

OFFICIAL RECORD

Requested By:

STEWART TITLE

RECORDING REQUESTED BY:

AND WHEN RECORDED MAIL TO:
EXECUTIVE TRUSTEE SERVICES, INC.
15455 SAN FERNANDO MISSION BLVD
SUITE #208
MISSION HILLS, CA 91345

Douglas County - NV
Werner Christen - Recorder

Page: 1 Of 2 Fee: 15.00
BK-105 PG- 4268 RPTT: 0.00



APN: 1420-07-717-006
T.S. No. : GM-77025-C Loan No.: 0414343871

050500057

SPACE ABOVE THIS LINE FOR RECORDER'S USE ONLY

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

NOTICE IS HEREBY GIVEN THAT: EXECUTIVE TRUSTEE SERVICES, INC. is the duly appointed

Trustee under a Deed of Trust dated 8/21/2002, executed by **JAMES T. YOUNG AND LINDA A. YOUNG, HUSBAND AND WIFE, AS JOINT TENANTS**, as trustor in favor of "**MERS**" MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR LENDER HOMECOMINGS FINANCIAL NETWORK, INC., recorded 8/30/2002, under instrument no. 0551142, in book 0802, page 11442, of Official Records in the office of the County recorder of Douglas, County, Nevada securing, among other obligations.

One note(s) for the Original sum of **\$86,000.00**, 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 10/1/2004 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.

T.S. No. : GM-77025-C
Loan No.: 0414343871

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 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:

MORTGAGE ELECTRONIC REGISTRATION SYSTEM, INC.

C/O Executive Trustee Services, Inc.
15455 San Fernando Mission Blvd., Suite 208
Mission Hills, California 91345

(818) 837-2300

Dated: **January 11, 2005**

EXECUTIVE TRUSTEE SERVICES INC.

By:

Cindy Sandoval
CINDY SANDOVAL, LIMITED SIGNING OFFICER

State of California } SS.
County of Los Angeles }

On **January 11, 2005** before me, **Patricia Babb** Notary Public, personally appeared **Cindy Sandoval** 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 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 *Patricia Babb*
Patricia Babb

(Seal)

