EXHIBIT 1

EXHIBIT 1

DOC #3994594
04/19/2011 10:26:16 AM
Electronic Recording Requested By
LSI TITLE AGENCY INC
Washoe County Recorder
Kathryn L. Burke - Recorder
Fee: $217.00 RPTT: $0
Page 1 of 4

APN #(s): 140-471-07 014-020-44
Recording requested by:

When recorded mail to:
Quality Loan Service Corp.
2141 5th Avenue
San Diego, CA 92101
619-645-7711

TS #: NV-11-426811-EV
Order #: 110095859-NV-LPO
2219 BIG TRL CIR, RENO, NV 89521

Space above this line for recorders use only

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).

COPY

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 Corp. 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 5/27/2005, executed by JUAN C. MACERA AND MICHELLE H. MACERA HUSBAND AND WIFE, as Trustor, to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR CTX MORTGAGE COMPANY, LLC A LIMITED LIABILITY COMPANY, as beneficiary, recorded 6/3/2005, as Instrument No. 3224714, in Book xxx, Page xxx, of Official Records in the Office of the Recorder of WASHOE County, Nevada securing, among other obligations including 1 NOTE(S) FOR THE ORIGINAL sum of $283,900.00, 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 10/1/2009, 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 is no less than $25,047.87 as of 4/18/2011 and 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.

That by reason thereof the present Beneficiary under such deed of Trust has executed and delivered a

written Declaration of Default and Demand for Sale 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.

Copy

TS #: NV-11-426811-EV
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.

To determine if reinstatement is possible and the amount, if any, to cure the default, or to receive any information relating to the status of the property please contact:

Arch Bay Holdings, LLC – Series 2010C
C/O Quality Loan Service Corp.
2141 5th Avenue
San Diego, CA 92101
619-645-7711

To reach a Loss Mitigation Representative who is authorized to negotiate a Loan Modification, please contact:

Marix Servicing LLC
Contact: Will Gonzalez
Department: Loss Mitigation Department
Phone: 623-249-2330
Email: wgonzalez@marixservicing.com

You may wish to consult a credit-counseling agency to assist you. The Department of Housing and Urban Development (HUD) can provide you with the name and address of the local HUD approved counseling agency by calling their toll-free hotline at (800) 569-4287or you can go to The Department of Housing and Urban Development (HUD) web site at 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.

COPY

TS #: NV-11-426811-EV
Notice of Default

Dated: 4/18/2011 **Quality Loan Service Corp., as Trustee**

By: Robyn Tassell, Assistant Vice President

State of: California)

) ss.

County Of: San Diego)

On 4/18/11 **before me, B. Perez a notary public, personally appeared Robyn Tassell, 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)**

B. Perez

B. PEREZ
Commission No. 1903983
NOTARY PUBLIC - CALIFORNIA
SAN DIEGO COUNTY
My Comm. Expires September 15, 2014

THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations.

COPY

DOC #3984462
03/18/2011 11:47:44 AM
Electronic Recording Requested By
LSI TITLE AGENCY INC
Washoe County Recorder
Kathryn L. Burke - Recorder
Fee: $216.00 RPTT: $0
Page 1 of 3

APN #(s): 140-471-07
Recording requested by:

When recorded mail to:
Quality Loan Service Corp.
2141 5th Avenue
San Diego, CA 92101
619-645-7711

TS #: NV-11-426811-EV
Order #: 110095859-NV-LPO
2219 BIG TRL CIR
RENO, NV 89521

Space above this line for recorders use only

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 Corp. 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 5/27/2005, executed by JUAN C. MACERA AND MICHELLE H. MACERA HUSBAND AND WIFE, as Trustor, to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR CTX MORTGAGE COMPANY, LLC A LIMITED LIABILITY COMPANY, as beneficiary, recorded 6/3/2005, as Instrument No. 3224714, in Book xxx, Page xxx, of Official Records in the Office of the Recorder of WASHOE County, Nevada securing, among other obligations including 1 NOTE(S) FOR THE ORIGINAL sum of $283,900.00, 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 10/1/2009, 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 is no less than $21,863.46 as of 3/17/2011 and 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.

That by reason thereof the present Beneficiary under such deed of Trust has executed and delivered a written Declaration of Default and Demand for Sale 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. 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.

To determine if reinstatement is possible and the amount, if any, to cure the default, or to receive any information relating to the status of the property please contact:

Arch Bay Holdings, LLC – Series 2010C
C/O Quality Loan Service Corp.
2141 5th Avenue
San Diego, CA 92101
619-645-7711

To reach a Loss Mitigation Representative who is authorized to negotiate a Loan Modification, please contact:

Marix Servicing LLC
Contact: Will Gonzalez
Department: Loss Mitigation Department
Phone: 623-249-2330
Email: wgonzalez@marixservicing.com

You may wish to consult a credit-counseling agency to assist you. The Department of Housing and Urban Development (HUD) can provide you with the name and address of the local HUD approved counseling agency by calling their toll-free hotline at (800) 569-4287or you can go to The Department of Housing and Urban Development (HUD) web site at **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.

COPY

Notice of Default
Page 4

Dated: 3/17/11

Quality Loan Service Corp., as Trustee

By: Dean Fulinara, Assistant Secretary

State of: California)

County Of: San Diego)

On 3/17/11 before me, B. Perez a notary public, personally appeared Dean Fulinara, 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)

B. PEREZ
Commission No. 1903663
NOTARY PUBLIC - CALIFORNIA
SAN DIEGO COUNTY
My Comm. Expires September 15, 2014

Signature: B. Perez

THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations.

COPY

DOC #3907894
08/02/2010 03:07:50 PM
Electronic Recording Requested By
FIRST AMERICAN NATIONAL DEFAULT
Washoe County Recorder
Kathryn L. Burke - Recorder
Fee: $215.00 RPTT: $0
Page 1 of 2

WHEN RECORDED MAIL TO:
CR TITLE SERVICES INC.
1000 TECHNOLOGY DRIVE MS 314
O"FALLON, MO 63368

APN: 140-471-07
TS No.:T10-64856-NV

SPACE ABOVE THIS LINE FOR RECORDER'S USE

4496080

NOTICE OF BREACH AND DEFAULT AND OF ELECTION TO CAUSE SELL OF REAL PROPERTY UNDER DEED OF TRUST

NOTICE IS HEREBY GIVEN THAT: Five Star Service Corporation is the duly appointed Trustee under a Deed of Trust dated **05-27-2005**, executed by **JUAN C. MACERA AND MICHELLE H. MACERA HUSBAND AND WIFE**, as trustor in favor of **"MERS" IS MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.**, recorded **06-03-2005**, under instrument no. **3224714**, in book , page , , of Official Records in the office of the County recorder of **WASHOE**, County, Nevada securing, among other obligations.

One Note for the Original sum of **$283,900.00**, that the beneficial interest under such Deed of Trust and the obligations secured hereby are presently held by the undersigned; that a breach of and default in the obligations for which such Deed of Trust is security has occurred or that payment has not been made of:

INSTALLMENT OF PRINCIPAL AND INTEREST PLUS IMPOUNDS AND / OR ADVANCES WHICH BECAME DUE ON 10/01/2009 PLUS LATE CHARGES, AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST, BALLOON PAYMENTS, PLUS IMPOUNDS AND/OR ADVANCES AND LATE CHARGES THAT BECOME PAYABLE.

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.

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 35 days following recording and mailing of this Notice to Trustor of Trustor's successor in interest, 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:

CITIMORTGAGE INC.
C/O CR TITLE SERVICES
O'FALLON, MO 63368-2240
REINSTATEMENT LINE: 877-576-0472

Dated: :July 29, 2010

Five Star Service Corporation, by FIRST AMERICAN TITLE INSURANCE CO. as agent

By: John Thaete

State of CA }ss
County of Contra Costa

On July 29, 2010 before me TODD BRACHTENBACH Notary Public, personally appeared John Thaete 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 CA that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

TODD BRACHTENBACH
Commission # 1894175
Notary Public - California
Contra Costa County
My Comm. Expires Jun 28, 2014

Signature _____ (Seal)

TODD BRACHTENBACH
Notary Public

Federal Law requires us to notify you that we are acting as a debt collector. If you are currently in a bankruptcy or have received a discharge in bankruptcy as to this obligation, this communication is intended for informational purposes only and is not an attempt to collect a debt in violation of the automatic stay or the discharge injunction.

COPY

DOC #4196239
01/18/2013 02:54:06 PM
Electronic Recording Requested By
STEWART TITLE OF NEVADA RENO
Washoe County Recorder
Kathryn L. Burke - Recorder
Fee: $248.00 RPTT: $0
Page 1 of 7

APN No.(s): 526-231-01
Recording requested by:

When recorded mail to:
Quality Loan Service Corporation
2141 5th Avenue
San Diego, CA 92101
619-645-7711

01415-1842

TS No.: NV-12-504131-CT
Order No.: 120107566-NV-MSO
Property Address: 7075 JERMANN DRIVE, SPARKS, NV 89436-7197

Space above this line for recorders use only

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 **10/12/2005**, executed by JARED A COOKE AND LORI L COOKE , HUSBAND AND WIFE AS JOINT TENANTS, as Trustor, to secure certain obligations in favor of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR DHI MORTGAGE COMPANY, LTD**, as beneficiary, recorded **10/27/2005**, as **Instrument No. 3298926**, of Official Records in the Office of the Recorder of **WASHOE** County, Nevada securing, among other obligations including **1 NOTE(S) FOR THE ORIGINAL** sum of **$247,000.00**, 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 12/1/2011, 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 (and will increase until your account becomes current). Please see the attached Affidavit of Authority to Exercise the Power of Sale for further details about the deficiency in performance or payment. 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.

Pursuant to the attached Affidavit, 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-12-504131-CT
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:

Wells Fargo Bank, NA
c/o Quality Loan Service Corporation
2141 5th Avenue
San Diego, CA 92101
619-645-7711

To reach a Loss Mitigation Representative who is authorized to negotiate a Loan Modification, please contact:

WELLS FARGO BANK
Contact: Chandra Tafolla
Department: Foreclosure Diversion Assistance Program
Toll Free: 1-800-662-5014
Email: Chandra.Tafolla@wellsfargo.com

Attached hereto and incorporated herein by reference is the Affidavit of Authority to Exercise the Power of Sale pursuant to NRS 107.080.

You may wish to consult a credit-counseling agency to assist you. The Department of Housing and Urban Development (HUD) can provide you with the name and address of the local HUD approved counseling agency by calling their toll-free hotline at (800) 569-4287or you can go to The Department of Housing and Urban Development (HUD) web site at **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.

COPY

TS No.: NV-12-504131-CT
Notice of Default

Dated: JAN 16 2013

Quality Loan Service Corporation, as Trustee

By: Mauro Guzman, Assistant Secretary

State of: California)

) ss.

County of: San Diego)

On 1-16-13 before me, Michele A. Kittinger a notary public, personally appeared Mauro Guzman, 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)

MICHELE A. KITTINGER
COMM. #1850324
NOTARY PUBLIC-CALIFORNIA
SAN DIEGO COUNTY
My Commission Expires
MAY 22, 2013

THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations.

COPY

T.S. No: NV-12-504131-CT
APN: 526-231-01

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

I, Valencia D. Bush, am the Vice President Loan Documentation of Wells Fargo Bank, NA (hereinafter "Wells Fargo"), 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, Jared A Cooke and Lori L Cooke. The subject Deed of Trust encumbers the real property located at 7075 Jermann Drive Sparks, Nevada 89436. This Affidavit is provided in support of the Notice of Default and Election to Sell.

The following facts are, except where otherwise indicated, true of my own personal knowledge based upon my personal review of business records of Wells Fargo which have been represented to me to be true by persons employed by Wells Fargo who have a business duty to Wells Fargo to accurately and completely make, take and maintain those records in the regular and ordinary course of their business duties. Where the following facts are not based on my personal knowledge, they are based on my personal review of documents which are of public record in the State of Nevada and/or documents created by third parties the accuracy of which Wells Fargo relies on in conducting its business of servicing mortgage loans.

1(a). The full name and business address of the current trustee of record for the deed of trust at issue is Quality Loan Service Corporation, which is located at 2141 5th Avenue San Diego, CA 92101.
1(b). The full name and business address of the current holder of the Note secured by the Deed of Trust at issue is Wells Fargo Bank, NA, which is located at 3476 Stateview Blvd Ft. Mill, SC 29715.
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 Wells Fargo Bank, NA which is located at 3476 Stateview Blvd Ft. Mill, SC 29715.

1(d). The full name and business address of the current servicer for the obligation secured by the Deed of Trust at issue is Wells Fargo Bank, NA which is located at 3476 Stateview Blvd Ft. Mill, SC 29715.

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: DHI Mortgage Company, Ltd.

Last known address: 12357 Riata Trace Pkwy, Suite C150 Austin, TX 78727

Name: MERS as Nominee for DHI Mortgage Company, Ltd., its successors and assigns

Last known address: P.O. Box 2026, Flint, MI 48501-2026

Instrument: Deed of Trust recorded 10/27/2005 as Instrument Number 3298926.

Name: Wells Fargo Bank, NA

Last known address: 1 Home Campus, Des Moines, IA 50328

Instrument: Assignment of Deed of Trust recorded on 03/09/2012 as Instrument Number 4091778.

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, if applicable, 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 total amount in default, as of 01/02/2013, is $24,122.50.

5(b). As of 01/02/2013, the amount of fees and costs already charged to debtor because of the default is $754.48. This amount is included in 5(a).

5(c). As of 01/02/2013, the unpaid principal amount of the obligation or debt secured by the Deed of Trust is currently $225,324.40.

5(d). As of 01/02/2013, 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 $400.00.

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 $2,490.00.

6. To the best of my knowledge, and if an Exhibit "A" is attached, it contains the date, recordation number or other unique designation of the instrument that conveyed the interest of each beneficiary and a description of the instrument that conveyed the interest of each beneficiary.

I declare under penalty of perjury of the laws of the State of Nevada that the foregoing is true and correct and that this Affidavit was executed on January 2nd, 2013.

Valencia D. Bush -Vice President Loan Documentation
Wells Fargo Bank, NA
01/02/13

State of North Carolina
County of Mecklenburg

The foregoing instrument was sworn to and subscribed before me this 2nd day of January, 2013, by Valencia D. Bush, who is personally known to me.

STEPHANIE HARRIS JONES
NOTARY PUBLIC
MECKLENBURG COUNTY
STATE OF NORTH CAROLINA
MY COMMISSION EXPIRES 5-3-2014

Stephanie Harris Jones
Stephanie Harris Jones
NOTARY PUBLIC, State of North Carolina
My commission expires: 5 · 3 · 2014

COPY

T.S. No: NV-12-504131-CT
APN: 526-231-01

Exhibit "A"

Full Name	Street, City, State, Zip	Date (if applicable)	Instrument No. (if applicable)
Fannie Mae	3900 Wisconsin Avenue Washington, DC 20016	Not applicable	Not applicable
Wells Fargo Home Mortgage a Division of Wells Fargo Bank NA	2701 Wells Fargo Way X4501-044 Minneapolis, MN 55467	Not applicable	Not applicable
DHI Mortgage Company	10700 Pecan Park Blvd Suite 450 Austin, TX 78750	Not applicable	Not applicable

Copy

DOC #3864674
03/26/2010 04:04:28 PM
Electronic Recording Requested By
TICOR TITLE - RENO
Washoe County Recorder
Kathryn L. Burke - Recorder
Fee: $66.00 RPTT: $0
Page 1 of 3

RECORDING REQUESTED BY:
LPS Title Company - NV
WHEN RECORDED MAIL TO:
National Default Servicing Corporation
7720 N. 16th Street, Suite 300
Phoenix, AZ 85020

NDSC File No. : 10-30956-FF-NV
Loan No. : 0042436741
Title Order No. : 100197741

APN: 001-402-03

01002936

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

IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS, IT MAY BE SOLD WITHOUT ANY COURT ACTION, and you may have the legal right to bring your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally five business days prior to the date set for the sale of your property. No sale date may be set until three months from the date this notice of default may be recorded (which date of recordation appears on this notice).

This amount is $10,533.11, as of 03/26/2010 and will increase until your account becomes current.

While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your Note and Deed of Trust or Mortgage. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required by the Note and Deed of Trust or Mortgage, the beneficiary or mortgagee may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary or mortgagee may require as a condition to reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

Upon your written request, the beneficiary or mortgagee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than the end of the three month period stated above) to, among other things, (1) provide additional time in which to cure the default by the transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2).

Following the expiration of the time period referred to in the first paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your creditor permits a longer period, you have only the legal right to stop the sale of your property by paying the entire amount demanded by your creditor.

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

Wachovia Mortgage, FSB
c/o National Default Servicing Corporation
7720 N. 16th Street, Suite 300
Phoenix, AZ 85020 Phone 602/264-6101 Sales Website: www.ndscorp.com/sales/
HUD Approved Local Housing Counseling Agency: 800/569-4287
Loss Mitigation Contact: Gail Norggins / 919-852-7470

Property Address: 1765 WYOMING AVE , RENO NV 89503-2107

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. Remember, YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

NOTICE IS HEREBY GIVEN THAT : NATIONAL DEFAULT SERVICING CORPORATION 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 03/23/2006, executed by SUSAN D. ELLIS AND JOHN C. ELLIS, WIFE AND HUSBAND, as Trustor, to secure certain obligations in favor of WORLD SAVINGS BANK, FSB, A FEDERAL SAVINGS BANK, ITS SUCCESSORS AND/OR ASSIGNEES as beneficiary recorded 03/31/2006, as Instrument No. 3368662 (or Book, Inst.) of Official Records in the Office of the County Recorder of WASHOE County, NV. Said obligations including ONE NOTE FOR THE ORIGINAL sum of $227,500.00.

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 : FAILURE TO PAY THE INSTALLMENT OF PRINCIPAL, INTEREST AND IMPOUNDS WHICH BECAME DUE ON 10/15/2009 AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST AND IMPOUNDS, TOGETHER WITH ALL LATE CHARGES; PLUS ADVANCES MADE AND COSTS INCURRED BY THE BENEFICIARY INCLUDING FORECLOSURE FEES AND COSTS AND/OR ATTORNEY'S FEES.

That by reason thereof, the present beneficiary under such Deed of Trust has executed and delivered to 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.

Dated : March 26, 2010
National Default Servicing Corporation, As Agent for Wachovia Mortgage, FSB

By : LSI Title Agency , NV , as Agent

STANLEY S. SILVA
AGENT

STATE OF NEVADA
COUNTY OF WASHOE } SS:

This instrument was acknowledged before me on 3-26-10, by

STANLEY S. SILVA

Anita Moore
NOTARY PUBLIC

ANITA MOORE
Notary Public - State of Nevada
Appointment Recorded in Lyon County
No: 92-2038-12 - Expires April 5, 2012

Copy

DOC #4198667
01/28/2013 08:12:13 AM
Electronic Recording Requested By
PACIFIC COAST TITLE
Washoe County Recorder
Kathryn L. Burke - Recorder
Fee: $222.00 RPTT: $0
Page 1 of 6

APN 087-503-08

RECORDING REQUESTED BY:

PACIFIC COAST TITLE

WHEN RECORDED MAIL TO:
TRUSTEE CORPS
17100 Gillette Ave
Irvine, CA
92614

TS No. NV09002476-12-1 TO No. 95302409
Property Address: 17090 AMETHYST DRIVE, RENO, NV 89508-6873

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 October 4, 2006, executed by ROBERT RROEHL, AN UNMARRIED MAN. as Trustor, to secure obligations in favor of SUNTRUST MORTGAGE, INC. the original Lender and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as the original Beneficiary as nominee for Lender, its successors and/or assigns and recorded October 13, 2006 as Instrument No. 3450340 of official records in the Office of the County Recorder of Washoe 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 $201,280.00 (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 July 1, 2012 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.

APN 087-503-08 TS No. NV09002476-12-1 TO No. 95302409

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:

Wells Fargo Bank, N.A.
c/o TRUSTEE CORPS
17100 Gillette Ave
Irvine, CA 92614
Phone No.: 949-252-8300

Dated: January 25, 2013

TRUSTEE CORPS
as Duly Appointed Successor Trustee

By: PAUL KIM, Authorized Signatory

State of CALIFORNIA
County of ORANGE

On January 25, 2013 before me, David Miller Notary Public in and for said county, personally appeared PAUL KIM 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

DAVID MILLER
Commission # 1893686
Notary Public - California
Orange County
My Comm. Expires Jun 25, 2014

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.

TS No: NV09002476-12-1
APN: 087-503-08

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

I, Mindy Xiong, am the Vice President Loan Documentation of Wells Fargo Bank, NA (hereinafter "Wells Fargo"), 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, Robert Proehl. The subject Deed of Trust encumbers the real property located at 17090 Amethyst Drive Reno, Nevada 89506. This Affidavit is provided in support of the Notice of Default and Election to Sell.

The following facts are, except where otherwise indicated, true of my own personal knowledge based upon my personal review of business records of Wells Fargo which have been represented to me to be true by persons employed by Wells Fargo who have a business duty to Wells Fargo to accurately and completely make, take and maintain those records in the regular and ordinary course of their business duties. Where the following facts are not based on my personal knowledge, they are based on my personal review of documents which are of public record in the State of Nevada and/or documents created by third parties the accuracy of which Wells Fargo relies on in conducting its business of servicing mortgage loans.

1(a). The full name and business address of the current trustee of record for the deed of trust at issue is MTC Financial Inc. dba Trustee Corps, which is located at 17100 Gillette Ave, Irvine, CA 92614.
1(b). The full name and business address of the current holder of the Note secured by the Deed of Trust at issue is Wells Fargo Bank, NA, which is located at 3476 Stateview Blvd Fort Mill, SC 29715.
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 Wells Fargo Bank, NA which is located at 3476 Stateview Blvd Fort Mill, SC 29715.

1(d). The full name and business address of the current servicer for the obligation secured by the Deed of Trust at issue is Wells Fargo Bank, NA which is located at 3476 Stateview Blvd Fort Mill, SC 29715.

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:

COPY

Name: Suntrust Mortgage, Inc.
Last known address: 901 Semmes Avenue, Richmond, VA 23224
Name: MERS as nominee for Suntrust Mortgage, Inc., its successors and assigns
Last known address: P.O. Box 2026, Flint, MI 48501-2026
Instrument: Deed of Trust recorded 10/13/2006 as Instrument Number 3450340

Name: Wells Fargo Bank, NA
Last known address: 1 Home Campus, Des Moines, IA 50328
Instrument: Assignment of Deed of Trust recorded on 08/16/2012 as Instrument Number 4142043

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, if applicable, 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 total amount in default, as of 01/09/2013, is $4,443.21.
5(b). As of 01/09/2013, the amount of fees and costs already charged to debtor because of the default is $116.92. This amount is included in 5(a).
5(c). As of 01/09/2013, the unpaid principal amount of the obligation or debt secured by the Deed of Trust is currently $136,103.26.
5(d). As of 01/09/2013, 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 $400.00.

COPY

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 $2,490.00.

6. To the best of my knowledge, and if an Exhibit "A" is attached, it contains the date, recordation number or other unique designation of the instrument that conveyed the interest of each beneficiary and a description of the instrument that conveyed the interest of each beneficiary.

I declare under penalty of perjury of the laws of the State of Nevada that the foregoing is true and correct and that this Affidavit was executed on January 9, 2013.

Mindy Xiong

Mindy Xiong-Vice President Loan Documentation
Wells Fargo Bank, NA
01/09/13

State of North Carolina
County of Mecklenburg

The foregoing instrument was sworn to and subscribed before me this 9th day of January, 2013, by Mindy Xiong, who is personally known to me.

LAMESHA KONDO NOTARY PUBLIC MECKLENBURG COUNTY, N.C.

Lamesha Kondo

Lamesha Kondo

NOTARY PUBLIC, State of North Carolina

My commission expires: 8/29/2017

COPY

NV-057-V3
TS# NV09002476-12-1

APN: 087-503-08

TS No: NV09002476-12-1
APN: 087-503-08

Exhibit "A"

Full Name	Street, City, State, Zip	Date (if applicable)	Instrument No. (if applicable)
SunTrust Mortgage, Inc.	1001 Semmes Avenue VA RVW-5313 Richmond, VA 23224	N/A	N/A
Federal Home Loan Mortgage Corporation	8200 Jones Branch Drive McLean, VA 22102	N/A	N/A

Copy

DOC #4019066
07/01/2011 11:35:33 AM
Electronic Recording Requested By
FIRST AMERICAN NATIONAL DEFAULT
Washoe County Recorder
Kathryn L. Burke - Recorder
Fee: $215.00 RPTT: $0
Page 1 of 2

RECORDING REQUESTED BY:
WHEN RECORDED MAIL TO:
RECONTRUST COMPANY
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
NVNOD_2011.3.0.2_03/2011
TS No. 09-0175811
Title Order No. 4327341
APN No. 080-353-08
Property Address:
11785 HEARTPINE ST
RENO, NV 89506

NEVADA IMPORTANT NOTICE

NOTICE OF DEFAULT/ELECTION TO SELL UNDER DEED OF TRUST

NOTICE IS HEREBY GIVEN THAT: RECONTRUST COMPANY, N.A., Trustee for the Beneficiary under a Deed of Trust dated 03/20/2008, executed by EUGENIA JUANITA CHAPMAN, A SINGLE WOMAN as Trustor, to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC as beneficiary recorded 03/20/2008, as Instrument No. 3632286 (or Book , Page) of Official Records in the Office of the County Recorder of Washoe County, Nevada. Said obligation including ONE NOTE FOR THE ORIGINAL sum of $295,266.00. 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 :
FAILURE TO PAY THE INSTALLMENT OF PRINCIPAL, INTEREST AND IMPOUNDS WHICH BECAME DUE ON 06/01/2009 AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST AND IMPOUNDS, TOGETHER WITH ALL LATE CHARGES, PLUS ADVANCES MADE AND COSTS INCURRED BY THE BENEFICIARY, INCLUDING FORECLOSURE FEES AND COSTS AND/OR ATTORNEYS' FEES. IN ADDITION, THE ENTIRE PRINCIPAL AMOUNT WILL BECOME DUE ON 04/01/2038 AS A RESULT OF THE MATURITY OF THE OBLIGATION ON THAT DATE.

That by reason thereof, the present beneficiary under such deed of trust has deposited with RECONTRUST COMPANY, N.A. 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.

COPY

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 35 days following recording and mailing of this Notice to Trustor or Trustor's successor in interest, the right of reinstatement will terminate and the property may thereafter be sold. The Trustor may have the right to bring court action to assert the non existence 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: BAC Home Loans Servicing, LP, c/o RECONTRUST COMPANY, N.A. 2380 Performance Dr, TX2-984-0407, Richardson, TX 75082, PHONE: (800) 281-8219. Should you wish to discuss possible options for loan modification you may contact the Home Retention Division at 1-800-669-6650. If you meet the requirements of Section NRS 107.085 you may request mediation in accordance with the enclosed Election/Waiver of Mediation Form and Instructions. You may also contact the Nevada Fair Housing Center at 1-702-731-6095 or the Legal Aid Center at 1-702-386-1070 for assistance.

RECONTRUST COMPANY, N.A.

DATED: June 30, 2011

BY: _____ 6-30-11
Joseph Oleksak, Authorized Signer

STATE OF TEXAS
COUNTY OF TARRANT

On JUN 30 2011, before me Jean S. Yarborough, personally appeared JOSEPH OLEKSAK, Authorized Signer, known to me (or proved to me on the oath of ——— or through DL) to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he/she executed the same for the purposes and consideration therein expressed.

WITNESS MY HAND AND OFFICIAL SEAL

Notary Public's Signature

JEAN S. YARBOROUGH
Notary Public, State of Texas
My Commission Expires
May 23, 2012

DOC #3826885
12/03/2009 04:44:41 PM
Electronic Recording Requested By
FIRST AMERICAN NATIONAL DEFAULT
Washoe County Recorder
Kathryn L. Burke - Recorder
Fee: $65.00 RPTT: $0
Page 1 of 2

RECORDING REQUESTED BY:
WHEN RECORDED MAIL TO:
RECONTRUST COMPANY
2380 Performance Dr, TX2-985-07-03
Richardson, TX 75082

TS No. 09-0175811
Title Order No. 4327341
APN No. 080-353-08
Property Address:
11785 HEARTPINE ST,
RENO, NV 89506

NEVADA IMPORTANT NOTICE

NOTICE OF DEFAULT/ELECTION TO SELL UNDER DEED OF TRUST

NOTICE IS HEREBY GIVEN THAT: RECONTRUST COMPANY, N.A., is acting as an agent for the Beneficiary under a Deed of Trust dated 03/20/2008, executed by EUGENIA JUANITA CHAPMAN, A SINGLE WOMAN as Trustor, to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC as beneficiary recorded 03/20/2008, as Instrument No. 3632286 (or Book , Page) of Official Records in the Office of the County Recorder of Washoe County, Nevada. Said obligation including ONE NOTE FOR THE ORIGINAL sum of $295,266.00. 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 :
FAILURE TO PAY THE INSTALLMENT OF PRINCIPAL, INTEREST AND IMPOUNDS WHICH BECAME DUE ON 06/01/2009 AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST AND IMPOUNDS, TOGETHER WITH ALL LATE CHARGES, PLUS ADVANCES MADE AND COSTS INCURRED BY THE BENEFICIARY, INCLUDING FORECLOSURE FEES AND COSTS AND/OR ATTORNEYS' FEES. IN ADDITION, THE ENTIRE PRINCIPAL AMOUNT WILL BECOME DUE ON 04/01/2038 AS A RESULT OF THE MATURITY OF THE OBLIGATION ON THAT DATE.

That by reason thereof, the present beneficiary under such deed of trust has deposited with RECONTRUST COMPANY, N.A. 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.

COPY

To determine if reinstatement is possible and the amount, if any, to cure the default, contact: BAC Home Loans Servicing, LP, c/o RECONTRUST COMPANY, 2380 Performance Dr, TX2-985-07-03, Richardson, TX 75082, PHONE: (800) 281-8219

DATED: DECEMBER 3, 2009

RECONTRUST COMPANY, N.A., as agent for the Beneficiary
By: FIRST AMERICAN TITLE, as Agent

BY: Charlotte Olmos
CHARLOTTE OLMOS, ASSISTANT SECRETARY

State of: California
County of: CONTRA COSTA
On 12-3-09 before me LINDA S. DERNONCOURT, notary public, personally appeared CHARLOTTE OLMOS, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to 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.

Witness my hand and official seal.

Linda S. Dernoncourt

LINDA S. DERNONCOURT
COMM. #1813234
NOTARY PUBLIC - CALIFORNIA
CONTRA COSTA COUNTY
My Comm. Expires Oct. 4, 2012

GBP1

Form mvnodfax (01/09)

COPY

DOC #4278525
09/11/2013 04:30:52 PM
Electronic Recording Requested By
PACIFIC COAST TITLE
Washoe County Recorder
Lawrence R. Burtness
Fee: $246.00 RPTT: $0
Page 1 of 5

APN 526-362-33

RECORDING REQUESTED BY:

PACIFIC COAST TITLE

WHEN RECORDED MAIL TO:

TRUSTEE CORPS
17100 Gillette Ave
Irvine, CA 92614

TS No. NV09001057-11-6 TO No. 95303525
Commonly known as: 6475 MARISSA ANNE COURT, SPARKS, NV 89436

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 November 1, 2006, executed by SANDRA J MOTTER, AN UNMARRIED WOMAN AND JAMES E KEAN, AN UNMARRIED MAN AS JOINT TENANTS as Trustor, to secure obligations in favor of DHI MORTGAGE COMPANY, LTD the original Lender and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as the original Beneficiary as nominee for Lender, its successors and/or assigns and recorded November 3, 2006 as Instrument No. 3459318 of official records in the Office of the County Recorder of Washoe 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 $289,592.00 (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 February 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.

TS No. NV09001057-11-6 TO No. 95303525

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:

Wells Fargo Bank, N.A.
c/o TRUSTEE CORPS
17100 Gillette Ave
Irvine, CA 92614
Phone No.: 949-252-8300

Dated: September 10, 2013

TRUSTEE CORPS
as Duly Appointed Successor Trustee

By: Amy Lemus, Authorized Signatory

State of CALIFORNIA
County of ORANGE

On September 10, 2013 before me, David Miller 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 whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person 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

DAVID MILLER
Commission # 1893688
Notary Public - California
Orange County
My Comm. Expires Jun 25, 2014

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.

AFFIDAVIT OF AUTHORITY TO EXERCISE THE POWER OF SALE

Borrower(s):		Trustee Name and Address:
SANDRA J. MOTTER JAMES E. KEAN		MTC Financial Inc. dba Trustee Corps 17100 Gillette Ave Irvine, CA 92614
Property Address:		Deed of Trust Document Instrument No. 3459318
6475 MARISSA ANNE COURT SPARKS, NV 89436		

STATE OF NORTH CAROLINA)
) ss:
COUNTY OF MECKLENBURG)

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

1. I am a Vice President Loan Documentation with Wells Fargo Bank, N.A. ("Wells Fargo"), [current beneficiary of the subject Deed of Trust.

2. In the regular performance of my job functions, I am familiar with business records maintained by Wells Fargo for the purpose of servicing mortgage loans. These records (which include data compilations, electronically imaged documents, and others) are made at or near the time by, or from information provided by, persons with knowledge of the activity and transactions reflected in such records, and are kept in the course of business activity conducted regularly by Wells Fargo. It is the regular practice of Wells Fargo's mortgage servicing business to make these records. Unless otherwise noted, in connection with making this affidavit, I have acquired personal knowledge of the matters stated herein by examining these business records.

3. The full name and business address of the current trustee or the current trustee's representative or assignee is:

Full Name	Street, City, State, Zip
MTC Financial Inc. dba Trustee Corps	17100 Gillette Ave Irvine, CA 92614

APN 526-362-33
102-NV-V2

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

Full Name	Street, City, State, Zip
Wells Fargo Bank, N.A.	3476 Stateview Blvd., Fort Mill, SC 29715

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

Full Name ("Beneficiary")	Street, City, State, Zip
Wells Fargo Bank, N.A.	3476 Stateview Blvd., Fort Mill, SC 29715

6. The full name and business address of the current servicer of the obligation or debt secured by the Deed of Trust is:

Full Name	Street, City, State, Zip
Wells Fargo Bank, N.A.	3476 Stateview Blvd., Fort Mill, SC 29715

7. Beneficiary, directly or through an agent, has possession of the Promissory Note.

8. Upon information and belief, the beneficiary, the trustee, the servicer of the obligation or debt secured by the Deed of Trust and/or an attorney representing the beneficiary, the trustee, or the servicer of the obligation or debt secured by the Deed of Trust, 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; (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.

9. The borrower or obligor may utilize the following toll-free telephone number to inquire about the most current amounts due and receive a recitation of the information contained in this Affidavit: 1-866-605-0829

10. Pursuant to my review of the relevant business records 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) assignor and (IV) assignee of each recorded assignment of the subject Deed of Trust, if any:

Recorded Date	Recording Number	Name of Assignor	Name of Assignee
05/19/2011	4004489	Mortgage Electronic Registration Systems, Inc., as nominee for DHI Mortgage Company, LTD.,	Wells Fargo Bank, NA

Vivian Quattlebaum

Vivian Quattlebaum-Vice President Loan Documentation
Wells Fargo Bank, NA
09/05/13

State of North Carolina
County of Mecklenburg

The foregoing instrument was sworn to and subscribed before me this 5th day of September, 2013, by Vivian Quattlebaum, who is personally known to me.

Pa Choua Vang

Pa Choua Vang

PA CHOUA VANG
Notary Public, North Carolina
Mecklenburg County
My Commission Expires
July 24, 2018

NOTARY PUBLIC, State of North Carolina

My commission expires: 7/24/2018

APN 526-362-33

File No.:

102-NV-V2

DOC #4178998
11/29/2012 04:01:57 PM
Electronic Recording Requested By
LSI TITLE AGENCY INC
Washoe County Recorder
Kathryn L. Burke - Recorder
Fee: $222.00 RPTT: $0
Page 1 of 6

APN 526-362-33

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:
TRUSTEE CORPS
17100 Gillette Ave
Irvine, CA
92614

TS No. NV09001057-11-1S TO No. 110236915-NV-LPO
Property Address: 6475 MARISSA ANNE COURT, SPARKS, NV 89436

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 November 1, 2006, executed by SANDRA J MOTTER, AN UNMARRIED WOMAN AND JAMES E KEAN, AN UNMARRIED MAN AS JOINT TENANTS as Trustor, to secure obligations in favor of DHI MORTGAGE COMPANY, LTD the original Lender and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as the original Beneficiary as nominee for Lender, its successors and/or assigns and recorded November 3, 2006 as Instrument No. 3459318 of official records in the Office of the County Recorder of Washoe 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 $289,592.00 (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 February 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.

APN 526-362-33 TS No. NV09001057-11-1S TO No. 110236915-NV-LPO

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:

Wells Fargo Bank, N.A.
c/o TRUSTEE CORPS
17100 Gillette Ave
Irvine, CA 92614
Phone No.: 949-252-8300

Dated: November 29, 2012

TRUSTEE CORPS
as Duly Appointed Successor Trustee

By: Amy Lemus, Authorized Signatory

State of CALIFORNIA
County of ORANGE

On November 29, 2012 before me, David Miller 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

DAVID MILLER
Commission # 1893688
Notary Public - California
Orange County
My Comm. Expires Jun 25, 2014

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.

TS No: NV09001057-11-1S
APN: 526-362-33

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

I, Carolyn M. Stringer, am the Vice President Loan Documentation of Wells Fargo Bank, N.A., ("hereinafter Wells Fargo"), 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, Sandra J Motter and James E Kean. The subject Deed of Trust encumbers the real property located at 6475 Marissa Anne Court, Sparks, Nevada 89436. This Affidavit is provided in support of the Notice of Default and Election to Sell.

The following facts are, except where otherwise indicated, true of my own personal knowledge based upon my personal review of business records of Wells Fargo which have been represented to me to be true by persons employed by Wells Fargo who have a business duty to Wells Fargo to accurately and completely make, take and maintain those records in the regular and ordinary course of their business duties. Where the following facts are not based on my personal knowledge, they are based on my personal review of documents which are of public record in the State of Nevada and/or documents created by third parties the accuracy of which Wells Fargo relies on in conducting its business of servicing mortgage loans.

1(a). The full name and business address of the current trustee of record for the deed of trust at issue is MTC Financial Inc. dba Trustee Corps, which is located at 17100 Gillette Ave, Irvine, CA 92614.
1(b). The full name and business address of the current holder of the Note secured by the Deed of Trust at issue is Wells Fargo Bank, N.A., which is located at 3476 Stateview Blvd., Ft. Mill, SC 29715.
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 Wells Fargo Bank, N.A., which is located at 3476 Stateview Blvd., Ft. Mill, SC 29715.

1(d). The full name and business address of the current servicer for the obligation secured by the Deed of Trust at issue is Wells Fargo Bank, N.A., which is located at 3476 Stateview Blvd., Ft. Mill, SC 29715.

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: DHI Mortgage Company, LTD.
Last known address: 12357 Riata Trace Pkwy, Suite C150, Austin, TX 78727
Name: MERS, as Nominee for DHI Mortgage Company, LTD., its successors and assigns
Last known address: P.O. Box 2026, Flint, MI 48501-2026
Instrument: Deed of Trust recorded 11/03/2006 as Instrument number 3459318.

Name: Wells Fargo Bank, N.A.
Last known address: 1 Home Campus, Des Moines, IA 50328
Instrument: Assignment of Deed of Trust recorded on 05/19/2011 as Instrument Number 4004489.

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, if applicable, 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 total amount in default, as of 11/15/2012, is $50,870.00.
5(b). As of 11/15/2012, the amount of fees and costs already charged to debtor because of the default is $4,748.20. This amount is included in 5(a).
5(c). As of 11/15/2012, the unpaid principal amount of the obligation or debt secured by the Deed of Trust is currently $270,437.42.

5(d). As of 11/15/2012, 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 $400.00.

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 $2,490.00.

6. To the best of my knowledge, and if an Exhibit "A" is attached, it contains the date, recordation number or other unique designation of the instrument that conveyed the interest of each beneficiary and a description of the instrument that conveyed the interest of each beneficiary.

I declare under penalty of perjury of the laws of the State of Nevada that the foregoing is true and correct and that this Affidavit was executed on November 15, 2012.

Carolyn M. Stringer-Vice President Loan Documentation
Wells Fargo Bank, NA
11/15/12

State of North Carolina
County of Mecklenburg

The foregoing instrument was sworn to and subscribed before me this 15th day of November 2012, by Carolyn M Stringer, who is personally known to me.

Sherita Simpson

Sherita Simpson

NOTARY PUBLIC, State of: North Carolina

My commission expires: 3/29/2014

SHERITA SIMPSON NOTARY PUBLIC MECKLENBURG COUNTY, N.C.

TS No: NV09001057-11-1S
APN: 526-362-33

Exhibit "A"

Full Name	Street, City, State, Zip	Date (if applicable)	Instrument No. (if applicable)
DHI Mortgage Company	12357 Riata Trace Parkway Suite C225 Austin, TX 78727	N/A	N/A
Federal Home Loan Mortgage Corporation	8200 Jones Branch Drive McLean, VA 22102	N/A	N/A

Copy

DOC #4037431
09/02/2011 04:52:08 PM
Electronic Recording Requested By
LSI TITLE AGENCY INC
Washoe County Recorder
Kathryn L. Burke - Recorder
Fee: $215.00 RPTT: $0
Page 1 of 2

APN 526-362-33

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

TRUSTEE CORPS
17100 Gillette Ave
Irvine, CA
92614

Trustee Sale No. NV09001057-11-1 Title Order No. 110236915-NV-LPO

Property Address: 6475 MARISSA ANNE COURT SPARKS, NV 89436

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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 $289,592.00 (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 02/01/2011 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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Wells Fargo Bank, N.A.
c/o TRUSTEE CORPS
17100 Gillette Ave
Irvine, CA 92614
Phone No.: 949-252-8300

Dated: September 1, 2011

TRUSTEE CORPS as Agent for the Beneficiary
by LSI Title Agency, Inc., as Agent

By: Adonis Vailu'u / Title Assistant

State of CA
County of ORANGE

On 9/2/11 before me, David Mathias Notary Public in and for said county, personally appeared ADONIS VAILU'U 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 CA that the foregoing paragraph is true and correct.

WITNESS my hand and official seal

Notary Signature

David Mathias

David Mathias

DAVID MATHIAS
Commission # 1769181
Notary Public - California
Orange County
My Comm. Expires Sep 18, 2011