

**WFG National-Default Services**

**RECORDING REQUESTED BY:**

**WFG National Title Insurance Company**

DOUGLAS COUNTY, NV

**2021-964305**

Rec:\$290.00

\$290.00

Pgs=6

**03/26/2021 12:56 PM**

WFG NATIONAL TITLE INSURANCE CO

KAREN ELLISON, RECORDER

**WHEN RECORDED MAIL TO:**

**PLM LENDER SERVICES, INC.**

**46 N Second Street**

**Campbell, California 95008**

**APN: 142027801016**

**TS No.: 335W-019169N**

**Title Order No.: 1828044NVD**

**NOTICE OF BREACH AND DEFAULT AND OF ELECTION TO CAUSE  
SALE OF REAL PROPERTY UNDER DEED OF TRUST**

**NOTICE IS HEREBY GIVEN THAT: PLM LENDER SERVICES, INC.** is the duly appointed Trustee under a Deed of Trust dated **9/25/2017**, executed by **SANDRA F. HAWK, A WIDOW**, as trustor in favor of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR GREATER NEVADA, LLC D.B.A. GREATER NEVADA MORTGAGE, ITS SUCCESSORS AND ASSIGNS**, recorded **9/29/2017**, as **Instrument No. 2017-905012**, 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 **\$188,000.00**.

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, interest and impounds which became due on 11/1/2020 and all subsequent installments of principal, interest and impounds plus late charges together with foreclosure fees and costs.**

That by reason thereof the present Beneficiary or Servicer 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 the 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.

The undersigned Trustee intends to declare the entire unpaid balance due if acceleration is permitted by the obligation secured by the deed of trust, but acceleration will not occur if the deficiency in performance or payment is made good and any costs, fees and expenses incident to the preparation or recordation of the notice and incident to the making good of the deficiency in performance or payment are paid within the time specified above.

You may have the right to cure the default hereon and reinstate the 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 as set forth in

NRS 107.080, 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.

Property Address: **2826 PAMELA PLACE  
MINDEN, NV 89423**

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

**GREATER NEVADA, LLC D.B.A. GREATER NEVADA MORTGAGE, as Beneficiary  
C/O PLM LENDER SERVICES, INC.  
46 N Second Street  
Campbell, California 95008  
Phone: 408-370-4030**

Dated:3/25/2021

**PLM LENDER SERVICES, INC.**

By: *Chase Hubbard*  
**Chase Hubbard, Foreclosure Technician**

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.

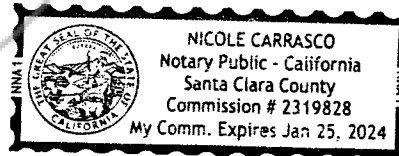
State of California}ss  
County of Santa Clara}

On 3/25/2021 before me, Nicole Carrasco a Notary Public in and for said county, personally appeared Chase Hubbard 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.

I certify 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 *Nicole Carrasco* (Seal)



Borrower(s): SANDRA F. HAWK A WIDOW  
2826 PAMELA PLACE  
Property Address: MINDEN, NV 89423  
Trustee Sale Number: 335W-019169N

## DECLARATION OF COMPLIANCE

N.R.S. §107.510(6)

The undersigned, as an authorized agent or 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 N.R.S. §107.510 in order to assess the borrower's financial situation, explore options for the borrower to avoid a foreclosure sale, and to provide the toll free number to enable the borrower to find a housing counselor certified by HUD. Thirty (30) days or more have passed since "initial contact" was made.
- The mortgage servicer tried with due diligence to contact the borrower pursuant to N.R.S. §107.510 in order to assess the borrower's financial situation and explore options for the borrower to avoid foreclosure, but has not made contact despite such due diligence. Thirty (30) days or more have passed since the due diligence requirements set forth in N.R.S. §107.510 were satisfied.
- No contact was required by the mortgage servicer because the individual(s) did not meet the definition of "Borrower" pursuant to N.R.S. §107.410. The "Borrower" as defined pursuant to N.R.S. §107.410 must be a grantor under the deed of trust and a natural person. The term "Borrower" does not include a natural person 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. The term "borrower" also does not include a natural person who has filed for bankruptcy and the bankruptcy court has not entered an order closing or dismissing the bankruptcy case, or granting relief from a stay.
- No contact was required because the subject loan is not a "residential mortgage loan" as defined by N.R.S. §107.450. A residential mortgage loan as defined by N.R.S. §107.450 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(15)(e).
- No contact is required because the default which precipitated this foreclosure was a nonmonetary default.
- No contact is required because the mortgage servicer is a financial institution as defined by N.R.S. §660.45, that, during its immediately preceding annual reporting period, as established with its primary regulator, has foreclosed on 100 or fewer real properties located in this State which constitute owner-occupied housing, as defined in N.R.S. §107.86(15)(e).

I certify that we as a mortgage servicer have not received proof from the borrower that he/she is a federal worker, tribal worker or state worker impacted by a government shutdown pursuant to Nevada Revised Statutes Chapter 40, or proof from another person who is a household member or landlord of such a worker, or 90 days have elapsed since the termination of any shutdown as described in Nevada Revised Statutes Chapter 40.

I certify that this declaration is accurate, complete, and supported by competent and reliable evidence that 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: March 25, 2020

Greater Nevada Mortgage, Mortgage Servicer

/s/   
By: Ashley Gwynn, Mortgage Services Manager

**NRS 107.0805 Compliance Affidavit**

**AFFIDAVIT OF AUTHORITY TO EXERCISE THE POWER OF SALE**

**Property Owners:**  
SANDRA F. HAWK

**Trustee's Name and Current Address:**  
PLM LENDER SERVICES, INC.  
46 N Second Street  
Campbell, California 95008

**Property Address:**  
2826 PAMELA PLACE  
MINDEN, NV 89423

**Deed of Trust Document Instrument:**  
Recorded on 9/29/2017, as Instrument No.  
2017-905012,

STATE OF Nevada )  
 ) ss:  
COUNTY OF Carson City )

The affiant, Haley Gwinn, Mortgage Services Manager based on direct, personal knowledge, which the affiant acquired through a review of business records kept in the regular course of business of the beneficiary, the successor in interest of the beneficiary, or the servicer of the obligation or debt secured by the deed of trust, and under penalty of perjury attests that I am an authorized representative of the beneficiary or trustee, of the deed of trust described in the notice of default and election to sell to which this affidavit is attached ("Deed of Trust").

I further attest, based on personal knowledge, following a review of public records in the state of Nevada and a review of business records kept in the regular course of business, to the following information, as required by and under penalty of perjury, to the following information, as required by NRS 107.0805 (1) (b):

1. I have personal knowledge of Greater Nevada Mortgage the current beneficiary/servicer's procedures for creating and maintaining business records. Such business records are made at or near the time of the occurrence of the matters set forth therein by persons with personal knowledge of the information in the business record, or from information transmitted by persons with personal knowledge; are kept by current Beneficiary/Servicer in the course of regularly conducted business activity; and it is the regular practice of Current Beneficiary to make such records. I have reviewed certain business records of current Beneficiary/Servicer concerning the Loan, Note and Deed of Trust, referenced below, all as reflected by the records maintained by current Beneficiary/Servicer as they have been kept by current Beneficiary/Servicer in the course of regularly conducted business activity, and it was the regular practice of that business activity to make or maintain such records at or near the time by, or from information transmitted by, persons with knowledge. The information in this affidavit is based on those business records, which meet the standards set forth in NRS 51.135.

2. The full name and business address of the current trustee or the current trustee's representative or assignee is:

PLM LENDER SERVICES, INC.

46 N Second Street  
Campbell, California 95008

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

GREATER NEVADA, LLC D.B.A.  
GREATER NEVADA MORTGAGE

4070 SILVER SAGE DRIVE  
CARSON CITY, NV 89701

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

GREATER NEVADA, LLC D.B.A.  
GREATER NEVADA MORTGAGE

4070 SILVER SAGE DRIVE  
CARSON CITY, NV 89701

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

Greater Nevada Mortgage

4070 Silver Sage Drive  
Carson City, NV 89701

3. The beneficiary, successor in interest of the beneficiary, servicer or trustee of the Deed of Trust, has actual or constructive possession of the note secured by the Deed of Trust or the beneficiary or its successor in interest, servicer or the trustee is entitled to enforce the obligation or debt secured by the Deed of Trust.
4. The beneficiary or its successor in interest, the servicer of the obligation or debt secured by the deed of trust or the trustee, or an attorney representing any of those persons has sent the obligor or borrower of the obligation or debt secured by the deed of trust a written statement of:
- 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 terms and conditions of the underlying obligation or debt existing before the deficiency in performance or payment, as of the date of the statement;
  - The amount in default;
  - The principal amount of the obligation or debt secured by the deed of trust;
  - The amount of accrued interest and late charges;
  - A good faith estimate of all fees imposed, in connection with the exercise of the power of sale
  - 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 in this affidavit.
5. The obligor or borrower can call to receive the most current amounts due and a recitation of the updated information contained in this Affidavit at **(800) 526-6999**.

