

Recording requested by:

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When Recorded Mail To:

**BARRETT DAFFIN FRAPPIER TREDER &  
WEISS, LLP**

**4004 Belt Line Road, Suite 100  
Addison, Texas 75001-4320**

APN #: 1420-05-201-003

Property Address:

**3726 Lyla Lane**

**CARSON CITY, NEVADA 89705**



DDFF00000009098997

DOUGLAS COUNTY, NV

**2020-958730**

Rec:\$290.00

\$290.00

Pgs=8

12/22/2020 10:24 AM

SERVICELINK TITLE AGENCY INC.

KAREN ELLISON, RECORDER

Space above this line for Recorder's use only

The undersigned hereby affirms that there is no social security number contained in this document (Per NRS 239B.030)

Trustee Sale No. : 00000009098997

Title Order No.: 200437524

**IMPORTANT NOTICE  
NOTICE OF BREACH AND ELECTION TO SELL UNDER  
DEED OF TRUST**

NOTICE IS HEREBY GIVEN THAT: **BARRETT DAFFIN FRAPPIER TREDER & WEISS, LLP** is the duly appointed Trustee, under a Deed of Trust dated 07/20/2005, executed by **ANNE SULLIVAN, A MARRIED WOMAN, AS HER SOLE AND SEPARATE PROPERTY**, as Trustor to secure certain obligations in favor of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS), AS BENEFICIARY, AS NOMINEE FOR SOMA FINANCIAL, A NEVADA CORPORATION, ITS SUCCESSORS AND ASSIGNS** under a Deed of Trust, Recorded on 07/25/2005 as Instrument No. 0650371, Book No. 0705 and Page No. 10881 of Official Records in the office of the County recorder of **DOUGLAS County, State of Nevada** securing, among other obligations, one (1) note(s) for the Original sum of **\$350,000.00**.

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That a breach of 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 3/1/2012 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, IF ANY.**

**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.**

**NOTICE**

You may have the right to cure the default herein and reinstate the obligation secured by said Deed of Trust above described. Section 107.080 NRS permits certain defaults to be cured upon the payments 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 statutory period set forth in section 107.080 NRS, the right of reinstatement will terminate and the property may thereafter be sold.

Pursuant to the attached Affidavit, the present Beneficiary under such Deed of Trust 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.

HUD approved local Counseling Agency: **HOUSING OF NEVADA**  
(877)649-1335

For information relating to the foreclosure status of the property and or to determine if a reinstatement is possible and the amount, if any, to cure the default, contact:

**FAY SERVICING LLC**  
c/o **BARRETT DAFFIN FRAPPIER TREDER & WEISS, LLP**  
4004 Belt Line Road, Suite 100  
Addison, Texas 75001-4320  
(866) 795-1852

To reach a Loss Mitigation Representative who is authorized to negotiate a Loan Modification, please contact;

**FAY SERVICING LLC**  
425 S. FINANCIAL PLACE  
SUITE 2000  
CHICAGO, IL 60605  
800-495-7166

IMPORTANT NOTICE  
NOTICE OF BREACH AND ELECTION TO SELL UNDER DEED OF TRUST

Trustee Sale No. : 0000009098997

Title Order No.: 200437524

DATE: 12/22/2020

BARRETT DAFFIN FRAPPIER TREDER & WEISS, LLP

BY: Jorge Rios-Jimenez  
Jorge Rios-Jimenez, Authorized Agent

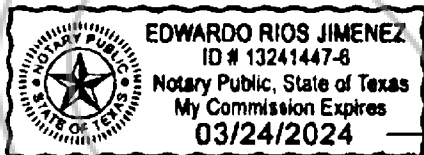
If you have any questions, you should contact a lawyer or the government agency, which may have insured your loan.

State of Texas

County of Dallas

Before me, Edwardo Rios Jimenez, on this day personally appeared Jorge Rios-Jimenez, known to me (or proved to me on the oath of N/A or through (description of identity card or other document)) to be the person whos name is subscribed to the foregoing instrument and acknowledged to me that he executed the same of the purposes and consideration therein expressed.

Given under my hand and seal of office this 22 day of December, 2020.



[Signature]

Notary Public's Signature

Borrower(s): ANNE SULLIVAN  
Property Address: 3726 LYLA LANE, CARSON CITY, NV 89705  
Trustee Sale Number: 00000009098997

**DECLARATION OF COMPLIANCE**  
(SB 321 Section 11)

The undersigned, as an authorized employee of the mortgage servicer named below, hereby declares under the laws of the State of Nevada, that:

- The mortgage servicer has contacted the borrower pursuant to SB 321 Section 11(2) in order to assess the borrower's financial situation and explore options for the borrower to avoid a foreclosure sale. Thirty (30) days or more have passed since "initial contact" was made pursuant to SB 321 Section 11 (1)(b).
- The mortgage servicer tried with due diligence to contact the borrower pursuant to SB 321 Section 11(5) in order 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 requirements set forth in SB 321 Section 11(5) were satisfied.
- No contact was required by the mortgage servicer because the individual did not meet the definition of borrower pursuant to SB 321 Section 3. The borrower is:
  - an individual who has surrendered the secured property as evidenced by either a letter confirming the surrender or the delivery of the keys to the property to the mortgagee, trustee, beneficiary, or authorized agent;
  - an individual who has filed a case under Chapter 7, 11, 12, or 13 of Title 11 of the United States Code and the bankruptcy court has not entered an order closing or dismissing the bankruptcy case, or granting relief from a stay of foreclosure.
- The requirements set forth in SB 321 Section 11 do not apply because the above-referenced loan is not a "residential mortgage loan" as defined by SB 321 Section 7. (A residential mortgage loan as defined by SB 321 Section 7 is a loan primarily for personal, family or household use and which is secured by a mortgage or deed of trust on owner-occupied housing as defined in NRS 107.086).

Dated: 10/9/20

FAY SERVICING LLC.  
/s/ *Ryan Finnigan*  
By: Name: Ryan Finnigan  
Title: Vice President



## NEVADA DECLARATION OF AUTHORITY

(NRS § 107.080)

6. Contact information for obtaining the most current amounts due and the local or toll-free telephone number that 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 herein

The beneficiary under the Deed of Trust, the successor beneficiary or the Trustee has actual or constructive possession of the Note secured by the Deed of Trust or is entitled to enforce the obligation or debt secured by the Deed of Trust.

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.

The Trustee may be reached at 972-386-5040 to obtain the most current amounts due and a recitation of the information contained herein.

Based on either the direct, personal knowledge of the Affiant; the personal knowledge which the affiant acquired by a 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; information contained in the records of the recorder of the county in which the property is located; or the Title Guaranty or title insurance issued by a title insurer or title agent authorized to do business in this state pursuant to chapter 292A of NRS:

The date, recordation number or other unique designation and the name of each assignee, under each recorded Assignment of the Deed of Trust are as follows:

**NEVADA DECLARATION OF AUTHORITY  
(NRS § 107.080)**

**Recorded Assignment(s):**

Mortgage Electronic Registration Systems, Inc. ("MERS"), As Nominee For Soma Financial, Its Successors And Assigns to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing LP  
Recorded on 11/10/2010      Instrument No. 0773633      Book 1110      Page 2624

Bank of America, N.A. successor by merger to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing LP to Citibank, N.A., Not In Its Individual Capacity, But Solely As Trustee Of NRZ Pass-Through Trust VI  
Recorded on 4/21/2016      Instrument No. 2016-879661

Citibank, N.A., Not In Its Individual Capacity, But Solely As Trustee Of NRZ Pass-Through Trust VI to Wilmington Trust, National Association, Not In Its Individual Capacity, But Solely As Trustee For MFRA Trust 2014-2  
Recorded on 06/06/2019      Instrument No. 2019-929950

Mortgage Electronic Registration Systems, Inc. ("MERS"), As Nominee For Soma Financial, Its Successors And Assigns to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing LP  
Recorded on 06/13/2019      Instrument No. 2019-930322      Book N/A

Wilmington Trust, National Association, Not In Its Individual Capacity, But Solely As Trustee For MFRA Trust 2014-2 to Citibank, N.A., Not In Its Individual Capacity, But Solely As Trustee Of NRZ Pass-Through Trust VI  
Recorded on 07/16/2019      Instrument No. 2019-931840

Citibank, N.A., Not In Its Individual Capacity, But Solely As Trustee Of NRZ Pass-Through Trust VI to NRZ Pass-Through Trust X, U.S. Bank National Association As Trustee  
Recorded on 07/16/2019      Instrument No. 2019-931841

NRZ Pass-Through Trust X, U.S. Bank National Association As Trustee to Wilmington Trust, National Association, Not In Its Individual Capacity, But Solely As Trustee For MFRA Trust 2014-2  
Recorded on 07/16/2019 Instrument No. 2019-931842

I declare under penalty of perjury of the laws of the State of Nevada that the foregoing facts are true and correct and that this Declaration was executed on Oct 15, 2020.

FAY SERVICING LLC

DATED: OCT 15 2020



Name: Ben A. Coleman  
Title: Assistant Secretary

STATE OF TEXAS  
COUNTY OF DALLAS

On OCT 15 2020 before me, Priscilla Serrato, personally appeared Ben A. Coleman, who proved to me on the basis of satisfactory evidence (identified by TX DL) 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 certify under PENALTY OF PERJURY under the laws of the State of Texas that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature:  (Seal)

My commission expires: 8/27/2024

