL SUBSEQUENT INSTALLMENTS, ALONG WITH LATE CHARGES, PLUS FORECLOSURE COSTS AND LEGAL FEES. PLUS ALL OF THE TERMS AND CONDITIONS AS PER THE DEED OF TRUST, PROMISSORY NOTE AND RELATED LOAN DOCUMENTS.

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 within the statutory period set forth in Section NRS 107.080, 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.

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

The Bank of New York Mellon FKA The Bank of New York as Trustee for the Certificateholders of CWALT, Inc. Alternative Loan Trust 2006-OA16, Mortgage Pass-Through Certificates, Series 2006-OA16

c/o TRUSTEE CORPS
TS No: NV08000183-16-1
3571 Red Rock St., Ste B
Las Vegas, NV 89103
Phone No: 949-252-8300
TDD: 800-326-6868

Dated: September 30, 2016

MTC Financial Inc. dba Trustee Corps, as Duly Appointed
Successor Trustee



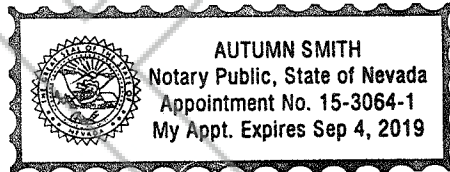
By: Rafael Bruno, Authorized Signatory

State of NEVADA
County of CLARK

This instrument was acknowledged before me on September 30
2016, by RAFAEL BRUNO.


Notary Public Signature

Autumn Smith
Printed Name



My Commission Expires: Sep 4, 2019

Trustee Corps may be acting as a debt collector attempting to collect a debt.
Any information obtained may be used for that purpose.

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

**AFFIDAVIT OF AUTHORITY TO EXERCISE THE
POWER OF SALE**

Property Owners:

ROBERT HENDERSON
WENDY HENDERSON

Trustee Address:

17100 Gillette Ave
Irvine, CA 92614

Property Address:

2049 FISH SPRINGS ROAD
GARDNERVILLE, NV 89410

Deed of Trust Document:

0678282 Book 0606 Page 9928

Affiant, Michael Diaz, being first duly sworn upon oath, and under penalty of perjury, attests that the following information is based on the direct, personal knowledge or the personal knowledge which Affiant 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, which business records must meet the standards set forth in NRS 51.135:

1) The full name and business address of the current Trustee or the current Trustee's personal representative or assignee, the current holder of the Note secured by the Deed of Trust, the current Beneficiary of record and the current servicer of the obligation or debt secured by the Deed of Trust.

Current Trustee: MTC Financial Inc. dba Trustee Corps
Address: 17100 Gillette Ave, Irvine, CA 92614

Current holder of the Note: The Bank of New York Mellon FKA The Bank of New York as Trustee
for the Certificateholders of CWALT, Inc. Alternative Loan Trust 2006-
OA16, Mortgage Pass-Through Certificates, Series 2006-OA16
Address: 101 Barclay St, New York NY, 10007-2119

Current Beneficiary: The Bank of New York Mellon FKA The Bank of New York as Trustee for the
Certificateholders of CWALT, Inc. Alternative Loan Trust 2006-OA16,
Mortgage Pass-Through Certificates, Series 2006-OA16
Address: 101 Barclay St, New York NY, 10007-2119

Current servicer: New Penn Financial, LLC DBA Shellpoint Mortgage Servicing
Address: 75 Beattie Place, Suite 300, Greenville, SC 29601

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 that the 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) Contact information for obtaining the most current amounts due and the local or toll-free telephone number described in the paragraph below.

4) 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: (866) 825-2174.

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:

Deed of Trust

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as nominee for MORTGAGEIT, INC.
Recorded: June 28, 2006
Instrument: 0678282 Book 0606 Page 9928

Assignment(s)

The Bank of New York Mellon FKA The Bank of New York as Trustee for the Certificateholders of CWALT, Inc. Alternative Loan Trust 2006-OA16, Mortgage Pass-Through Certificates, Series 2006-OA16
Recorded: December 9, 2010
Instrument: 775222 Book 1210 Page 2403

I declare under penalty of perjury that the foregoing is true and correct and that this Affidavit was executed on August 30, 2016.

New Penn Financial, LLC DBA Shellpoint Mortgage Servicing as Attorney in Fact for The Bank of New York Mellon FKA The Bank of New York as Trustee for the Certificateholders of CWALT, Inc. Alternative Loan Trust 2006-OA16, Mortgage Pass-Through Certificates, Series 2006-OA16



Signature

Michael Diaz

Name

Foreclosure Specialist

Title

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 Texas

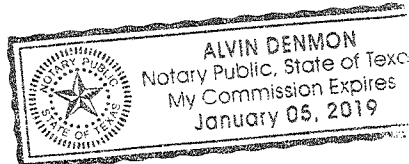
COUNTY OF Harris

On 8-30-16 before me, Alvin Denmon, Notary Public, personally appeared Michael Diaz, 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 his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of Texas that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

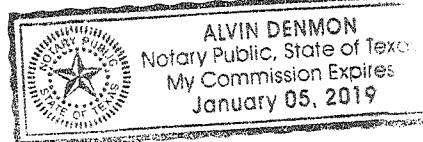
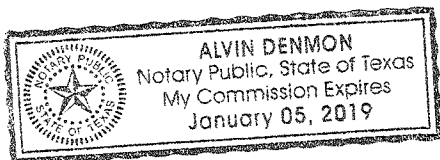




TS No: NV08000183-16

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APN: 1221-06-001-041



NEVADA DECLARATION OF COMPLIANCE
NRS Chapter 107, as revised by SB 321 section 11 subsection 6

Borrower(s): ROBERT HENDERSON
 WENDY HENDERSON
Mortgage Servicer: New Penn Financial, LLC d/b/a Shellpoint Mortgage Servicing
Property Address: 2049 FISH SPRINGS ROAD
 GARDNERVILLE, NV 89410
T.S No: NV08000183-16-1

The undersigned mortgage servicer representative declares that the mortgage servicer's business records reflect one of the following:

- The mortgage servicer contacted the borrower to assess the borrower's financial situation and to explore options for the borrower to avoid foreclosure as required by NRS Chapter 107, as revised by SB 321 section 11 subsection 2. Thirty days have passed since the initial contact was made.
- The mortgage servicer tried with due diligence but was unable to contact the borrower as required by NRS Chapter 107, as revised by SB 321 section 11 subsection 5. Thirty days have passed since these due diligence efforts were satisfied.
- The mortgage servicer was not required to comply with NRS Chapter 107, as revised by SB 321 section 11, because the individual does not meet the definition of a "borrower" under NRS Chapter 107 as revised by SB 321 section 3.

Executed on September 1, 2016 at Houston, Texas.

New Penn Financial, LLC d/b/a Shellpoint Mortgage Servicing

By: Alfonso Ramirez
Alfonso Ramirez - Loss Mitigation Specialist