

DOUGLAS COUNTY, NV **2016-891058**
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\$220.00 Pgs=7 11/21/2016 02:15 PM
SERVICELINK TITLE AGENCY INC.
KAREN ELLISON, RECORDER

APN No.: **122004515003**
Recording requested by:
Quality Loan Service Corp

When recorded mail to:
Quality Loan Service Corporation
411 Ivy Street
San Diego, CA 92101

TS No.: NV-16-709849-HL
Order No.: 160105400-NV-VOO

Space above this line for recorders use

It is hereby affirmed that this document submitted for recording does not contain the social security number of any person or persons. (Per NRS 239B.030).

NOTICE OF DEFAULT AND FORECLOSURE SALE

WHEREAS, on **4/18/2005**, a certain Deed of Trust was executed by **CHARLES BEATTIE, AN UNMARRIED MAN**, as trustor(s), in favor of **U.S. FINANCIAL MORTGAGE CORP.**, as beneficiary, and was recorded on **4/25/2005 Instrument No. 0642669** in the Office of the County Recorder of **DOUGLAS** County, NV; and

WHEREAS, the Deed of Trust was insured by the United States Secretary of Housing and Urban Development (the Secretary) pursuant to the National Housing Act for the purpose of providing single family housing; and

WHEREAS, the Deed of Trust is now owned by the Secretary, pursuant to an Assignment recorded on 12/15/2011 as Instrument Number 794339 of **DOUGLAS** County, NV; and

WHEREAS, a default has been made in the covenants and conditions of the Deed of Trust in that:

BORROWER(S) HAVE DIED AND THE PROPERTY IS NOT THE PRINCIPAL RESIDENCE OF AT LEAST ONE SURVIVING BORROWER AND, AS A RESULT, ALL SUMS DUE UNDER THE NOTE HAVE BECOME DUE AND PAYABLE

WHEREAS, by virtue of this default, the Secretary has declared the entire amount of the indebtedness secured by the Mortgage to be immediately due and payable and sufficient payment has not been made as of the date of this notice; and

WHEREAS, the total amount due as of 11/16/2016 is **\$270,199.10**.

NOW THEREFORE, pursuant to the powers vested in Quality Loan Service Corp. by the Single Family Mortgage Foreclosure Act of 1994, 12 U.S.C. 3751 et seq., by 24 CFR Part 29, and by the Secretary's designation of Quality Loan Service Corp as Foreclosure Commissioner as indicated on the

attached Foreclosure Commissioner Designation, notice is hereby given that on **1/11/2017 at 1:00 PM** local time, all real and personal property at or used in connection with the following described premises will be sold at public auction to the highest bidder:

Commonly known as: **1356 TOIYABE AVE, GARNERVILLE, NV 89410**
Located in: **City of GARNERVILLE, County of DOUGLAS, NV.**
More particularly described as: **LOT 43, OF FINAL MAP OF CARSON VALLEY ESTATES SUBDIVISION UNIT NO. 3, ACCORDING TO THE MAP THEREOF, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA ON SEPTEMBER 15, 1971, IN BOOK 2 OF MAPS, PAGE 257, AS DOCUMENT NO. 54454..**

The sale will be held **In front of the North side public entrance to the Douglas County Courthouse, 1038 Buckeye Road, Minden, NV 89423**

The Secretary of Housing and Urban Development will bid \$275,259.10 (estimate)

There will be no proration of taxes, rents or other income or liabilities, except that the purchaser will pay, at or before closing, his pro rata share of any real estate taxes that have been paid by the Secretary to the date of the foreclosure sale.

In order to be qualified to bid at the scheduled sale, or any postponement thereof, all bidders except the Secretary must submit a deposit totaling \$27,525.91 to the auctioneer conducting the sale in the form of certified check or cashier's check made out to the Secretary of HUD before the bidding is commenced. The successful bidder will be required to remit a total deposit in the form of certified check or cashier's check made out to the Secretary of HUD that equals 10% of the winning bid amount that must be presented to the auctioneer conducting the sale before the bidding is closed. The deposit by the winning bidder is nonrefundable. The remainder of the purchase price must be delivered as instructed by the auctioneer within 30 days of the completed sale or at such other time as the Secretary may determine for good cause shown, time being of the essence. This amount, like the bid deposits, must be delivered in the form of a certified or cashier's check and be made out to the Secretary of HUD. If the Secretary is the highest bidder, he need not pay the bid amount in cash. The successful bidder will pay all conveyancing fees, all real estate and other taxes that are due on or after the delivery date of the remainder of the payment and all other costs associated with the transfer of title. At the conclusion of the sale, the deposits of the unsuccessful bidders will be returned to them by the auctioneer.

The Secretary may grant the winning bidder an extension of time within which to deliver the remainder of the payment. All extensions will be for 15-day increments for a fee of \$500.00, paid in advance. The extension fee shall be paid in the form of a certified or cashier's check made payable to the Secretary of HUD. If the high bidder closes the sale prior to the expiration of any extension period, the unused portion of the extension fee shall be applied toward the amount due.

If the high bidder is unable to close the sale within the required period, or within any extensions of time granted by the Secretary, the high bidder may be required to forfeit the cash deposit or, at the election of the foreclosure commissioner after consultation with the HUD representative, will be liable to HUD for any costs incurred as a result of such failure. The Commissioner may, at the discretion of the HUD representative, offer the property to the second highest bidder for an amount equal to the highest price offered by that bidder.


There is no right of redemption, or right of possession based upon a right of redemption, in the trustor(s) or others subsequent to a foreclosure completed pursuant to the Act. Therefore, the Foreclosure Commissioner will issue a Deed to the purchaser(s) upon receipt of the entire purchase price in accordance with the terms of the sale as provided herein. HUD does not guarantee that the property will be vacant.

The scheduled foreclosure sale shall be cancelled or adjourned if it is established, by documented written application of the mortgagor to the Foreclosure Commissioner not less than 3 days before the date of sale, or otherwise, that the default or defaults upon which the foreclosure is based did not exist at the time of service of this notice of default and foreclosure sale, or all amounts due under the mortgage agreement are tendered to the Foreclosure Commissioner, in the form of a certified or cashier's check payable to the Secretary of HUD, before public auction of the property is completed.

To obtain information regarding reinstating the loan by paying the sums that are delinquent you should contact the Foreclosure Commissioner, Quality Loan Service Corp., at the address or phone number listed below. Any and all payments that are required as set forth above and any Application for Cancellation of the Foreclosure Sale must be submitted to Quality Loan Service Corp. at the address set forth below.

QUALITY MAY BE CONSIDERED A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Dated: 11/17/2016 Foreclosure Commissioner: Quality Loan Service Corporation


By: Nicole Fuentes, Assistant Vice President

Quality Loan Service Corporation
411 Ivy Street
San Diego, CA 92101
(866) 645-7711

For Sale Information:
Sales Line: **916-939-0772**
Website: **www.nationwideposting.com**
TS No.: **NV-16-709849-HL**

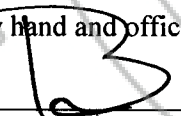
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of: California
County of: San Diego

On NOV 17 2016 before me, Brenda A. Gonzalez a notary public, personally appeared Nicole Fuentes, 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. (Seal)


Signature
Brenda A. Gonzalez





U.S. Dept. of Housing and Urban Development
Pacific/Hawaii
California State Office
460 Golden Gate Avenue
San Francisco, California 94102-3448

FORECLOSURE COMMISSIONER DESIGNATION

TO: Kevin R. McCarthy, Esq.
Quality Loan Service Corp.
1650 East Fourth Street
Santa Ana, CA 92701

Pursuant to Section 805 of the Single Family Mortgage Foreclosure Act of 1994 ("Act") 12 U.S.C. 3754, and the Delegation of Authority published in the Federal Register on November 15, 1995, Quality Loan Service Corp. is hereby designated as a Foreclosure Commissioner to act on behalf of the Secretary of Housing and Urban Development to conduct nonjudicial foreclosures in the State of Arizona, California and Nevada of the mortgages that may be referred to it by the Department of Housing and Urban Development's (HUD's) Field offices located in Phoenix or Tucson, Arizona, San Francisco, Fresno, Los Angeles, Santa Ana, San Diego, and Sacramento, California; Reno or Las Vegas, Nevada (Title I cases), the Debt Management Center in Seattle, Washington (Title I cases) or the Office of Affordable Housing Programs in HUD Headquarters (Sec. 312 cases). A copy of the Act, as codified at 12 U.S.C. 3751-3768, is enclosed, along with the Final Rule and Appendix. Foreclosures that are referred to you are to be conducted pursuant to the Act, the regulations (Final Rule), and the letter and instructions that will be given to you at the time of referral of a case.

The commission that will be paid to you for a completed foreclosure is \$475.00 for Arizona foreclosures, \$600 for

California foreclosures and \$550 for Nevada foreclosures. A percentage of that amount will be paid for cases that are withdrawn by HUD, based on the following schedule:

20% Work completed up to "service" of the Notice of Foreclosure Sale.

80% Notice of Foreclosure and Sale has been "served," including the start of publication, or posting if required.

As a Foreclosure Commissioner, you are the agent of the Secretary but not an employee of the Department of Housing and Urban Development or of the Federal government. You will be responsible for your actions as any other agent.

This designation is effective immediately and can be revoked with or without cause pursuant to the Act. An original and two copies of this Designation are enclosed. Please sign and date them, providing your Tax identification or Social Security Number, and return one copy to HUD Assistant General Counsel Beverly G. Agee, at 450 Golden Gate Avenue, Box 36003, San Francisco, CA 94102.

Henry G. Cisneros
Secretary

By:

Beverly G. Agee
Beverly G. Agee
Field Assistant General
Counsel

NOV 26 1998

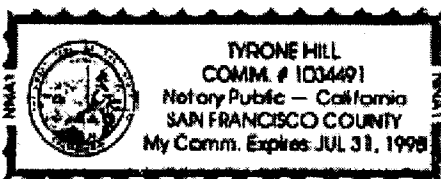
Date

Witness:

[Signature]

Donna Lentini

Sworn to before me this 26th
day of November, 1996



[Signature]
Notary Public

[Notarization]

ACCEPTANCE OF DESIGNATION

I, Kevin R. McCarthy, hereby accept designation as a Foreclosure Commissioner and agree to abide by the provisions of my appointment, the Act referred to above, the regulations contained in 24 CFR 29, and the Instructions as provided to me by HUD.

December 3, 1996
Date

Quality Loan Service, Corp.
Name of Firm

by: [Signature]
[signature]

68-0160739
Tax I.D. or Social Security No.