

**Official Record**Recording requested By  
FIRST AMERICAN TITLE COMPANY**Lincoln County - NV****Leslie Boucher - Recorder**Fee: **\$246.00**

Page 1 of 8

RPTT:

Recorded By: AE

Book- 275 Page- 0380

RECORDING REQUESTED BY:  
PLM Lender Services, Inc.AND WHEN RECORDED MAIL TO:  
PLM Lender Services, Inc.  
46 N. Second Street  
Campbell, CA 95008  
004-162-08

0142259

APN#: 004-162-08

Space above this line for Recorder's use

FNMA # 1702154517 Title Order No. 7386797 Trustee Sale No. 812-065007 Loan No. 9042354951

**IMPORTANT NOTICE****NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST**

NOTICE IS HEREBY GIVEN THAT: PLM LENDER SERVICES, INC. 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 09-06-2006, executed by CHERYL BLACKBURN, A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY as Trustor, to secure certain obligations in favor of DOWNEY SAVINGS AND LOAN ASSOCIATION, F.A. under a Deed of Trust Recorded 09-15-2006, Book , Page , Instrument 127343 of Official Records in the Office of the Recorder of LINCOLN County, State of Nevada, securing, among other obligations, 1 note(s) for the sum of \$93,000.00. Property purported to be 208 WILSON WAY ALAMO, NV 89001.

That a breach of the obligations for which said Deed of Trust is security has occurred in that payment has not been made of:

INSTALLMENT OF PRINCIPAL AND INTEREST WHICH BECAME DUE ON 05/01/2012 , AND ALL SUBSEQUENT INSTALLMENTS , TOGETHER WITH NSF FEES, INSPECTION FEES, LATE CHARGES, FORECLOSURE FEES AND/OR ATTORNEY FEES. IN ADDITION, SHOULD ANY PRIOR LIEN OR ENCUMBRANCE, INCLUDING PROPERTY TAXES AND PREMIUMS ON INSURANCE REQUIRED BY THE DEED OF TRUST, BE OR BECOME DELINQUENT, SAID DELINQUENCY MUST BE CURED AND WRITTEN EVIDENCE OF THE CURE MUST BE PROVIDED. FURTHERMORE, SHOULD THE BENEFICIARY ADVANCE SUMS TO PROTECT ITS SECURITY, SAID ADVANCES, TOGETHER WITH INTEREST, MUST BE PAID AS A CONDITION OF REINSTATEMENT OR PAYOFF.



You may have the right to cure the default herein and reinstate the obligation by said Deed of Trust above described. Section 107.080NRS permits certain defaults to be cured upon the payments of that portion of principal and interest, which would not be due had no default occurred. This amount is **\$7,757.75** as of date of this Notice and will increase until your account becomes current. Where reinstatement is possible, if the default is not cured within 5 business days before trustee sale, the right of reinstatement will terminate and the property may thereafter be sold if obligation is not paid.

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.

That by reason thereof, the present beneficiary under such Deed of Trust, has executed and delivered to said Trustee, a written Declaration of Default and Demand for Sale, and has surrendered to said 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 has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

To find out the amount you must pay, to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact:

**CENTRAL MORTGAGE COMPANY**  
**C/O PLM Lender Services**  
**46 N. Second Street**  
**Campbell, CA 95008**  
**408 370-4030**

If you have any questions, you should contact a lawyer or the government agency, which may have insured your loan.



Date: 11-27-2012

PLM LENDER SERVICES, INC., as Trustee

AARICA CARO, NEW ORDER SPECIALIST / NV FORECLOSURE LEAD

State of California  
County of Santa Clara

On 11-27-2012 before me, Lauren Marty the undersigned Notary Public in and for said county, personally appeared Aarica Caro, 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 in and for said County and State



PLM LENDER SERVICES, INC. IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.



Trustee Sale No. 812-065007

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

I, NATALIE MCCLENDON, am the OFFICER of Central Mortgage Company, the current beneficiary of the subject Deed of Trust (-Current Beneficiary-) or the authorized representative of the Current Beneficiary. The borrower(s) identified in subject Deed of Trust is/are, CHERYL BLACKBURN, A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY. The subject Deed of Trust encumbers the real property located at 208 WILSON WAY, ALAMO, NV 89001. This Affidavit is provided in support of the attached Notice of Default and Election to Sell.

The following facts are, except where otherwise indicated, true of my own personal knowledge. Where the following facts are not based on my personal knowledge, they are based on: (1) my personal review of documents which are of public record in the State of Nevada; and/or (2) my personal review of business records of Downey Savings and Loan Association, F.A. and Central Mortgage Company which have been represented to me to be true by persons employed by Downey Savings and Loan Association, F.A. and Central Mortgage Company who have a business duty to Downey Savings and Loan Association, F.A. and Central Mortgage Company to accurately and completely make, take and maintain those records in the regular and ordinary course of their business duties:

1(a). The full name and business address of the current trustee of record for the deed of trust at issue is PLM Lender Services, Inc., which is located at 46 N Second Street, Campbell, CA 95008.

1(b). The full name and business address of the current holder of the Note secured by the Deed of Trust at issue is Central Mortgage Company, which is located at 801 John Barrow Road, Suite 1, Little Rock, AR 72205.

1(c). The full name and business address of the Current Beneficiary for the obligation or debt secured by the Deed of Trust at issue is Central Mortgage Company, which is located at 801 John Barrow Road, Suite 1, Little Rock, AR 72205.

1(d). The full name and business address of the current servicer for the obligation secured by the Deed of Trust at issue is Central Mortgage Company, which is located at 801 John Barrow Road, Suite 1, Little Rock, AR 72205.



Trustee Sale No. 812-065007

2. I further affirm that to the best of my knowledge, and from my review of the documents of public record, the full name and business address of each prior beneficiary of the Deed of Trust of which I am aware at issue is:

Name: Downey Savings and Loan Association, F.A.  
Last known address: 3501 Jamboree Road, Newport Beach, CA 92660  
Instrument: Deed of Trust recorded 09-15-2006 as Instrument number 127343.

Name: Mortgage Electronic Registration Systems, Inc., a Delaware Corporation, its Successors or Assigns, as Nominee for Central Mortgage Company, an Arkansas Corporation  
Last known address for MERS: 1818 Library Street, Suite 300, Reston, VA 20190  
Last known address for Central Mortgage Company: 801 John Barrow Road, Suite 1, Little Rock, AR 72205  
Instrument: Assignment of Deed of Trust recorded on 5/14/2007 as Instrument number 0128920.

Name: [Second Assignee:] Central Mortgage Company  
Last known address: 801 John Barrow Road, Suite 1, Little Rock, AR 72205  
Instrument: Assignment of Deed of Trust recorded on 11/15/12 as Instrument number 0142197.

The other known prior beneficiaries (whether of record or not), if any, along with the date and manner of their acquisition of a beneficial interest in the Deed of Trust and their last known address, if any, are, to the best of my knowledge, set forth in Exhibit -A- hereto, which is incorporated herein by this reference.

3. 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.



4. The current trustee under the Deed of Trust has the authority to exercise the power of sale with respect to the subject Deed of Trust pursuant to the instruction of the Current Beneficiary of record and the current holder of the Note secured by the Deed of Trust.

5. The following is information regarding the amount in default, the principal amount secured by the Deed of Trust, a good faith estimate of fees imposed and to be imposed because of the default and the costs and fees charged to the debtor in connection with the exercise of the power of sale:

5(a). The amount in default due to Beneficiary, as of the date of this Affidavit, is \$6,183.56.

5(b). The amount of fees and costs already charged to debtor because of the default is \$78.50.

5(c). The unpaid principal amount of the obligation or debt secured by the Deed of Trust is currently \$78,338.85.

5(d). As a good faith estimate, the amount of fees and costs to be imposed or charged to the debtor because of the default, excluding the foreclosure fees and costs set forth in Paragraph 5(e), below, will be **\$250.00**.

5 (e) As 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 \$2,600.00 **(to Trustee Sale)**.



Trustee Sale No. 812-065007

6. Paragraph 2 of this Affidavit, and Exhibit -A-, if any, contains the date, recordation number or other unique designation of the instrument that conveyed the interest of each known beneficiary as well as a description of that instrument.

I declare under penalty of perjury of the laws of the State of Arkansas that the foregoing is true and correct and that this Affidavit was executed on November 19, 2012.

*Natalie McCleendon*

NATALIE MCCLENDON, OFFICER

State of: ARKANSAS  
County of: PULASKI

On 11/19/12 before me, Kyle R. Loukota, a Notary

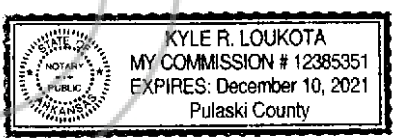
Public personally appeared NATALIE MCCLENDON, who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity and that by her signature on the instrument the person or the entity upon behalf of the person acted, executed the instrument.

I certify under PENALTY OF PERJURY that the foregoing paragraph is true and correct

WITNESS by hand and official seal.

(Notary Seal)

*Kyle R. Loukota*  
Signature





0142259

Book 275  
Page 387

12/04/2012  
Page 8 of 9

Trustee Sale No. 812-065007

EXHIBIT -A-

NO FURTHER BENEFICIARY

COPY