

DOUGLAS COUNTY, NV

2017-898173

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\$221.00 Pgs=8

05/05/2017 08:22 AM

SPL EXPRESS INC

KAREN ELLISON, RECORDER

APN : 1220-03-111-028

Recording Requested By :  
Title 365

When Recorded Mail To :  
First American Trustee Servicing Solutions, LLC  
1500 Solana Blvd Bldg 6 Ste 6100  
Westlake, TX 76262

TS No.: NV1700277186  
VA/FHA/PMI No.  
TSG No. 733-1700121

NEVADA

**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 into 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 business days prior to the date set for the sale of your property. 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).

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 in 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 of 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 three month period stated above) to, among other things, (1) provide additional time in which to cure the default by 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 you creditor.

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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:

**THE BANK OF NEW YORK MELLON f/k/a THE BANK OF NEW YORK as Trustee for FIRST HORIZON ALTERNATIVE MORTGAGE SECURITIES TRUST 2006-AA5  
c/o First American Trustee Servicing Solutions, LLC  
1500 Solana Blvd Bldg 6 Ste 6100  
Westlake, TX 76262  
866-429-5179**

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.**

NOTICE IS HEREBY GIVEN: That **First American Trustee Servicing Solutions, LLC** As Agent for the current beneficiary under a Deed of Trust dated **06/23/2006** executed by:

**STEVEN J. CHRISTL, AN UNMARRIED MAN,**

as Trustor to secure certain obligations in favor of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR FIRST HORIZON HOME LOAN CORPORATION** as Beneficiary, recorded **06/26/2006**, (as Instrument No.) **0678102**, (in Book) (Page) , and re-recorded **07/10/2006** as Instrument No. **0679206**, in Book **BK 0706** , Page **PG 2666** of Official Records in the Office of the Recorder of **DOUGLAS County, Nevada** describing land therein as:

**AS MORE FULLY DESCRIBED IN THE ABOVE MENTIONED DEED OF TRUST**

Property Address: **1372 MACENNA LANE, GARDNERVILLE NV 89410**  
said obligations including ONE NOTE FOR THE ORIGINAL sum of **\$360,560.00**

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 INSTALLMENT OF PRINCIPAL AND INTEREST WHICH BECAME DUE ON 10/1/2016 AND ALL SUBSEQUENT INSTALLMENTS, TOGETHER WITH LATE CHARGES AS SET FORTH IN SAID NOTE AND DEED OF TRUST, ADVANCES, ASSESSMENTS, FEES, AND/OR TRUSTEE FEES. NOTHING IN THIS NOTICE SHALL BE CONSTRUED AS A WAIVER OF ANY FEES OWING TO THE BENEFICIARY UNDER THE DEED OF TRUST, PURSUANT TO THE TERMS OF THE LOAN DOCUMENTS..**

This property is sold as-is. The lender is unable to validate the condition, defects or disclosure issues of said property and buyer waives the disclosure requirement under NRS 113.130 by purchasing at this sale and signing said receipt.

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That by reason thereof, the present beneficiary under such deed of trust, has executed and delivered to said agent, a written Declaration of Default and Demand for same, and has deposited with said agent 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: MAY 03 2017

First American Trustee Servicing Solutions, LLC  
1500 Solana Blvd Bldg 6 Ste 6100  
Westlake TX76262

By:   
(signature)

Name: William Brown, Supervisor

Title: \_\_\_\_\_

**First American Trustee Servicing Solutions, LLC MAY BE ACTING AS A DEBT COLLECTOR  
ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT  
PURPOSE.**

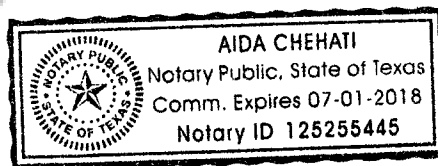
STATE OF TEXAS  
COUNTY OF TARRANT

Before me, Aida Chehati on this day personally appeared William Brown  
known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that  
this person executed the same for the purposes and consideration therein expressed.

Given under my hand and seal of office this 3<sup>rd</sup> day of May, A.D., 2017

 (Notary Seal)

SEE ATTACHED DECLARATIONS



# AFFIDAVIT OF AUTHORITY TO EXERCISE THE POWER OF SALE

Borrowers Identified in Deed of Trust :  
**STEVEN J. CHRISTL, AN  
UNMARRIED MAN**

Trustee Address:  
**First American Trustee Servicing Solutions,  
LLC  
1500 Solana Blvd Bldg 6 Ste 6100  
Westlake, TX 76262  
Deed of Trust Document  
Instrument No. 0678102**

Property Address:  
1372 MACENNA LANE,  
GARDNERVILLE NV 89410

STATE OF Texas )  
COUNTY OF Denton )

ss:

Document Execution Specialist

The affiant, Kenisha Mathis, a(n) \_\_\_\_\_ of Nationstar Mortgage LLC (Nationstar) being first duly sworn upon oath and under penalty of perjury, based on personal knowledge following a review of (1) business records kept in the regular course of business (2) information contained in the records of the county recorder, and (3) the title guaranty or title insurance issued by a title insurer or title agent authorized to do business in Nevada, as required by Section 107.080(2)(c) of the Nevada Revised Statutes, attests that:

1. I am an authorized representative of the beneficiary, trustee, or servicer of the deed of trust described in the notice of default and election to sell.
2. I have personal knowledge of the facts in this affidavit based upon a review of Nationstar's business records, and the information in this affidavit is taken from Nationstar's business records. I have personal knowledge of Nationstar's procedures for creating the records maintained by Nationstar in connection with the loan. They are: (a) made at or near the time of the occurrence of the matters recorded by persons with personal knowledge of the information in the business record, or from information transmitted by persons with personal knowledge; (b) made and kept in the usual and ordinary course of Nationstar's regularly conducted business activities; and (c) created by Nationstar as regular practice.
3. The full name and business address of the current trustee or the current trustee's representative or assignee is:

<b>First American Trustee Servicing Solutions, LLC</b>	<b>1500 Solana Blvd Bldg 6 Ste 6100 Westlake, TX 76262</b>
Full Name	Street, City, State, Zip

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

<b>THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK AS TRUSTEE FOR FIRST HORIZON ALTERNATIVE MORTGAGE SECURITIES TRUST 2006-AA5</b>	<b>c/o Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019</b>
Full Name	Street, City, State, Zip

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

<b>THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK AS TRUSTEE FOR FIRST HORIZON ALTERNATIVE MORTGAGE SECURITIES TRUST 2006-AA5</b>	<b>c/o Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019</b>
Full Name	Street, City, State, Zip

6. The full name and business address of the current servicer of the obligation or debt secured by the Deed of Trust is:

<b>Nationstar Mortgage LLC</b>	<b>8950 Cypress Waters Blvd, Coppell, TX 75019</b>
Full Name	Street, City, State, Zip

7. The full name of every prior assignee under each recorded assignment of the deed of trust, is:

**RECORDED: 02/16/2017 INSTRUMENT# 2017-894798  
FROM: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS  
NOMINEE FOR FIRST HORIZON HOME LOAN CORPORATION, ITS  
SUCCESSORS AND ASSIGNS  
TO: NATIONSTAR MORTGAGE, LLC**

**RECORDED: 03/21/2017 INSTRUMENT# 2017-896172  
FROM: NATIONSTAR MORTGAGE LLC  
TO: THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW  
YORK AS TRUSTEE FOR FIRST HORIZON ALTERNATIVE MORTGAGE  
SECURITIES TRUST 2006-AA5**

8. The beneficiary, successor in interest of the beneficiary, or trustee of the deed of trust (a) has actual or constructive possession of the note secured by the deed of trust; or (b) is entitled to enforce the obligation or debt secured by the deed of trust.

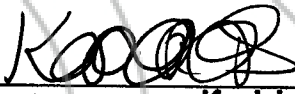
9. The beneficiary or its successor-in-interest or the servicer of the obligation or debt secured by the deed of trust has instructed the trustee to exercise the power of sale with respect to the property.

10. 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 obligation or debt secured by the deed of trust a written statement containing the following information:

- a. The amount in default;
- b. 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;
- c. A good faith estimate of all fees imposed in connection with the exercise of power of sale;
- d. The principal amount of the obligation or debt secured by the deed of trust;
- e. The amount of accrued interest and late charges;
- f. Contact information for obtaining the most current amounts due and the local or toll-free telephone number described in subparagraph (11) below.

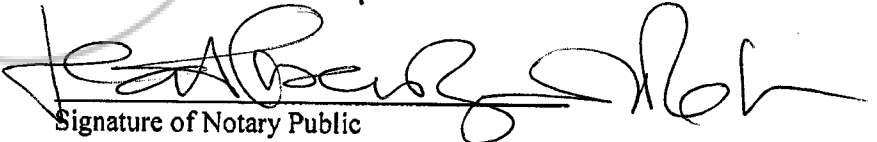
11. The borrower or obligor may utilize the following toll-free or local telephone number to obtain the most current amounts due and receive a recitation of the information contained in this Affidavit: (888)-480-2432.

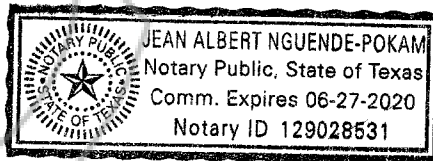
The following is the true and correct signature of the affiant:

  
Printed Name: Kenisha Mathis  
Title: Document Execution Specialist  
Date: 4-19-17

Sworn to and subscribed before me on the 19<sup>th</sup> day of April, 2017 by  
Kenisha Mathis

(NOTARY SEAL)

  
Signature of Notary Public



**NEVADA DECLARATION OF COMPLIANCE  
NV SB 321 (2013) Sec. 11**

Borrower(s): STEVEN J CHRISTL  
Property Address: 1372 MACENNA LANE GARDNERVILLE NV 89410  
Trustee Sale Number:

I am employed as an Assistant Secretary by Nationstar Mortgage LLC ("Nationstar"), the servicer for the mortgage loan.

I personally reviewed the business records of Nationstar and determined that:

- Nationstar contacted the borrower(s) as required by SB 321 (2013) Sec. 11(2).
- Nationstar attempted to contact the borrower(s) as required by SB 321 (2013) Sec. 11(5).
- The requirements of SB 321 (2013) Sec. 11 do not apply because the individual(s) is not a Borrower and no contact was required.

I declare that the foregoing statement is true to the best of my knowledge and belief.

As all pre-foreclosures notices required by NRS 107.080(2)(c)(3) and SB 321 (2013) Sec. 10(1) were timely sent per statute, the mortgage servicer authorizes the trustee to submit the attached Notice of Default to be recorded and to exercise the power of sale.

Nationstar Mortgage LLC

Dated: 1/10/17

Stephanie Watts 1/10/17  
Signature of Employee

Stephanie Watts Document Execution Specialist  
Printed Name of Employee