

TS No.: 2019-00235-NV

APN: 1318-25-111-024

WHEN RECORDED MAIL TO:
Western Progressive - Nevada, Inc.
Northpark Town Center
1000 Abernathy Rd NE; Bldg 400, Suite 200
Atlanta, GA 30328

TS No.: 2019-00235-NV
TSG Order No: TSG1911-NV-3606737

DOUGLAS COUNTY, NV	2020-942075
Rec:\$290.00	02/11/2020 10:55 AM
\$290.00 Pgs=8	
PREMIUM TITLE TSG	
KAREN ELLISON, RECORDER	

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

NOTICE OF DEFAULT AND ELECTION TO SELL REAL PROPERTY UNDER THE DEED OF TRUST

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, if the property is owner-occupied. 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.

**NOTICE OF DEFAULT AND ELECTION TO SELL REAL PROPERTY
UNDER THE DEED OF TRUST**

NOTICE IS HEREBY GIVEN THAT: WESTERN PROGRESSIVE - NEVADA, INC. is the duly appointed Trustee under a Deed of Trust dated **05/25/2007**, executed by **ROBERT KENNETH CRISTANDO AND STANA CRISTANDO, HUSBAND AND WIFE AS JOINT TENANTS**, as trustor in favor of **HOME LOAN CENTER INC DBA LENDING TREE LOANS AS LENDER MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS BENEFICIARY**, recorded **06/12/2007**, under instrument no. **0702845**, in book ---, page ---, of Official Records in the office of the County recorder of **Douglas**, County, Nevada describing land therein as:

COMPLETELY DESCRIBED IN SAID DEED OF TRUST

Securing, among other obligations, one Note for the Original sum of **\$ 483,000.00**, that the beneficial interest under such Deed of Trust and the obligations secured hereby are presently held by the Beneficiary; 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 07/01/2019 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

You are responsible to pay all payments and charges due under the terms and conditions of the loan documents which come due subsequent to the date of this notice, including, but not limited to, foreclosure trustee fees and costs, advances and late charges.

Furthermore, as a condition to bring your account in good standing, you must provide the undersigned with written proof that you are not in default on any senior encumbrance and provide proof of insurance. Nothing in this notice of default should be construed as a waiver of any fees owing to the beneficiary under the deed of trust, pursuant to the terms and provisions of the loan documents..

The street address and other common designation, if any, of the real property described above is purported to be: **429 EDGEWOOD DRIVE, STATELINE, NV 89449**

That by reason thereof the present Beneficiary under such Deed of Trust has executed and delivered to said duly appointed Trustee a written request to commence foreclosure and has deposited with said duly appointed Trustee a copy of such Deed of Trust and documents evidencing the 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 the statutory period set forth in NRS Section 107.080, the right of reinstatement will terminate and the property may thereafter be sold.

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UNDER THE DEED OF TRUST**

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

Citizens Bank N.A., formerly known as RBS Citizens, N.A. successor by merger to Citizens Bank of Massachusetts
C/O PHH Mortgage Corporation
1 Mortgage Way,
Mt. Laurel, NJ 08054
Phone: 877-744-2506

If you are the Trustor and wish to contact a representative of the Beneficiary to discuss foreclosure prevention alternatives, please contact: 877-744-2506

For foreclosure status, please contact: Western Progressive - Nevada, Inc., Northpark Town Center 1000 Abernathy Rd NE; Bldg 400, Suite 200 Atlanta, GA 30328, (866)-960-8299

**NOTICE OF DEFAULT AND ELECTION TO SELL REAL PROPERTY
UNDER THE DEED OF TRUST**

If you have any questions, you should contact a lawyer or the governmental agency that 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.

2. The mortgage servicer has exercised due diligence to contact the borrower pursuant to Nevada Senate Bill 321, Section 11(5), to "assess the borrower's financial situation and explore options for the borrower to avoid foreclosure". Thirty (30) days, or more have passed since these due diligence efforts were satisfied.

"See Attached Declaration"

Dated: February 5, 2020

Western Progressive - Nevada, Inc., as Trustee for beneficiary


By: 
Iman Walcott, Trustee Sale Assistant

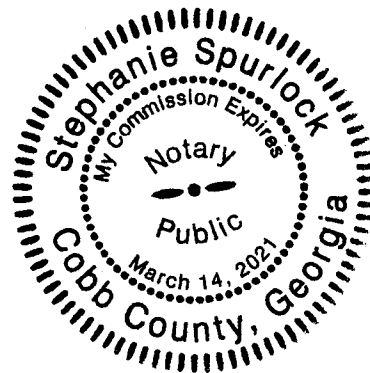
WESTERN PROGRESSIVE – NEVADA, INC. MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

**State of Georgia }ss
County of Fulton}**

On **February 5, 2020** before me, Stephanie Spurlock, Notary Public, personally appeared Iman Walcott, 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.

WITNESS my hand and official seal.

Signature  (Seal)
Stephanie Spurlock



**Declaration of Mortgage Servicer Pursuant to Nevada
Senate Bill 321, Section 11(6)**

Borrower(s): ROBERT KENNETH CRISTANDO AND STANA CRISTANDO
Mortgage Servicer: PHH Mortgage Corporation as Servicer for Citizens Bank N.A., formerly known as
RBS Citizens, N.A. successor by merger to Citizens Bank of Massachusetts
Property Address: 429 EDGEWOOD DRIVE, STATELINE, NV 89449

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

1. The mortgage servicer has contacted the borrower pursuant to Nevada Senate Bill 321, Section 11(2), to “assess the borrower’s financial situation and to explore options for the borrower to avoid a foreclosure sale”. 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 pursuant to Nevada Senate Bill 321, Section 11(5), to “assess the borrower’s financial situation and explore options for the borrower to avoid foreclosure”. Thirty (30) days, or more, have passed since these due diligence efforts were satisfied.
3. No contact was required by the mortgage servicer because the individual(s) did not meet the definition of “borrower” pursuant to Nevada Senate Bill 321, Section 3.
4. No contact was required because the requirements of Nevada Senate Bill 321, Sections 2-16, inclusive, do not apply because the loan is not a “residential mortgage loan” because it is not primarily for personal, family or household use or is not secured by a mortgage or deed of trust on owner-occupied housing as defined in NRS 107.086 pursuant to Nevada Senate Bill 321, Section 7.

I certify 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.

Dated: November 26, 2019


By: Samuel E Moreno Jr
Contract Management Coordinator

AFFIDAVIT OF AUTHORITY TO EXERCISE THE POWER OF SALE

Record Title Holder:

Trustee Name and Address:
Western Progressive Nevada Inc
Northpark Town Center
1000 Abernathy Rd NE; Bldg 400,
Suite 200, Atlanta, GA 30328

OR

Borrower(s):
ROBERT KENNETH CRISTANDO AND
STANA CRISTANDO

Property Address:
429 EDGEWOOD DRIVE, STATELINE,
NV 89449

Deed of Trust Document:
Instrument No.: 0702845

The affiant, Chastrie R Eloi, being first duly sworn upon oath and under penalty of perjury, attests as follows:

1. I am an Contract Management Coordinator of PHH Mortgage Corporation. I am duly authorized to make this Affidavit on behalf of PHH Mortgage Corporation as servicer for Citizens Bank N.A., formerly known as RBS Citizens, N.A. successor by merger to Citizens Bank of Massachusetts 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 from my review of the business records of the beneficiary, the successor in interest of the beneficiary or the servicer of the obligation or debt secured by the deed of trust, my review of the records of the recorder of the county in which the property is located, and/or title guaranty or title insurance issued by a title insurer or title agent authorized to do business in this State. I 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 PHH Mortgage Corporation's 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 current trustee or the current trustee's representative or assignee is:

Western Progressive Nevada Inc	Northpark Town Center 1000 Abernathy Rd NE; Bldg 400, Suite 200 Atlanta, GA 30328
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5. The full name and business address of the current holder of the note secured by the Deed of Trust is:

Citizens Bank N.A., formerly known as RBS Citizens, N.A. successor by merger to Citizens Bank of Massachusetts	c/o PHH Mortgage Corporation 1 Mortgage Way., Mt. Laurel, NJ 08054
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6. The full name and business address of the current beneficiary of record of the Deed of Trust is:

Citizens Bank N.A., formerly known as RBS Citizens, N.A. successor by merger to Citizens Bank of Massachusetts	c/o PHH Mortgage Corporation 1 Mortgage Way., Mt. Laurel, NJ 08054
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7. The full name and business address of the current servicer of the obligation or debt secured by the Deed of Trust is:

PHH Mortgage Corporation	1 Mortgage Way., Mt. Laurel, NJ 08054
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8. The beneficiary, its successor in interest, or the trustee of the Deed of Trust has actual or constructive possession of the note secured by the Deed of Trust and is entitled to enforce the obligation or debt secured by the Deed of Trust.

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; 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 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, and receive a recitation of the information contained in this Affidavit: 877-744-2506.

11. Pursuant to my 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

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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:

April 4, 2019

Instrument No. 2019-927447

From : Mortgage Electronic Registration Systems, Inc. as nominee for HOME LOAN CENTER, INC. DBA LEND-INGTREE LOANS, its successors and assigns

To : Citizens Bank N.A., formerly known as RBS Citizens, N.A. successor by merger to Citizens Bank of Massachusetts

Affiant Signature: Chastrie R Eloi

Date: 28 day of January 2020

Print Name: Chastrie R Eloi

Title: Contract Management Coordinator

PHH Mortgage Corporation servicer for Citizens Bank N.A., formerly known as RBS Citizens, N.A. successor by merger to Citizens Bank of Massachusetts

STATE OF FLORIDA
COUNTY OF PALM BEACH

The foregoing instrument was acknowledged before me by means of physical presence or online notarization, this 28 day of January 2020, by Chastrie R Eloi as Contract Management Coordinator for PHH Mortgage Corporation as Servicer for Citizens Bank N.A., formerly known as RBS Citizens, N.A. successor by merger to Citizens Bank of Massachusetts, who is personally known to me or who has produced _____ as identification.

Beonide Durandisse

Signature of Notary Public
Name of Notary Public: Beonide Durandisse

Notary Commission Expiration Date:

Personally known:

OR Produced Identification:

Type of Identification Produced:

