

DOUGLAS COUNTY, NV

2023-993618

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02/03/2023 09:10 AM

SERVICELINK TITLE AGENCY INC.

SHAWNYNE GARREN, RECORDER

APN 1220-03-311-028

RECORDING REQUESTED BY:

ServiceLink

WHEN RECORDED MAIL TO:

MTC Financial Inc. dba Trustee Corps
3571 Red Rock St., Ste B
Las Vegas, NV 89103

TS No. NV08000001-22-1

TO No. 220019695-NV-VOI

Commonly known as: 1302 WHITE ASH DRIVE, 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. 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: **MTC Financial Inc. dba Trustee Corps** is either the original Trustee, the duly appointed substituted Trustee, or acting as agent for the Trustee or Beneficiary under a Deed of Trust dated as of March 26, 2007, executed by SHARON TULABADI, AN UNMARRIED MAN, as Trustor, to secure obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, as nominee for SIERRA PACIFIC MORTGAGE COMPANY, INC. as original Beneficiary, recorded March 27, 2007 as Instrument No. 0697838 in Book 0307, on Page 8627 of official records in the Office of the County Recorder of Douglas County, Nevada; and that

The Deed of Trust secures the payment of and the performance of certain obligations, including, but not limited to, the obligations set forth in that certain Promissory Note with a face amount of \$271,950.00 (together with any modifications thereto the "Note"); and that

A breach of, and default in, the obligations for which said Deed of Trust is security has occurred in that the Trustor has failed to perform obligations pursuant to or under the Note and/or Deed of Trust, specifically: Failed to pay payments which became due August 1, 2021 AND ALL SUBSEQUENT INSTALLMENTS, ALONG WITH LATE CHARGES, PLUS FORECLOSURE COSTS AND LEGAL FEES. PLUS ALL OF THE TERMS AND CONDITIONS AS PER THE DEED OF TRUST, PROMISSORY NOTE AND RELATED LOAN DOCUMENTS.

That by reason thereof the present Beneficiary under such Deed of Trust has deposited with said duly appointed Trustee such 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.

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 Section 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.

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

Select Portfolio Servicing, Inc. in its capacity as servicer and attorney-in-fact for
Wilmington Savings Fund Society, FSB, not in its individual capacity, but solely as Owner Trustee CSMC
2021-RPL1 Trust
c/o MTC Financial Inc. dba Trustee Corps
TS No: NV08000001-22-1
3571 Red Rock St., Ste B
Las Vegas, NV 89103
Phone No: 949-252-8300
TDD: 800-326-6868

Dated: February 1, 2023

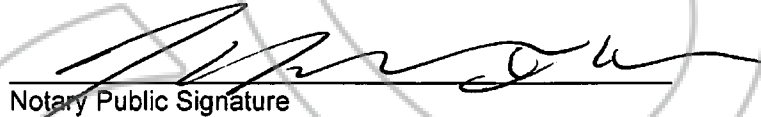
MTC Financial Inc. dba Trustee Corps, as Duly Appointed
Successor Trustee



By: Starr Meehan, Authorized Signatory

State of NEVADA
County of CLARK

This instrument was acknowledged before me on February 01, 2023,
by STARR MEEHAN.



Notary Public Signature

Jesus J. Fernandez, Jr.
Printed Name



My Commission Expires: 12/18/2025

To the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

APN: 1220-03-311-028

**AFFIDAVIT OF AUTHORITY IN SUPPORT OF
NOTICE OF DEFAULT AND ELECTION TO SELL
NRS § 107.080**

Borrower(s):

SHARNON TULABADI

Trustee Address:

17100 Gillette Ave
Irvine, CA 92614

Property Address:

1302 WHITE ASH DRIVE
GARDNERVILLE, NV 89410

Deed of Trust Instrument Number:

0697838 Book 0307 Page 8627

STATE OF UTAH)

COUNTY OF SALT LAKE)

The affiant, Paige Smith, being first duly sworn upon oath and under penalty of perjury, attests as follows:

1. I am an employee of Select Portfolio Servicing, Inc. ("SPS") and I am duly authorized to make this Affidavit for SPS in its capacity as servicer and attorney-in-fact for the current beneficiary of the Deed of Trust, Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Trustee of CSMC 2021-RPL7 Trust.
2. I make this Affidavit based on my personal knowledge and can confirm the accuracy of the information set forth herein.
3. In the regular and ordinary course of business, it is SPS's practice to make, collect, and maintain business records and documents related to any loan it purchases or services, including the loan subject to this foreclosure. I have continuing access to these business records and have personally reviewed the business records relied upon to prepare this Affidavit.
4. The full name and business address of the current trustee or the current trustee's representative or assignee is:

MTC Financial Inc. dba Trustee Corps	17100 Gillette Ave, Irvine, CA 92614
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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:

Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Trustee of CSMC 2021-RPL7 Trust	C/O Select Portfolio Servicing, Inc. 3217 S. Decker Lake Dr. Salt Lake City, UT 84119
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6. The full name and business address of the current beneficiary of record of the Deed of Trust is:

Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Trustee of CSMC 2021-RPL7 Trust	C/O Select Portfolio Servicing, Inc. 3217 S. Decker Lake Dr. Salt Lake City, UT 84119
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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:

Select Portfolio Servicing, Inc.	3217 S. Decker Lake Dr. Salt Lake City, UT 84119
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8. The beneficiary, the successor in interest of the beneficiary, or the trustee of the Deed of Trust is in actual or constructive possession of the note secured by the Deed of Trust.

9. The beneficiary, its successor in interest, the trustee, SPS, or an attorney representing any of those persons or entities, has sent to the obligor(s) or borrower(s) 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 terms and conditions of the underlying obligation or debt existing before the deficiency in performance or payment, 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.

10. The obligor(s) or borrower(s) of the obligation or debt may call to receive the most current amounts due and a recitation of the information contained in this Affidavit at the following toll free number: 888-818-6032.

11. Pursuant to my review of the business records, 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) the date, (II) the recordation number (or other unique designation), and (III) assignee of each recorded assignment of the subject Deed of Trust, if any:

<u>Recorded Date</u>	<u>Recording Number</u>	<u>Name of Assignor and Assignee</u>
04/24/2012	801269 Book 412 Page 5880	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.(MERS) AS NOMINEE FOR SIERRA PACIFIC MORTGAGE COMPANY, INC., ITS SUCCESSORS AND ASSIGNS / GREEN TREE SERVICING LLC

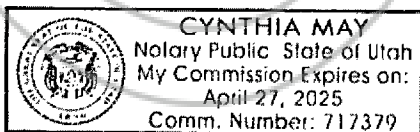
02/07/2019	2019-925482	DITECH FINANCIAL LLC F/K/A GREEN TREE SERVICING LLC / DLJ MORTGAGE CAPITAL, INC.
02/01/2021	2021-961028	DLJ MORTGAGE CAPITAL, INC. / Wilmington Savings Fund Society, FSB not in its individual capacity but solely as Owner Trustee of CSMC 2019-RPL4 Trust
10/12/2021	2021-975337	Wilmington Savings Fund Society, FSB not in its individual capacity but solely as Owner Trustee of CSMC 2019-RPL4 Trust / DLJ MORTGAGE CAPITAL, INC.
02/18/2022	Instrument No. 2022- 981385	DLJ MORTGAGE CAPITAL, INC. BY SELECT PORTFOLIO SERVICING, INC. ITS ATTORNEY IN FACT / WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE OF CSMC 2021-RPL7 TRUST

By: paige smith
Name: Paige Smith
Title: Document Control Officer
Select Portfolio Servicing, Inc.
Date: 10/12/2022

STATE OF UTAH)
COUNTY OF SALT LAKE)

Subscribed and sworn to before me on this 12 day of October
in the year 2022, by Paige Smith Personally Known
a Document Control Officer of Select Portfolio Servicing, Inc., proved on the
basis of satisfactory evidence to be the person whose name is subscribed to this instrument. Witness my
hand and official seal.

[Signature]
Notary Public



NEVADA DECLARATION OF COMPLIANCE

Re:

Loan Number:



Borrower Name: SHARNON TULABADI

Address: 1302 WHITE ASH DRIVE, GARDNERVILLE, NV 89410

Beneficiary: Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Trustee of CSMC 2021-RPL7 Trust

The undersigned beneficiary or authorized agent for the beneficiary hereby declares under the law of the State of Nevada that:

- 1) The beneficiary or beneficiary's authorized agent has made contact with the borrower pursuant to NRS 107.510(2) to assess their financial situation and explore options for the borrower to avoid foreclosure. Thirty (30) days or more have passed since "initial contact" was made.
- 2) The beneficiary or beneficiary's authorized agent has exercised due diligence to contact the borrower pursuant to NRS 107.510(5). Thirty (30) days or more have passed since the due diligence requirements were satisfied.
- 3) No contact was required pursuant to NRS 107.410(2), as the borrower 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.
- 4) No contact was required pursuant to NRS 107.410(1), as the borrower has surrendered the secured property as evidenced by either a letter confirming the surrender or by delivery of the keys to the secured property to the beneficiary, trustee, or authorized agent.
- 5) The provisions of NRS 107.510 do not apply because the property is not owner occupied as the principal residence of the borrower(s).

Dated: JAN 05 2022

By: *Cora Allen*

Select Portfolio Servicing, Inc. as authorized agent of Beneficiary

Cora Allen

Document Control Officer