

**Official Record**Recording requested By  
FIRST AMERICAN TITLE COMPANY

Lincoln County - NV

Leslie Boucher - Recorder

Fee: \$218.00

Page 1 of 5

RPTT:

Recorded By: AE

Book- 274 Page- 0160

APN 003-078-07

RECORDING REQUESTED BY:

**First American Title Insurance Company**WHEN RECORDED MAIL TO:  
TRUSTEE CORPS  
17100 Gillette Ave  
Irvine, CA  
92614

0141966

TS No. NV09000513-12-1

TO No. 6481128

Property Address: **8 SPRINGS STREET CALIENTE, NV 89008****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 June 7, 2007, executed by CORY SMITH, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY as Trustor, to secure obligations in favor of TAYLOR, BEAN & WHITAKER MORTGAGE CORP. the original Lender and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC as the original Beneficiary as nominee for Lender, its successors and/or assigns and recorded June 19, 2007 as Instrument No. 0129104 of official records in the Office of the County Recorder of Lincoln 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 \$110,000.00 (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 THE INSTALLMENT OF PRINCIPAL AND INTEREST WHICH BECAME DUE ON November 1, 2011 AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL AND INTEREST, 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 executed and delivered to said duly appointed Trustee a written Declaration of Default and Demand for Sale and 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.



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**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:

Cenlar FSB  
c/o TRUSTEE CORPS  
17100 Gillette Ave  
Irvine, CA 92614  
Phone No.: 949-252-8300

Dated: September 7, 2012

TRUSTEE CORPS  
as Duly Appointed Successor Trustee

By: Amy Lemus, Authorized Signatory

State of CALIFORNIA  
County of ORANGE

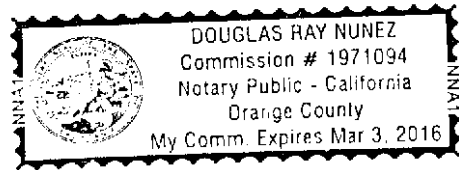
**Douglas Ray Nunez**

On September 7, 2012 before me, \_\_\_\_\_ Notary Public in and for said county, personally appeared AMY LEMUS 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

\_\_\_\_\_  
Notary Public  
Douglas Ray Nunez





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APN: 003-078-07

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

- 1) I, Jennifer L. Caulkins, am a Foreclosure Supervisor. I am over the age of 18 and competent to testify as to the matters stated herein. I execute this affidavit on behalf of Cenlar FSB as its representative.
- 2) In my capacity as Foreclosure Supervisor, I have access to Cenlar FSB's business files, documents and other business records, maintained in the ordinary course of regularly conducted business activity, including the business records for and relating to the servicing of mortgage loans. I make this affidavit on my personal knowledge based upon my personal review of those records and from my personal knowledge of how they are kept and maintained. The records are maintained by Cenlar FSB in the course of its regularly conducted business activities and are made at or near the time of the event, by or from information transmitted by a person with knowledge. As to Cenlar FSB's business records that consist of documents created by third parties, Cenlar FSB relies on the accuracy of such records in conducting its business of servicing mortgage loans.
- 3) The borrower(s) identified in subject Deed of Trust is/are, CORY SMITH, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY. The subject Deed of Trust encumbers the real property located at 8 SPRINGS STREET, CALIENTE, NV 89008. This Affidavit is provided in support of the attached Notice of Default and Election to Sell.
- 4) The full name of the Trustee is MTC FINANCIAL INC. dba TRUSTEE CORPS located at 17100 Gillette Ave, Irvine, CA 92614.
- 5) The full name of the current holder of the Note secured by the Deed of Trust is Cenlar FSB located at 425 Phillips Blvd, Ewing, NJ 08618.
- 6) The full name of the current Beneficiary of record is Cenlar FSB located at 425 Phillips Blvd, Ewing, NJ 08618.
- 7) The full name of the servicer of the obligation or debt secured by the Deed of Trust is Cenlar FSB located at 425 Phillips Blvd, Ewing, NJ 08618.
- 8) The full name of the prior Beneficiary(ies) is/are:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC as nominee for TAYLOR,  
BEAN & WHITAKER MORTGAGE CORP.

Last known address: 1901 E. Voorhees Street, Suite C, Danville, IL 61834



- 9) The Current Beneficiary, the successor in interest of the Beneficiary or the Trustee of the Deed of Trust is in either actual or constructive possession of the Note secured by the Deed of Trust.
- 10) MTC FINANCIAL INC. dba TRUSTEE CORPS as Trustee has the authority to exercise the power of sale with respect to the property pursuant to the instruction of the Beneficiary of record and the current holder of the Note secured by the Deed of Trust.
- 11) The amount in default, as of the date of this Affidavit, is \$ 90216.70. The amount of fees and costs already charged to Debtor because of the default is \$ 434.10. The unpaid principal amount of the obligation or debt secured by the Deed of Trust is currently \$104,177.10. A good faith estimate of the amount of fees and costs to be imposed or charged to the Debtor because of the default, excluding the foreclosure sale fees and costs set forth in the next sentence, will be \$1,800.00. A good faith estimate of the foreclosure fees and costs to be charged to the Debtor in connection with the exercise of the power of sale under the Deed of Trust will be \$835.00.
- 12) The instrument conveying the interest of each Beneficiary is set forth on the attached Exhibit "A".
- 13) If applicable, see attached MIN Report, Exhibit "B".

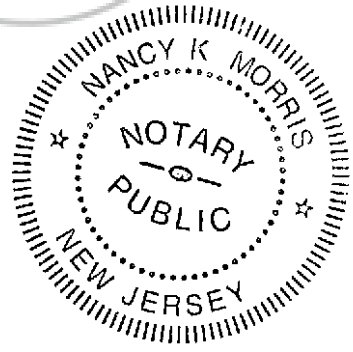
8/21/12  
 Signature [Handwritten Signature]  
 Name Jennifer L. Caulkins  
 Title Foreclosure Supervisor

State of NJ  
 County of Morris

this 21 day of August, 2012, an officer of Cenlar FSB appeared before me, executed this Affidavit on its behalf.

[Handwritten Signature]  
 Notary Public

NANCY K. MORRIS  
 NOTARY PUBLIC OF NEW JERSEY  
 My Commission Expires January 22, 2013





NV09000513-12-1

**EXHIBIT "A"**

**Subject Deed of Trust:**

Recorded: June 19, 2007, as Instrument No. 0129104

**Assignment of Deed of Trust:**

Recorded: July 9, 2012, as Instrument No. 141644

