

DOUGLAS COUNTY, NV

2023-1002306

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11/14/2023 08:47 AM

VISIONET SYSTEMS - MCCARTHY

SHAWNYNE GARREN, RECORDER

APN(s): 1320-33-811-033

Recording requested by:

When recorded mail to:

Quality Loan Service Corporation

2763 Camino Del Rio South

San Diego, CA 92108

619-645-7711

TS No.: NV-23-963470-SH

Space above this line for recorders use only

Order No.: FIN-23004832

Property Address: 1311 PENN LANE, GARDNERVILLE, NV 89410

It is hereby affirmed that this document submitted for recording does not contain the social security number of any person or persons. (Per NRS 239B.030).

## Notice of Breach and Default and of Election to Cause Sale of Real Property under Deed of Trust

NOTICE IS HEREBY GIVEN: That Quality Loan Service Corporation is either the original trustee or the duly appointed substituted trustee under a Deed of Trust dated 6/2/2020, executed by Kristine Hughes, a married woman as her sole and separate property, as Trustor, to secure certain obligations in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Sierra Pacific Mortgage Company, Inc., its successors and assigns, as beneficiary, recorded 6/5/2020, as Instrument No. 2020-947185, of Official Records in the Office of the Recorder of DOUGLAS County, Nevada securing, among other obligations including 1 NOTE(S) FOR THE ORIGINAL sum of \$160,000.00, that the beneficial interest under such Deed of Trust and the obligations secured thereby 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 in that payment has not been made of:

The installments of principal and interest which became due on 1/1/2023, and all subsequent installments of principal and interest through the date of this Notice, plus amounts that are due for late charges, delinquent property taxes, insurance premiums, 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 and preserve its security, all of which must be paid as a condition of reinstatement, including all sums that shall accrue through reinstatement or pay-off. This amount owed will increase until your account becomes current. 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.

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.

TS No.: NV-23-963470-SH  
Notice of Default

**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. As to owner occupied property, where reinstatement is possible, the time to reinstate may be extended to 5 days before the date of sale pursuant to NRS 107.080. 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.

**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, please contact:**

**Sierra Pacific Mortgage Company, Inc.  
c/o Quality Loan Service Corporation  
2763 Camino Del Rio South  
San Diego, CA 92108  
619-645-7711**

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

**PHH Mortgage Corporation  
Contact: Kevin Diller  
Department: Loss Mitigation Department  
Toll Free: 1-800-936-8303**

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.

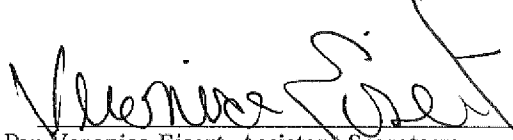
**QUALITY MAY BE CONSIDERED A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

TS No.: NV-23-963470-SH  
Notice of Default

Dated:

Quality Loan Service Corporation, as Trustee

11/13/23

  
By: Veronica Eisert, Assistant Secretary

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

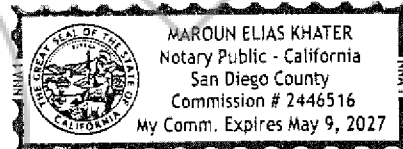
County of: San Diego


On NOV 13 2023 before me, Maroun Elias Khafer a notary public, personally appeared VERONICA EISERT, 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.

(Seal)



  
Signature

**Maroun Elias Khafer**

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

Borrower(s): KRISTINE HUGHES

Mortgage Servicer: PHH Mortgage Corporation, as Servicer for Sierra Pacific Mortgage Company, Inc.

Property Address: 1311 PENN LANE, GARDNERVILLE, NV 89410

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.

PHH Mortgage Corporation, as Servicer for Sierra Pacific Mortgage Company, Inc.

Dated: August 8, 2023

/s/ Oscar Giraldo

By: Oscar Giraldo - Contract Management Coordinator

# AFFIDAVIT OF AUTHORITY TO EXERCISE THE POWER OF SALE

Record Title Holder: <u>KRISTINE HUGHES</u> <i>Or</i> Borrower(s): <u>KRISTINE HUGHES</u>	Trustee Name and Address: QUALITY LOAN SERVICE CORPORATION 2763 Camino Del Rio S San Diego, CA 92108
Property Address: 1311 PENN LANE GARDNERVILLE, NV 89410	Deed of Trust Document: <u>Instrument No. 2020-947185</u>

STATE OF FLORIDA )

COUNTY OF PALM BEACH )

ss:

The affiant, Karen P. Peterkin, 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 ("PHH"). I am duly authorized to make this Affidavit for PHH Mortgage Corporation ("PHH") as servicer for Sierra Pacific Mortgage Company, Inc. 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 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:

QUALITY LOAN SERVICE CORPORATION	2763 Camino Del Rio S San Diego, CA 92108
Full Name	Street, City, State, Zip

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

Sierra Pacific Mortgage Company, Inc.	c/o PHH Mortgage Corporation 1661 Worthington Road Suite #100 West Palm Beach, FL 33409
Full Name	Street, City, State, Zip

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

Sierra Pacific Mortgage Company, Inc.	c/o PHH Mortgage Corporation 1661 Worthington Road Suite #100 West Palm Beach, FL 33409
Full Name	Street, City, State, Zip

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	PHH Mortgage Corporation P.O. Box 24605 West Palm Beach, FL 33416
Full Name	Street, City, State, Zip

8. 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.

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 call 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) 210-8849.

11. 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	Recording Number	Name of Assignor	Name of Assignee
3/13/2023	2023-994634	Mortgage Electronic Registration Systems, Inc., ("MERS"), as beneficiary as nominee for Sierra Pacific Mortgage Company, Inc., its successors and assigns	Sierra Pacific Mortgage Company, Inc.

PHH Mortgage Corporation, as Servicer for Sierra Pacific Mortgage Company, Inc.

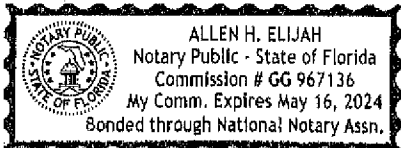
Signed by: [Signature] Dated: 2nd NOV 2023

Print Name: Karen P. Peterkin  
Contract Management Coordinator

STATE OF FLORIDA  
COUNTY OF PALM BEACH

The foregoing instrument was sworn to (or affirmed) and subscribed before me by means of  physical presence or  online notarization, this 2nd day of November, 2023, by Karen P. Peterkin as Contract Management Coordinator for PHH Mortgage Corporation, who is the servicer for Sierra Pacific Mortgage Company, Inc., who is **personally known to me** or who has produced \_\_\_\_\_ as identification.

[Signature]  
Signature of Notary Public



Name of Notary Public: Allen H. Elijah  
Notary Commission Expiration Date: \_\_\_\_\_  
Personally known:   
OR Produced Identification:   
Type of Identification Produced: \_\_\_\_\_