

APN No.(s): 007-450-11  
Recording requested by:

When recorded mail to:  
Cooper Castle Law Firm, LLP  
5275 S. Durango Drive  
Las Vegas, NV 89113

T.S. No.: 12-05-42940-NV  
Order No.: 6724791  
Property Address: 1270 Gitla Avenue, Eureka, NV 89316

**DOC# 223792**  
02/15/2013 01:15PM

**Official Record**

Requested By  
FIRST AMERICAN NATIONAL DEFAULT N  
Eureka County - NV

**Mike Rebaleati - Recorder**

Page: 1 of 12 Fee: \$225.00  
Recorded By FS RPTT: \$0.00  
Book- 0547 Page- 0236



0223792

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 **THE COOPER CASTLE LAW FIRM, LLP, A MULTIJURISDICTIONAL LAW FIRM** is either the original trustee or the duly appointed substituted Trustee under a Deed of Trust dated **May 23, 2008**, executed by **Robert L. Cutler and Bethany L. Cutler**, as Trustor, to secure certain obligations in favor of **Mortgage Electronic Registration Systems, Inc. (MERS)**, as beneficiary, recorded on **May 29, 2008** as 0211899 of Official Records in the office of the Recorder of **Eureka County, Nevada** securing, among other obligations including **NOTE(S) FOR THE ORIGINAL** sum of **\$244,107.00**, that the beneficial interest under such Deed of Trust and the obligations secured hereby 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 or that payment has not been made of:

The installment of principal and interest which became due on November 1, 2010 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.

## 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, 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:

### **GMAC Mortgage, LLC**

C/O The Cooper Castle Law Firm, LLP

A MultiJurisdictional Law Firm

5275 S. Durango Drive

Las Vegas, Nevada 89113

(702) 435-4175 Telephone

(702) 877-7424 Facsimile

To reach a Loss Mitigation Representative who is authorized to negotiate a Loan Modification, please contact: 800-850-4622

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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) 569-4287 or you can go to The Department of Housing and Urban Development (HUD) web site at <http://portal.hud.gov/portal/page/portal/HUD/localoffices>.

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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.

Dated: February 12, 2013

THE COOPER CASTLE LAW FIRM, LLP, as Trustee  
A Multi-Jurisdictional Law Firm

By: M.D. Matthew Dayton  
Attorney at Law  
Matthew Dayton

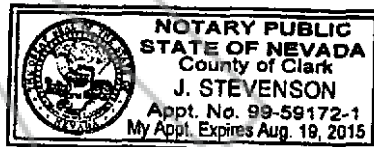
State of NEVADA } ss.  
County of CLARK }

On February 12, 2013, personally appeared before me, J. Stevenson a notary public, Matthew Dayton 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 Nevada that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature [Signature] (Seal)



**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.

T.S. No.: 12-05-42940-NV  
Notice of Default



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STATE OF NEVADA  
FORECLOSURE MEDIATION PROGRAM  
ELECTION/WAIVER OF MEDIATION FORM

(This Section to be Completed by Trustee)

Print Form

ASSESSOR PARCEL NUMBER (APN) _____		TS # <u>12-05-42940</u>	
Homeowner's Last Name _____	Homeowner's First Name _____	Loan # _____	
Co-Owner's Last Name _____	Co-Owner's First Name _____	DoT Doc # _____	Book # _____ Page # _____
Property Address _____		Inst # _____	
_____		County in which Property is located _____	
Trustee _____	Beneficiary _____		

**ATTENTION: YOU MUST ACT WITHIN THIRTY (30) DAYS. IF NO ACTION IS TAKEN, THE FORECLOSURE MAY PROCEED.**

You have been served with a Notice of Default and Election to Sell (copy enclosed), which could result in the loss of your home. The State of Nevada Foreclosure Mediation Program provides an opportunity for homeowners, whose owner-occupied, primary residence is subject to foreclosure to meet with a lender and a neutral Mediator to discuss alternatives to foreclosure. The Mediator will be appointed by the State of Nevada Foreclosure Mediation Program Administrator. The Mediator cannot provide legal advice to either party; free and low cost legal advice and housing counseling is available through HUD-approved counseling agencies and legal aid organizations. Please see attached Resource Sheet. If you feel the need for legal representation, it is recommended you consult an attorney.

Property Owner's Name: _____	Co-owner's Name: _____
Mailing Address: _____	Mailing Address: _____
_____	_____
Phone No: _____ (Day)	Phone No: _____ (Day)
Phone No: _____ (Evening)	Phone No: _____ (Evening)
Email Address: _____	Email Address: _____

(Please list additional property owners on a separate sheet of paper)

**PLEASE SELECT ONE OF THE CHOICES BELOW:**

☐ **ELECTION OF MEDIATION** - The undersigned hereby request[s] foreclosure mediation be scheduled to attempt to work out a resolution of the loan. (\$200.00 Money Order or Cashier's Check must be enclosed; Personal Checks not accepted).  
*You must include ALL the following with your election form:*

☐ \$200 Money Order/Cashier's Check      ☐ Notice of Default

Are you in Bankruptcy? Yes ☐ No ☐      If yes, date filed? \_\_\_\_\_

☐ Individuals are encouraged to learn about nonprofit community organizations providing free foreclosure counseling and legal assistance (not affiliated with the State of Nevada Foreclosure Mediation Program). Check this box if you do not wish to be contacted by a nonprofit community organization.

☐ **WAIVER OF MEDIATION** - The undersigned is/are aware of the right to seek mediation but have determined that I/we do not want to proceed with mediation and hereby waive the right to do so.

The undersigned hereby certifies under the penalty of perjury that I/we are the owner[s] of the real property that is the subject of the pending foreclosure and occupy the real property as my/our primary residence.

Signature of Property Owner _____	Date _____	Signature of Property Owner _____	Date _____
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If you have chosen to seek mediation, you must send a money order or cashier's check for \$200 payable to: "State of Nevada Foreclosure Mediation Program." This payment and the forms must be returned to the Program Administrator within 30 days of receiving the Notice of Default and Election to Sell. For your use in this packet are two unstamped, pre-addressed envelopes. Send to: 201 S. Carson Street, Ste 250 Carson City NV 89701.

Please complete two copies of this form as stated above, forward the originals to the Program Administrator with the \$200 payment, Send one copy to the Trustee of the deed of trust and retain your copy for mediation.



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STATE OF NEVADA  
FORECLOSURE MEDIATION PROGRAM  
**INSTRUCTIONS FOR THE  
ELECTION/WAIVER OF MEDIATION FORM**

**To the Trustee:**

You must fill out the top box on the Approved Form including the Property Address, the Assessor's Parcel Number (APN), the Loan Number and TS Number, Dot Number, Book/Page and Instrument Number. Please provide the homeowner with the Election/Waiver of Mediation and the Required Documents for Foreclosure Mediation documents, as well as two preaddressed envelopes addressed to you (Trustee) and the Foreclosure Mediation Program (FMP) 201 S. Carson St, Ste 250 Carson City, NV 89701.

**To the Homeowner:**

You are eligible to participate in this program if you:

1. Have a recorded Notice of Default.
2. If you do not have an open bankruptcy filed on or after July 1, 2009.
3. If you have been discharged from Bankruptcy or the court has ordered you into the FMP.
4. If this property is your **primary, owner-occupied residential property**, and not a vacation, rental or other property where the homeowner does not live.

**ELECTION/WAIVER OF MEDIATION** - You must complete the Election/Waiver of Mediation Form and provide a copy of the Notice of Default to the Foreclosure Mediation Program.

- Print your name and mailing address in the spaces provided. Include your telephone numbers and your email addresses. If you have a co-owner, their name, address, phone numbers and email addresses must be included. This information will only be used for the mediation purposes.

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In the designated location on the ELECTION/WAIVER OF MEDIATION form, you must select (with a check mark or "X") one of two choices. Select **ONLY** one:

1. "ELECTION OF MEDIATION" if you choose to enter into the Mediation Program; OR
2. "WAIVER OF MEDIATION" if you do not want to participate in the foreclosure Mediation Program.

.....  
**If you choose to enter (Election of Mediation) into the Foreclosure Mediation Program:**

- You must then sign and date each form. **NOTE** that by signing the form you are certifying under penalty of perjury that you own and occupy the subject property as your primary residence.
- Using the preaddressed envelopes, one completed copy of the forms must be mailed to the Trustee of the deed of trust by certified mail, return receipt requested.
- The original of the completed form must be mailed by certified mail in the preaddressed envelope (addressed to the Foreclosure Mediation Program Administrator). If you elect mediation, you must include **\$200.00 (cashiers check or money order ONLY)** along with all required forms payable to:

State of Nevada Foreclosure Mediation Program  
201 S Carson St. Ste 250  
Carson City NV 89701

- The envelope addressed to the ADMINISTRATOR must be mailed no later than 30 days after receiving the forms and the Notice of Default from the Trustee. You will need to pay the postage for the mailings.

.....  
If you choose to forego or waive mediation, there is no need to send the \$200.00. Please send the Election/Waiver of Mediation form to the Trustee and the Administration in the pre addressed envelopes. If you do not mail the form to the Trustee and the Program Administrator, you will not be allowed to participate in the mediation program and a foreclosure sale may be noticed according to law. **This is your only opportunity to elect to participate in the foreclosure mediation process.**



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# STATE OF NEVADA FORECLOSURE MEDIATION PROGRAM

## Foreclosure Mediation Resources

*The following Agencies and Non-Profit Organizations to provide free resources and help. The following programs, resources, and tips will answer many questions and help you become better prepared:*

### Free Foreclosure Mediation Classes

*Homeowners will learn about their options and various programs.*

- *How the Foreclosure Process Works.*
- *How to Prepare for Mediation.*
- *Loan Modifications and Short Sales, including tax consequences and deficiencies.*
- *Free Legal Information Manual, including forms, samples and legal information.*

#### Las Vegas:

- Legal Aid Center of Southern Nevada. Call (702) 386-1070 for monthly class schedule. Visit [www.lacsn.org](http://www.lacsn.org) for more information.
- Nevada Legal Services. Call (702) 386-0404, ext. 511 for class schedule. For more information visit [www.nevadalegalservices.org](http://www.nevadalegalservices.org).

#### Reno:

- Reno Senior Center, 1155 E. 9th Street. Call (775) 328-2592 for weekly class schedule. For more information visit [www.washoecounty.us/seniorsrv/legal.htm](http://www.washoecounty.us/seniorsrv/legal.htm).
- Nevada Legal Services, 650 Tahoe Street. Call (775) 284-3491 for monthly class schedule. For more information visit [www.nevadalegalservices.org](http://www.nevadalegalservices.org).

#### Rural Nevada:

- Monthly classes are held throughout the rural counties of Nevada. Call (877) 693-2163 for a schedule of times and locations.

### HUD-Approved Housing Counseling Agencies

*Free loan modification and foreclosure mediation counseling*

- Community Services of Nevada - Las Vegas, (702) 307-1710, [www.csnv.org](http://www.csnv.org)
- Financial Guidance Center - Las Vegas, (702) 364-0344, [www.cccsnevada.org](http://www.cccsnevada.org)
- Financial Guidance Center - Henderson, (702) 364-0344, [www.cccsnevada.org](http://www.cccsnevada.org)
- Financial Guidance Center - Reno, (800) 451-4505, [www.cccsnevada.org](http://www.cccsnevada.org)
- Housing for Nevada - Las Vegas, (702) 270-0300, [www.housingfornevada.org](http://www.housingfornevada.org)
- NACA - Las Vegas, (702) 362-6199, [www.naca.com](http://www.naca.com)
- Nevada Legal Services - Statewide, (877) 693-2163, [www.nevadalegalservices.org](http://www.nevadalegalservices.org)
- NID-HCA - Las Vegas, (702) 228-1975, [www.nidonline.org](http://www.nidonline.org)
- Novadebt - Henderson, (888) 697-7980, [www.novadebt.org](http://www.novadebt.org)
- Springboard - Henderson, (800) 947-3752, [www.credit.org](http://www.credit.org)
- Women's Development Center - Las Vegas, (702) 796-7770, [www.wdclv.org](http://www.wdclv.org)

### Free Legal Representation

- *Foreclosure Legal Information*
- *Low-Income Legal Representation.*
- *Advice and Counsel from Volunteer Attorneys.*

#### Statewide:

- Home Again: Nevada Homeowner Relief Program. Call (855) 457-4638.

#### Las Vegas:

- Legal Aid Center of Southern Nevada. Call (702) 868-1147, or visit [www.lacsn.org](http://www.lacsn.org).
- Civil Law Self-Help Center, First Floor, Regional Justice Center, 200 Lewis Ave.
- Nevada Legal Services. Call (702) 386-0404, ext. 511, or visit [www.nevadalegalservices.org](http://www.nevadalegalservices.org).

#### Reno:

- Washoe County Senior Law Project. Call (775) 328-2592, or visit [www.washoecounty.us/seniorsrv/legal.htm](http://www.washoecounty.us/seniorsrv/legal.htm).
- Nevada Legal Services. Call (775) 284-3491, or visit [www.nevadalegalservices.org](http://www.nevadalegalservices.org).

#### Carson City:

- Nevada Legal Services. Call (775) 883-0404, or visit [www.nevadalegalservices.org](http://www.nevadalegalservices.org).

#### Elko:

- Nevada Legal Services. Call (775) 753-5880, or visit [www.nevadalegalservices.org](http://www.nevadalegalservices.org).

### Other Legal Resources

- State Bar of Nevada Lawyer Referral Service. Call (702) 382-0504 or (800) 789-5747, or visit [www.nvbar.org](http://www.nvbar.org).

### *Useful Websites*

- [foreclosure.nevadajudiciary.us](http://foreclosure.nevadajudiciary.us)
- [foreclosurehelp.nv.gov](http://foreclosurehelp.nv.gov)
- [homeagainnevada.gov](http://homeagainnevada.gov)
- [hud.gov](http://hud.gov)
- [makinghomeaffordable.gov](http://makinghomeaffordable.gov)
- [nahac.org](http://nahac.org)
- [stopnvforeclosures.org](http://stopnvforeclosures.org)



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# STATE OF NEVADA FORECLOSURE MEDIATION PROGRAM

## Possible Documents Required for Foreclosure Mediation

If you choose to participate in the State of Nevada Foreclosure Mediation Program (FMP) to seek an alternative to foreclosure, the following documents may be required to qualify you for loan modification, short sale, or other foreclosure alternatives. The Beneficiary of the Deed of Trust will provide you a complete list of documents needed for mediation after your request to participate in mediation has been assigned to a FMP mediator.

The following documents can be found at the State of Nevada Foreclosure Mediation Program website at <http://foreclosure.nevadajudiciary.us/index.php/documents-and-forms/>

- Request for Modification Affidavit (RMA)
- Uniform Borrower Assistance Form (Form 710)
- Borrower Financial Statement
- Tax Form 4506-T or 4506T-EZ
- DODD-FRANK Certification Form
- Third Party Authorization Form (if applicable)

In addition, you may be required to provide:

- Proof of Income (all borrower(s) on loan):
  - A minimum of 4 most recent pay stubs detailing year-to-date earnings, hourly and salary wages.
  - Award letters for any income benefits, pension, retirement, unemployment and two corresponding bank statement deposits.
  - If self-employed, provide a borrower signed Profit and Loss statement (P&L) for the last quarter.
  - Documentation and Letter of Explanation (LOE) for any other income.
- Household Expenses (all borrower(s) on loan).
- Signed Tax Returns including all schedules for the past two (2) years.
- Bank Statements - Checking and Savings - 3 Recent Months (all borrower(s) on loan).
- A current Utility Bill showing the homeowner name and property address (gas, electric, water, sewer).
- A signed Hardship Letter explaining the reason for your hardship and your intention regarding the property.
- Military Orders.
- An HOA bill, letter or coupon with HOA contact information and property address showing current on all HOA assessments.
- Divorce Decree and/or Separation Documentation (all borrower(s) on loan).
- Child Support/Alimony (Copy of relevant orders with proof of 4 months payments).
- Rental/Lease Agreement Information (if applicable to household income).
- Bankruptcy Filing (if currently open/in process).

**Do Not Forward Copies of these documents to the Trustee or the State of Nevada Foreclosure Mediation Program at this time.**

**You will receive instructions from your mediator on when and where to send your documents.**



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## State of Nevada Foreclosure Mediation Program

200 Lewis Avenue, 17th Floor  
Las Vegas, NV 89101  
(702) 486-9380

201 South Carson Street, Suite 250  
Carson City, NV 89701  
(775) 687-9816

(888) 421-3004 - Rural Nevada

[foreclosure.nevadajudiciary.us](http://foreclosure.nevadajudiciary.us)

### ***Important Information! Please Read.***

#### **You may have a right to mediation.**

Foreclosure mediation is available to Nevada homeowners of owner-occupied residential property after a Notice of Default has been filed with a County Recorder (NRS 107.086).

#### **You must act quickly.**

An eligible homeowner of an owner-occupied residential property has thirty (30) days to request mediation after receipt of a Notice of Default. To participate, homeowners complete an Election/Waiver Form, sent by the homeowner's lender, and submit a non-refundable mediation fee of \$200 to the State of Nevada Foreclosure Mediation Program.

#### **The State of Nevada provides an opportunity to meet with your lender.**

Foreclosure mediation provides eligible homeowners with the option to meet face-to-face with their lender and discuss alternatives to foreclosure. Lender representatives must have the authority to negotiate and modify the terms of a loan. Mediations often result in loan modification, a short sale agreement, or other resolution.

#### **Questions?**

Contact us by telephone or visit our website,  
[foreclosure.nevadajudiciary.us](http://foreclosure.nevadajudiciary.us).

#### ***Homeowner Education and Legal Aid Programs***

The following programs provide free legal assistance and foreclosure education to Nevada homeowners:

- **Home Again Nevada**  
(855) 457-4638
- **Financial Guidance Center**  
(800) 451-4505
- **Nevada Legal Services**  
(877) 693-2163
- **Legal Aid Center of Southern Nevada**  
(702) 868-1147
- **Civil Law Self-Help Center**  
Regional Justice Center - Las Vegas  
200 Lewis Avenue, First Floor  
Walk-in hours: 8:00 am-4:00 pm (M-F)

***Mediation provides eligible homeowners with the option to meet face-to-face with their lender to discuss alternatives to foreclosure.***



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## NRS 107.080 Compliance Affidavit

### AFFIDAVIT OF AUTHORITY TO EXERCISE THE POWER OF SALE

**Property Owners:**

Robert L. Cutler

Bethany L. Cutler

**Trustee Address:**

The Cooper Castle Law Firm, LLP

5275 S. Durango Dr.

Las Vegas, NV 89113

**Property Address:**

1270 Gitla Avenue

Eureka, NV 89316

**Deed of Trust Document Instrument**

**Number**

0211899

**Lepketia Dukes**

, being of lawful age and being first duly sworn on oath, under penalty of perjury, states and deposes as follows:

1. I am the **Authorized Officer** of GMAC Mortgage, LLC ("GMACM", servicer for GMAC Mortgage, LLC, the current beneficiary under the Deed of Trust.
2. I make this affidavit based upon my personal knowledge, review of certain documents which are of public record in the State of Nevada and/or my review of GMACM's business records (collectively, "Records").
3. The full name and business address of the trustee or the trustee's representatives or assignee is:

The Cooper Castle Law Firm, LLP, 5275 S. Durango Dr., Las Vegas, NV 89113

Full Name

Street, City, County, State, Zip

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

GMAC Mortgage, LLC

1100 Virginia Drive

Fort Washington, PA 19034

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

GMAC Mortgage, LLC

1100 Virginia Drive

Fort Washington, PA 19034



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

GMAC Mortgage, LLC  
1100 Virginia Drive  
Fort Washington, PA 19034

7. The full name and last known business address of the current and every prior known beneficiary of the Deed of Trust, is:

GMAC Mortgage, LLC  
1100 Virginia Drive  
Fort Washington, PA 19034

Mortgage Electronic Registration Systems, Inc., as nominee for GMAC Mortgage, LLC  
PO Box 2026  
Flint, MI 48501-2026

Land Home Financial Services  
1355 Willow Way, Suite 250  
Concord, CA 94520

Mortgage Electronic Registration Systems, Inc., as nominee for Land Home Financial Services.  
PO Box 2026  
Flint, MI 48501-2026

Ally Bank, fka GMAC Bank  
6985 Union Park Center Ste 435  
Midvale, UT 84047

Mortgage Electronic Registration Systems, Inc., as nominee for Ally Bank fka GMAC Bank  
PO Box 2026  
Flint, MI 48501-2026

GNMA  
451 7<sup>th</sup> Street, SW, Room B-133  
Washington, DC 20410

8. The beneficiary, successor in interest of the beneficiary, or trustee of the Deed of Trust, has actual or constructive possession of the note secured by the Deed of Trust.
9. The trustee has been authorized to exercise the power of sale under Chapter 107 of NRS with respect to the property encumbered by the Deed of Trust, pursuant



to the instruction of the beneficiary of record (or the authorized representative of the same) and the current holder of the note secured by the Deed of Trust (or the authorized representative of the same).

10. According to the Records, as of 01/28/13, the following is the 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:

- a. Missed payments and interest in default is: \$ 51,134.37
- b. Fees and costs already charged in connection with the exercise of power of sale: \$ 3,325.59
- c. Unpaid principal amount of the debt secured by the Deed of Trust: \$236,261.84
- d. A good faith estimate of all fees imposed and to be imposed because of the default, excluding the foreclosure fees and costs set forth below: To be determined
- e. A good faith estimate of the total costs and fees to be charged to the debtor in connection with the exercise of the power of sale: \$2,525.00 (estimated)
- f. Suspense balance 0.00

11. The following is information regarding the instrument(s) that conveyed the interest of each beneficiary:

<u>May 23, 2008</u>	<u>n/a</u>	<u>Promissory Note</u>
Date	Document Instrument Number	Name of Document Conveying Interest of Beneficiary
<u>May 23, 2008</u>	<u>0211899</u>	<u>Deed of Trust</u>
Date	Document Instrument Number	Name of Document Conveying Interest of Beneficiary



February 14, 2011 0216791  
Date Document Instrument  
Number

Assignment  
Name of Document Conveying  
Interest of Beneficiary

12. Following is the true and correct signature of the affiant:

Affiant Name: [Signature] 1/29/13  
Print name: Lepketia Dukes  
Title: Authorized Officer

GMAC Mortgage LLC

Sworn to and subscribed before me.

this 29 day of January, 20 13  
Patricia Nolan Hoffman

Notary Public, State of Pennsylvania

County of Montgomery

Commissioned Name of Notary Public Patricia Nolan Hoffman

My commission Expires 11-15-15

