

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.snrha.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

By: 

Briana 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.

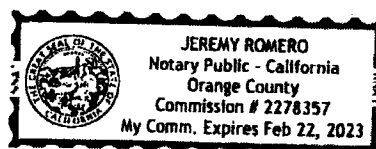
State of California }ss

County of Orange}

On 12/13/2019 before me, Jeremy Romero 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)



**DECLARATION OF MORTGAGE SERVICER
(NRS 107.510 (6))**

- Borrower: **KARL WOLSKI**
- Property: **1035 LYNN WAY
ZEPHYR COVE, NV 89448**
- Loan No: ****2897**
- TS No: **19-3103**

The undersigned, as an authorized agent or employee of the mortgage servicer named below, declares as follows:

1. The mortgage servicer has contacted the borrower to assess the borrower's financial situation, provided the toll free number to enable the borrower to find a housing counselor certified by HUD, and explore options for the borrower to avoid foreclosure as required by NRS 107.510(2). Thirty (30) days, or more, have passed since the initial contact was made.
2. The mortgage servicer has exercised due diligence to contact the borrower as required by NSR 107.510(5), but has not made contact despite such due diligence. Thirty (30) days, or more, have passed since these due diligence efforts were satisfied.
3. No contact was required because:
 - a. The mortgage servicer is exempt from the Nevada pre-foreclosure due diligence requirements set for in or pursuant to NRS 107.460
 - b. The requirements do not apply as the individual(s) identified above do/does not meet the definition of a "borrower" set for in NRS 107.410
 - c. The requirements NRS 107.450 do not apply as the loan underlying the security interest that is the subject of this foreclosure is not a "residential mortgage loan" (as defined by 107.450), OR, if the loan is a "residential mortgage loan", it is NOT the most senior "residential mortgage loan" encumbering the above-referenced property.
 - d. The requirements of 107.510 do not apply as the default event in which precipitated this foreclosure was not the failure to make a payment required by a residential mortgage loan.
4. In light of the foregoing, the mortgage servicer authorizes the trustee to submit the attached Notice of Default and Demand to Sell to be recorded.

I certify that this declaration is accurate, completed and supported by competent and reliable evidence which the mortgage servicer has reviewed to substantiate the borrower's default and the right to foreclosure, including the borrower's loan status and loan information.

I declare under penalty of perjury under the law of the State of Nevada that the foregoing is true and correct.

Dated: December 6, 2019

U.S. BANK TRUST NATIONAL ASSOCIATION, AS
TRUSTEE OF THE TIKI SERIES III TRUST

By: SN Servicing Corporation, Its servicer

By: Michele Carlson

MICHELE CARLSON – ASSET MANAGER

AFFIDAVIT OF AUTHORITY TO EXERCISE THE POWER OF SALE

Record Title Holder: KARL WOLSKI <i>Or</i> Borrower(s): KARL WOLSKI	Trustee Address: 1920 Old Tustin Ave. Santa Ana, California 92705
Property Address: 1035 LYNN WAY ZEPHYR COVE, NV 89448	Deed of Trust Document Instrument Number 0700277
TS #: 19-3103	APN: 131803211006

STATE OF CALIFORNIA)
) ss:
COUNTY OF HUMBOLDT)

The affiant, Michele Carlson, based on personal knowledge, and following a review of public records in the State of Nevada and a review of business records kept in the ordinary course of business, and under penalty of perjury attests as follows:

- (1) I am an authorized representative of SN Servicing Corporation. I am duly authorized to make this Affidavit for **U.S. Bank Trust National Association, as Trustee of the Tiki Series III Trust** in its capacity as the current beneficiary of the subject deed of trust, described in the Notice of Default to which this Affidavit is attached.
- (2) I have 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) I have personal knowledge of SN Servicing Corporation's policies and procedures for creating and maintaining business records. The records are made at or near the time of the occurrence of the event set forth therein, by a person with knowledge of the information contained in the record, or from information transmitted from a person with knowledge of the information described in the record. The records are kept in the ordinary course of SN Servicing Corporation's business activities, and it is the regular practice of SN Servicing Corporation to make and rely upon such 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. The information in this Affidavit is based solely upon my review of those Business Records, and official public records in the State of Nevada.

PRESTIGE DEFAULT SERVICES		1920 Old Tustin Ave. Santa Ana, California 92705
Full Name		Street, City, State, Zip

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

U.S. Bank Trust National Association, as Trustee of the Tiki Series III Trust		323 Fifth Street, Eureka, CA 95501
Full Name		Street, City, State, Zip

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

U.S. Bank Trust National Association, as Trustee of the Tiki Series III Trust		323 Fifth Street, Eureka, CA 95501
Full Name		Street, City, State, Zip

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

SN Servicing Corporation		323 5th Street Eureka, CA 95501
Full Name		Street, City, State, Zip

4. 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, its successor in interest, or the 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 under NRS § 104.3309.

5. 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 the 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 where the obligor or borrower of the obligation or debt may call to receive the most current amounts due and the recitation of the information contained in this Affidavit.

6. 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: **800-603-0836**

7. 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)
11/7/2014	2014-852301	FROM: WELLS FARGO BANK N.A. TO: MTGLQ INVESTORS, L.P.
9/24/2018	2018-919934	FROM: MTGLQ INVESTORS, L.P. TO: U.S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE OF THE CHALET SERIES III TRUST
12/4/2018	2018-923162	FROM: U.S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE OF THE CHALET SERIES III TRUST TO: U.S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE OF THE TIKI SERIES III TRUST

8. The beneficiary, its successor in interest, or the servicer of the obligation or debt secured by the Deed of Trust has instructed or hereby instructs the trustee to exercise the power of sale with respect to the subject real property.

Dated this 6th day of December 2019

Signed By: Michele Carlson
Michele Carlson – Asset Manager

STATE OF _____)
) ss:
COUNTY OF _____)

On this _____ day of _____, 20____, personally appeared before me, a Notary Public, in and for said County and State, _____, 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.

**Please see the attached
California notarial certificate.**

Thank you.

NOTARY PUBLIC IN AND FOR
SAID COUNTY AND STATE

CALIFORNIA JURAT

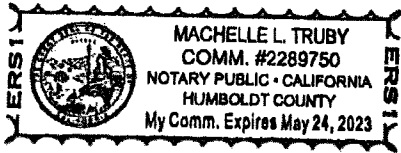
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California)

County of Humboldt)

Subscribed and sworn to (or affirmed) before me on this 6th day
of December, 2019, by Michelle Carlson

proved to me on the basis of satisfactory evidence to be the person(s)
who appeared before me.



(Seal)

Signature

Machelle L. Truby

Machelle L. Truby, Notary Public
My Comm. Exp. May 24, 2023

Optional Information

Although the information in this section is not required by law, it could prevent fraudulent removal and reattachment of this jurat to an unauthorized document and may prove useful to persons relying on the attached document.

Description of Attached Document

This certificate is attached to a document titled/for the purpose of

affidavit

containing _____ pages, and dated Dec. 6, 2019

Additional Information

Method of Affiant Identification

Proved to me on the basis of satisfactory evidence:
 form(s) of identification credible witnesses

Notarial event is detailed in notary journal on:
Page # 17 Entry # 6

Notary contact: 707-476-2618

Other

Affiant(s) Thumbprint(s) Describe: _____

Driver's License