

A.P.N. 1220-16-810-023

RECORDING REQUESTED BY:  
AND WHEN RECORDED MAIL TO:

Cal-Western Reconveyance Corporation  
P.O. Box 22004  
525 East Main Street  
El Cajon CA 92022-9004

REQUESTED BY  
**FIRST AMERICAN TITLE CO.**

IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2004 DEC 17 PM 4:36

WERNER CHRISTEN  
RECORDER

\$ 15<sup>00</sup> PAID KJ DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

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

T.S. No. 1072650-05  
Loan No. 0002751964 APN 1220-16-810-023

NOTICE IS HEREBY GIVEN: THAT CAL-WESTERN RECONVEYANCE CORPORATION, A California Corporation is duly appointed Trustee under a Deed of Trust dated **May 21, 1996**

executed by **CRYSTAL ANNE LONG, AN UNMARRIED WOMAN** as Trustor,

in favor of **NORTH AMERICAN MORTGAGE COMPANY** as Beneficiary,

recorded **May 30, 1996**, under Instrument No. **388947** in book **0596** page **5236**, of Official Records in the Office of the County Recorder of **DOUGLAS** County, Nevada describing land therein as:

**COMPLETELY DESCRIBED IN SAID DEED OF TRUST.**

Securing, among other obligations, one note(s) for the original sum of **\$120,000.00** that the beneficial interest under such Deed of Trust and the obligations secured thereby are presently held by the below set out beneficiary; that a breach of, and default in the obligations for which said Deed of Trust is security has occurred in that payment has not been made of

**Failure to pay the monthly payment due September 1, 2004 of principal, interest and impounds and subsequent installments due thereafter; together with all subsequent sums advanced by beneficiary pursuant to the terms and conditions of said deed of trust.**

that by reason thereof, the below set out 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.

0632349

BK 1204 PG 08750

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

Loan No: 0002751964  
T.S. No: 1072650-05  
APN: 1220-16-810-023

**NOTICE**

You may have the right to cure the default herein and reinstate the obligation secured by such Deed of Trust above described. Section 107.080NRS permits certain defaults to be cured upon the payment of the amounts required by that 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 the recording and mailing to Trustor or Trustor's successor in interest of this notice, the right of reinstatement will terminate and the property may thereafter be sold. To determine if reinstatement is possible and the amount, if any, necessary to cure the default, contact the Beneficiary or their successors-in-interest, whose address as of the date of this notice is

**EMC MORTGAGE CORPORATION**

c/o Cal-Western Reconveyance Corporation  
P.O. Box 22004  
525 East Main Street  
El Cajon CA 92022-9004  
(619)590-9200  
Attn: DEBORAH G BIRD

CAL-WESTERN RECONVEYANCE CORPORATION *By: First American, As Agent*

Signature/By

*Vangie Ortega*  
**VANGIE ORTEGA**

STATE OF *California*  
COUNTY OF *orange*

On *12-16-04* before me, the undersigned, a Notary  
Public in and for said state personally appeared

*Vangie Ortega* Personally  
known to me (or proved 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.

WITNESS my hand and official seal.

Signature

*Kristin Weems*

Date December 15, 2004  
Ref. LONG, CRYSTAL A.  
Order No. 2517714



0632349

BK 1204 PG 08751