WFG National-Default Services

Recording Requested by
Same as below
WHEN RECORDED MAIL TO:
Prestige Default Services
1920 Old Tustin Ave.
Santa Ana, California 92705

DOUGLAS COUNTY, NV Rec:\$285.00

2019-939682

\$285.00 Pgs=2

12/16/2019 03:06 PM

WFG NATIONAL TITLE INSURANCE CO

KAREN ELLISON, RECORDER

1394050NVD

APN: 131803211006 TS No.: 19-3103

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: PRESTIGE DEFAULT SERVICES is the duly appointed Trustee under a Deed of Trust dated 4/26/2007, executed by KARL WOLSKI, as trustor in favor of WELLS FARGO BANK, N.A., A NATIONAL ASSOCIATION, recorded 5/2/2007, under instrument no. 0700277, 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 \$416,000.00, 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:

The installment of principal and interest and escrow amounts, if applicable, which became due on 1/1/2011, and all subsequent installments of principal and interest and escrow amounts through the date of this Notice, plus amounts that are due for late charges, delinquent property taxes, insurance premium, advances made on senior liens, taxes and/or insurance, trustee's fees, and any attorney fees and court costs arising from or associated with the beneficiaries efforts to protect the preserve its security, all of which must be paid as a condition of reinstatement including all sums that shall accrue through reinstatement or payoff.

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.

You may have a right to participate in the State of Nevada Foreclosure Mediation Program under NRS 107.086 if the time to request mediation has not expired.

Property Address:

1035 LYNN WAY

ZEPHYR COVE, NV 89448

T.S. No.: 19-3103

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

SN Servicing Corporation C/O Prestige Default Services 1920 Old Tustin Ave. Santa Ana, California 92705

Phone: 949-427-2010

To reach a Loss Mitigation Representative who is authorized to negotiate a loan modification, please contact:

SN Servicing Corporation Phone: 800-603-0836

You may wish to consult a credit-counseling agency to assist you. The following are two local counseling agencies approved by the Department of Housing and Urban Development (HUD): Nevada Legal Services, Inc., 877-693-2163, http://www.nlslaw.net; and Southern Nevada Regional Housing Authority, 702-922-6900, http://www.snvrha.org. HUD can provide you with the names and addresses of additional local counseling agencies if you call HUD's toll-free telephone number: 800-569-4287. Additional information may also be found on HUD's website: http://portal.hud.gov/portal/page/portal/HUD/localoffices.

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.

YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION.

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

Dated: 12/13/2019

Prestige Default Services

Brians Young, Trustee Sale Officer

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 \{\}ss County of Orange\{\}

On 12/13/2019

pefore me, XILMY KOMENT Notary Public, personally appeared Briana

Young personally known to me (or 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 certified 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.

Signature

(Seal)

JEREMY ROMERO
Notary Public - California
Orange County
Commission # 2278357
My Comm. Expires Feb 22, 2023