

OFFICIAL RECORD

Requested By:

FIRST CENTENNIAL TITLE

APN 1220-21-810-038
RECORDING REQUESTED BY:
WHEN RECORDED MAIL TO:
ReconTrust Company, N.A.
177 Countrywide Way
Lancaster, CA 93535
Attn: IVETTE PELAYO
TS No. 05-08613
Doc ID #000884004792005N
Title Order No. 5230758
Investor/Insurer No. 088400479
APN No. 1220-21-810-038

Douglas County - NV
Werner Christen - Recorder

Page: 1 Of 2 Fee: 15.00
BK-0505 PG-11363 RPTT: 0.00



142847-TSG

NEVADA IMPORTANT NOTICE

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

NOTICE IS HEREBY GIVEN THAT: ReconTrust Company, N.A., is the duly appointed Trustee under a Deed of Trust dated 09/24/2004, executed by DONALD C. HALL AND LORRAINE H. HALL, HUSBAND AND WIFE, AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP as Trustor, to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as beneficiary recorded 10/18/2004, as Instrument No. 0626985 (or Book 1004, Page 07149) of Official Records in the Office of the County Recorder of Douglas County, Nevada. Said obligation including ONE NOTE FOR THE ORIGINAL sum of \$238,400.00. 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 03/01/2005 AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST AND IMPOUNDS, TOGETHER WITH ALL LATE CHARGES.

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.

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 there after 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:
Countrywide Home Loans, Inc, c/o ReconTrust Company, N.A., 177 Countrywide Way
Lancaster, CA 93535 PHONE: (800) 281-8219, PHONE: (800) 281-8219

DATED: May 24, 2005

ReconTrust Company, N.A., Trustee
By: CHICAGO TITLE - NEVADA, as Agent

BY:

Authorized Signature

Gary Trafford

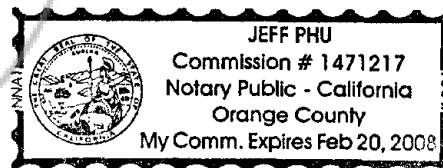
State of: California)
County of: ORANGE)

Jeff Phu

On 05/24/2005 before me Gary Trafford, notary public, personally appeared Gary Trafford, 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.

[Signature]



Form nvnodfax (03/01)

