

DOUGLAS COUNTY, NV

2016-889771

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10/27/2016 03:05 PM

SERVICELINK TITLE AGENCY INC.

KAREN ELLISON, RECORDER

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

National Default Servicing Corporation
7720 N. 16th Street, Suite 300
Phoenix, AZ 85020

NDSC File No. : 16-20382-SP-NV
Title Order No. : 160253365-NV-VOO

APN: 1320-30-211-027

**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 12/10/2004, executed by Therese M Abraham-Noble, an unmarried woman, as Trustor, to secure certain obligations in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc., its successors and assigns as beneficiary recorded 12/20/2004 as Instrument No. 0632466 BK1204-PG09435 (or Book, Page) of the Official Records of Douglas County, NV. Said obligations including ONE NOTE FOR THE ORIGINAL sum of \$236,000.00.

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 11/01/2009 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.

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:

Select Portfolio Servicing, Inc.
c/o National Default Servicing Corporation
7720 N. 16th Street, Suite 300
Phoenix, AZ 85020 Phone 602/264-6101 Sales Website: www.ndscorp.com/sales/

Contact the following number to discuss Loan Modification Options: 888-818-6032

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>.

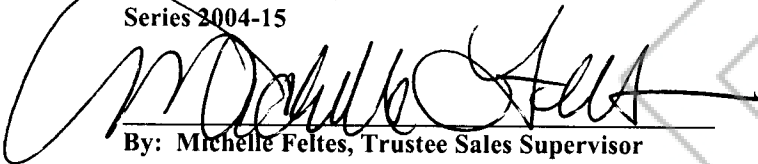
The Property Address: 1762 Ironwood Drive , Minden NV 89423

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.

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: 10-26, 2016

National Default Servicing Corporation, an Arizona Corporation, As Trustee for The Bank of New York Mellon, f/k/a, the Bank of New York as Trustee for CWABS, Inc., Asset-Backed Certificates, Series 2004-15

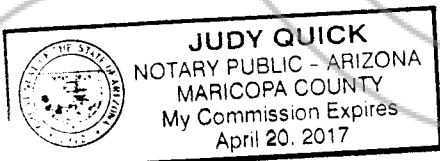


By: Michelle Feltes, Trustee Sales Supervisor

State of: Arizona
County of: Maricopa

On 10-26, 2016, before me, the undersigned, a Notary Public for said State, personally appeared **Michelle Feltes**, 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.

APN: 1320-30-211-027

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

Borrower(s):
**Therese M Abraham-Noble, an
unmarried woman**

Trustee Address:
**7720 N 16th Street, Ste 300
Phoenix, AZ 85020**

Property Address:
**1762 Ironwood Drive
Minden NV 89423**

Deed of Trust Instrument Number:
0632466 BK1204-PG09435

STATE OF UTAH)
COUNTY OF SALT LAKE)

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

1. I am an employee of Select Portfolio Servicing, Inc. ("SPS") and I am duly authorized to make this Affidavit for SPS in its capacity as servicer and attorney-in-fact for the current beneficiary of the Deed of Trust, **The Bank of New York Mellon, f/k/a, the Bank of New York as Trustee for CWABS, Inc., Asset-Backed Certificates, Series 2004-15.**
2. I make this Affidavit based on my personal knowledge and can confirm the accuracy of the information set forth herein.
3. In the regular and ordinary course of business, it is SPS's practice to make, collect, and maintain business records and documents related to any loan it purchases or services, including the loan subject to this foreclosure. I have continuing access to these business records and have personally reviewed the business records relied upon to prepare this Affidavit.
4. The full name and business address of the current trustee or the current trustee's representative or assignee is:

National Default Servicing Corporation	7720 N 16th Street, Ste 300 Phoenix AZ 85020
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5. The full name and business address of the current holder of the note secured by the Deed of Trust is:

The Bank of New York Mellon, f/k/a, the Bank of New York as Trustee for CWABS, Inc., Asset-Backed Certificates, Series 2004-15	C/O Select Portfolio Servicing, Inc 3217 S. Decker Lake Drive Salt Lake City, UT 84119
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6. The full name and business address of the current beneficiary of record of the Deed of Trust is:

The Bank of New York Mellon, f/k/a, the Bank of New York as Trustee for CWABS, Inc., Asset-Backed Certificates, Series 2004-15	C/O Select Portfolio Servicing, Inc 3217 S. Decker Lake Drive Salt Lake City, UT 84119
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7. The full name and business address of the current servicer of the obligation or debt secured by the Deed of Trust:

Select Portfolio Servicing, Inc.	3217 S. Decker Lake Drive Salt Lake City, UT 84119
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8. The beneficiary, the successor in interest of the beneficiary, or the trustee of the Deed of Trust is in actual or constructive possession of the note secured by the Deed of Trust.

9. The beneficiary, its successor in interest, the trustee, SPS, or an attorney representing any of those persons or entities, has sent to the obligor(s) or borrower(s) of the obligation or debt secured by the Deed of Trust a written statement containing the following information:

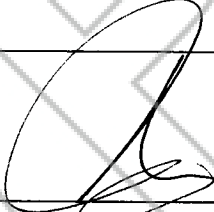
- (I) the amount of payment required to make good the deficiency in performance or payment, avoid the exercise of the power of sale, and reinstate the terms and conditions of the underlying obligation or debt existing before the deficiency in performance or payment, as of the date of the statement;
- (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 a local or toll free telephone number.

10. The obligor(s) or borrower(s) of the obligation or debt may call to receive the most current amounts due and a recitation of the information contained in this Affidavit at the following toll free number: 1-

888-264-4010.

- 11. Pursuant to my review of the business records, 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) the date, (II) the recordation number (or other unique designation), and (III) assignee of each recorded assignment of the subject Deed of Trust, if any:

<u>Recorded Date</u>	<u>Recording Number</u>	<u>Name of Assignor and Assignee</u>
09/07/2010	769960 BK910-PG1200	Name of Assignor: Mortgage Electronic Registration Systems, Inc. Name of Assignee: The Bank of New York Mellon fka The Bank of New York as Trustee, for the Benefit of the Certificateholders of CWABS, Inc., Asset-Backed Certificates, Series 2004-15

By: 
 Name: Nirka Palacios
 Title: Document Control Officer
 Select Portfolio Servicing, Inc.
 Date: 10-20-16

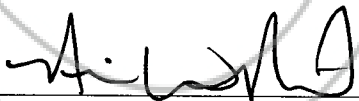
STATE OF UTAH)

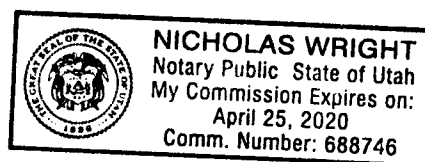
COUNTY OF SALT LAKE)

On this 20 day of oct., in the year 2016, before me

Nicholas Wright, a notary public, personally appeared

Nirka Palacios Personally Known, a Document Control Officer of Select Portfolio Servicing, Inc., proved on the basis of satisfactory evidence to be the person whose name is subscribed to this instrument, and acknowledged that he/she executed the same. Witness my hand and official seal.


Notary Public



NEVADA DECLARATION OF COMPLIANCE

Borrower Name: THERESE ABRAHAM-NOBLE
Address: 1762 IRONWOOD DRIVE, MINDEN, NV 89423
Beneficiary: The Bank of New York Mellon, f/k/a, the Bank of New York as Trustee
for CWABS, Inc., Asset-Backed Certificates, Series 2004-15

The undersigned beneficiary or authorized agent for the beneficiary hereby declares under the law of the State of Nevada that:

- 1) The beneficiary or beneficiary's authorized agent has made contact with the borrower pursuant to SB 321 Section 11 (2) to assess their financial situation and explore options for the borrower to avoid foreclosure. Thirty (30) days or more have passed since " initial contact" was made.
- 2) The beneficiary or beneficiary's authorized agent has exercised due diligence to contact the borrower pursuant to SB 321 Section 11 (5). Thirty (30) days or more have passed since the due diligence requirements were satisfied.
- 3) No contact was required pursuant to SB 321 Section 3, as the borrower has filed a case under Chapter 7, 11, 12 or 13 of Title 11 of the United States Code and the bankruptcy court has not entered an order closing or dismissing the bankruptcy case, or granting relief from a stay of foreclosure.
- 4) No contact was required pursuant to SB 321 Section 3, as the borrower has surrendered the secured property as evidenced by either a letter confirming the surrender or by delivery of the keys to the secured property to the beneficiary, trustee, or authorized agent.
- 5) The provisions of SB 321 Section 11 do not apply because the property is not owner occupied as the principal residence of the borrower(s).

Dated:

AUG 12 2016

By:

Select Portfolio Servicing, Inc. as authorized agent of Beneficiary

Toon Hobbs
Document Control Officer