DOUGLAS COUNTY, NV

2024-1011562

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FIRST AMERICAN MORTGAGE SOLUTIONS - TSG

SHAWNYNE GARREN, RECORDER

APN: 1220-17-613-010

RECORDING REQUESTED BY:

First American Title Company

WHEN RECORDED MAIL TO:

TRUSTEE CORPS 17100 Gillette Ave Irvine, CA 92614

TS No: NV07000076-24-1-HC TO No: 8793321

NOTICE OF DEFAULT AND FORECLOSURE SALE

WHEREAS, on October 29, 2012, a certain Deed of Trust was executed by SHIRLEY WEILAND, AS TRUSTEE OF THE WEILAND LIVING TRUST, DATED JULY 21, 1989 as Trustor in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as nominee for GENERATION MORTGAGE COMPANY, its successors and assigns, as Beneficiary and WESTERN TITLE COMPANY as Trustee, and was recorded on November 2, 2012, as Instrument No. 812227 in the Office of the County Recorder, Douglas County, Nevada: and

WHEREAS, the Deed of Trust was insured by the United States Secretary of Housing and Urban Development (the Secretary) pursuant to the National Housing Act for the purpose of providing single family housing; and

WHEREAS, the beneficial interest in the Deed of Trust is now owned by the Secretary, pursuant to an assignment dated **November 15, 2018**, and recorded on **November 15, 2018**, as Instrument No. **2018-922276**, in the office of the County Recorder, Douglas County, Nevada; and

WHEREAS, a default has been made in the covenants and conditions of the Deed of Trust in that the payment due on **October 5**, **2021**, was not made and remains wholly unpaid as of the date of this notice, and no payment has been made sufficient to restore the loan to currency; and

WHEREAS, the entire amount delinquent as of **August 26, 2024** is estimated to be **\$503,252.54**; and WHEREAS, by virtue of this default, the Secretary has declared the entire amount of the indebtedness secured by the Deed of Trust to be immediately due and payable;

NOW THEREFORE, pursuant to powers vested in me by the Single Family Mortgage Foreclosure Act of 1994, 12 U.S.C. 3751 et seq., by 24 CFR part 27, subpart B, and by the Secretary's designation of MTC Financial Inc. dba Trustee Corps as Foreclosure Commissioner, recorded on April 27, 2016, as Instrument No. 2016-879981, notice is hereby given that on October 2, 2024 at 01:00 PM, local time, all real and personal property at or used in connection with the following described premises ("Property") will be sold at public auction to the highest bidder:

Commonly known as: 1175 WOODFORDS LN, GARDNERVILLE, NV 89460-9616

LOT 170, BLOCK A OF PLEASANTVIEW PHASE 8 MAP NO. 1009-8, ACCORDING TO THE MAP THEREOF, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA ON JUNE 30, 1999 IN BOOK 699, PAGE 6647 AS DOCUMENT NO. 471554.

The sale will be held Douglas County Courthouse, 1038 Buckeye Road aka 1625 8th Street, Minden, NV 89423.

The Secretary of Housing and Urban Development will bid \$508,045.43.

There will be no proration of taxes, rents or other income or liabilities, except that the purchaser will pay, at or before closing, his prorata share of any real estate taxes that have been paid by the Secretary to the date of the foreclosure sale.

When making their bids, all bidders except the Secretary must submit a deposit totaling \$50,804.54 [10% of the Secretary's bid] in the form of a certified check or cashier's check made out to the Secretary of HUD. A deposit need not accompany each oral bid. If the successful bid is oral, a deposit of \$50,804.54 must be presented before the bidding is closed. The deposit is nonrefundable. The remainder of the purchase price must be delivered within 30 days of the sale or at such other time as the Secretary may determine for good cause shown, time being of the essence. This amount, like the bid deposits, must be delivered in the form of a certified or cashier's check. If the Secretary is the highest bidder, he need not pay the bid amount in cash. The successful bidder will pay all conveying fees, all real estate and other taxes that are due on or after the delivery date of the remainder of the payment and all other costs associated with the transfer of title. At the conclusion of the sale, the deposits of the unsuccessful bidders will be returned to them.

The Secretary may grant an extension of time within which to deliver the remainder of the payment. All extensions will be for 15-day increments for a fee of \$500.00, paid in advance. The extension fee shall be in the form of a certified or cashier's check made payable to the Secretary of HUD. If the high bidder closes the sale prior to the expiration of any extension period, the unused portion of the extension fee shall be applied toward the amount due.

If the high bidder is unable to close the sale within the required period, or within any extensions of time granted by the Secretary, the high bidder may be required to forfeit the cash deposit or, at the election of the foreclosure commissioner after consultation with the HUD representative, will be liable to HUD for any costs incurred as a result of such failure. The Commissioner may, at the direction of the HUD representative, offer the property to the second highest bidder for an amount equal to the highest price offered by that bidder.

There is no right of redemption, or right of possession based upon a right of redemption, in the mortgagor or others subsequent to a foreclosure completed pursuant to the Act. Therefore, the Foreclosure Commissioner will issue a Deed to the purchaser(s) upon receipt of the entire purchase price in accordance with the terms of the sale as provided herein. HUD does not guarantee that the property will be vacant.

The scheduled foreclosure sale shall be cancelled or adjourned if it is established, by documented written application of the mortgagor to the Foreclosure Commissioner not less than 3 days before the date of sale, or otherwise, that the default or defaults upon which the foreclosure is based did not exist at the time of service of this notice of default and foreclosure sale, or all amounts due under the mortgage agreement are tendered to the Foreclosure Commissioner, in the form of a certified or cashier's check payable to the Secretary of HUD, before public auction of the property is completed.

The amount that must be paid if the mortgage is to be reinstated prior to the scheduled sale is \$503,252.54 as of August 26, 2024, plus all other amounts that would be due under the mortgage agreement if payments under the mortgage had not been accelerated, advertising costs and postage expenses incurred in giving notice, mileage by the most reasonable road distance for posting notices and for the Foreclosure Commissioner's attendance at the sale, reasonable and customary costs incurred for title and lien record searches, the necessary out-of-pocket costs incurred by the Foreclosure Commissioner for recording documents, a commission for the Foreclosure Commissioner, and all other costs incurred in connection with the foreclosure prior to reinstatement.

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Tender of payment by certified or cashier's check or application for cancellation of the foreclosure sale shall be submitted to the address of the Foreclosure Commissioner provided below.

Date: 8 24 2004

Rosenda Cardenas, Authorized Signatory

MTC Financial Inc. dba Trustee Corps Foreclosure Commissioner

17100 Gillette Ave, Irvine, CA 92614

Phone: 949-252-8300

Fax: 949-252-8330

State of ARIZONA County of MARICOPA

On this 26th day of August, 2024, before me, LAURA TORRES, personally appeared ROSENDA CARDENAS, whose identity was proven to me on the basis of satisfactory evidence to be the person who he or she claims to be, and acknowledged that he or she signed the above/attached document.



Laura Torres, Notary Public

Commission Expires: June 17, 2027

SALE INFORMATION CAN BE OBTAINED ONLINE AT www.insourcelogic.com FOR AUTOMATED SALES INFORMATION PLEASE CALL: In Source Logic AT 702-659-7766

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