**DOUGLAS COUNTY, NV** 

2018-909912

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SERVICELINK TITLE AGENCY INC.

KAREN ELLISON, RECORDER

WHEN RECORDED MAIL TO:

Seaside Trustee Inc. P.O. Box 752377 Las Vegas, NV 89136

APN: 1320-26-001-055 TS No.: 1708317NV Loan No.: 621069

The undersigned hereby affirms that there is no Social Security number contained in this document.

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

NOTICE IS HEREBY GIVEN THAT: Seaside Trustee, Inc. is the duly appointed Trustee under a Deed of Trust dated 3/14/2007, executed by MICHAEL JOHN MAY AND CARRIE E MAY, husband and wife as joint tenants, as trustor in favor of Mortgage Electronic Registration Systems, Inc. acting solely as nominee for Greater Nevada Mortgage Services its successors and assigns, recorded 3/26/2007, under instrument no. 0697746, in book xx, page xx, of Official Records in the office of the County recorder of Douglas, County, Nevada securing, among other obligations.

One Note for the Original sum of \$500,000.00, 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 or that payment has not been made of:

Installment of Principal and Interest plus impounds and/or advances which became due on 11/1/2011 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

Property Address: 1775 E VALLEY RD, MINDEN, NV 89423

As of 1/11/2018, the total amount of deficiency is \$279,101.45 and will increase until your account becomes current.

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 35 days following recording and mailing of this Notice to Trustor or 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.

T.S. No.: 1708317NV

Loan No.: 621069

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

Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not in its individual capacity but solely in its capacity as Owner Trustee of Matawin Ventures Trust Series 2017-2

c/o Kondaur Capital Corporation 333 South Anita Drive, Suite 400

Orange, CA 92868-3314 Phone: 888-566-3287

Dated:1/11/2018

Seaside Trustee, Inc.

By: ECCC SCLECKElvia Bouche, Vice President

STATE OF NV COUNTY OF Clark

On 1/11/2018 before me, Christian Tapia Personally appeared, Elvia Bouche 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/sho 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 Nevada that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Christian Tapia, Notary Public

(Seal)

CHRISTIAN TAPIA
Notary Public, State of Nevada
Appointment No. 10-2427-1
My Appt. Expires Jul 24, 2018

### **Declaration of Mortgage Servicer Pursuant to Nevada Senate Bill 321**

Property Owners: MICHAEL JOHN MAY and CARRIE E MAY			
Property Address:1775 E VALLEY RD			
MINDEN, NV 89423			
LOAN#: 621069			
TS #: 1708317NV			
The undersigned, as an authorized agent or employee of the mortgage servicer named below, declares that:			
1The mortgage servicer has contacted the borrower pursuant to Nevada Senate Bill 321 Section 11.2 to "assess the borrower's financial situation and explore options for the borrower to avoid foreclosure". Thirty (30) days, or more, has passed since the initial contact was made on:			
2Despite the exercise of due diligence pursuant to Nevada Senate Bill 321 Section 11.4 the mortgage servicer has been unable to contact the borrower "to assess the borrower's financial situation and explore options for the borrower to avoid foreclosure". Thirty (30) days, or more, have passed since the due diligence efforts were satisfied on:			
3No contact was required by the mortgage servicer because the individual(s) did not meet the definition of "borrower" pursuant to subdivision (c) of NRS Chapter 107			
4The requirements of Nevada Senate Bill 321 do not apply due to the qualifications set forth in NRS Chapter 107			
aThe loan is not secured by a first mortgage deed of trust that secures a loan, or that encumbers real property.			
bThe real property is not occupied by the borrower(s).			
The undersigned certifies that this declaration is accurate, complete and supported by competent and reliable evidence, which the mortgage servicer has reviewed to substantiate the borrower's default and the right to foreclose, including the borrower's loan status and loan information.			
Kondaur Capital Corporation			
Dated: January 3 <sup>rd</sup> , 2018 <u>Gmeron Belitz, Asset Manager</u>			

# AFFIDAVIT OF AUTHORITY TO EXERCISE THE POWER OF SALE

**Property Owners:** 

MICHAEL JOHN MAY and CARRIE E

MAY

Property Address:

1775 E VALLEY RD

MINDEN, NV 89423

TS #: 1708317NV

Trustee Address:

P. O. Box 752377

Las Vegas, NV 89136

Deed of Trust Document Instrument

Number

3/26/2007 0697746

LOAN#: 621069

STATE OF California ) ss COUNTY OF Orange )

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

- 1. I am an employee of Kondaur Capital Corporation I am duly authorized to make this Affidavit for 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 <u>Kondaur Capital Corporation's</u> 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 trustee or the trustee's representative or assignee is:

Seaside Trustee, Inc.

Full Name

P.O. Box 752377 Las Vegas, Nv. 89136

Street, City, County, State, Zip

Deed of Trust is:	
Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not in its individual capacity but solely in its capacity as Owner Trustee of Matawin Ventures Trust Series 2017-2	333 S Anita Drive, Ste 400 Orange, CA 92868-3314
Full Name	Street, City, County, State, Zip
<ol> <li>The full name and business address of the Trust is:</li> <li>Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not in its individual capacity but solely in its capacity as Owner Trustee of Matawin Ventures Trust Series 2017-2</li> </ol>	333 S Anita Drive, Ste 400 Orange, CA 92868-3314
Full Name	Street, City, County, State, Zip
7. The full name and business address of the secured by the Deed of Trust is:	ne current servicer of the obligation or debt
Kondaur Capital Corporation	333 S Anita Drive, Ste 400 Orange, CA 92868-3314
Full Name	Street, City, County, State, Zip
8. The beneficiary, its successor in intere	est or the trustee of the Deed of Trust has: (1

5. The full name and business address of the current holder of the note secured by the

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 non-holder 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 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: 888-566-3287.
- 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)
11/30/2009 7/21/2014	0754671 846699	From: Greater Nevada Mortgage Services To: U.S. Central Federal Credit Union Corrective From: Mortgage Electronic Registration Systems, Inc. as nominee for Greater Nevada Mortgage Services
9/6/2017	2017-903656	To: U.S. Central Federal Credit Union From: National Credit Union
		Administration Board in its capacity as Liquidating Agent for U.S. Central Federal Credit Union To: Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not in its individual capacity but solely in its capacity as Owner Trustee of Matawin Ventures Trust Series 2017-2

12. 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 888-566-3287.
Following is the true and correct signature of the affiant:

Dated this 5th day of January, 2018.

Signed By: Eric Matthews, Foreclosure Specialist

STATE OF California ss:

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.

On this day of January, 2018, personally appeared before me, a Notary Public, in and for said County and State, Fric Matthews, known to me to be the persons described in and who executed the foregoing instrument in the capacity set forth therein, who acknowledged to me that he/she executed the same freely and voluntarily and for the uses and purposes therein mentioned.

NOTARY PUBLIC IN AND FOR SAID COUNTY AND STATE

