

DOC # 0648103
06/29/2005 01:19 PM Deputy: GB
OFFICIAL RECORD
Requested By:
FIRST AMERICAN TITLE

WHEN RECORDED MAIL TO:
FIRST AMERICAN TITLE COMPANY
Vacation Ownership Division
11175 Azusa Court
Rancho Cucamonga, CA 91730

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 2 Fee: 15.00
BK-0605 PG-13378 RPTT: 0.00

APN: A PORTION OF APN # 0000-40-050-450
TS No. :05-8300-RP
Loan No.:355828



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

NOTICE IS HEREBY GIVEN THAT: FIRST AMERICAN TITLE INSURANCE COMPANY is the duly appointed Trustee under a Deed of Trust dated **5/3/1999**, executed by **MARLON ANDREW LAZAR AND LYNETTE D. LAZAR**, as trustor in favor of **RIDGE POINTE LIMITED PARTNERSHIP DBA SUNTERRA RESORT THE RIDGE POINTE**, recorded **5/14/1999**, under instrument no. **0467962**, in book **0599**, page **2602**, of Official Records in the office of the County recorder of **Douglas**, County, Nevada securing, among other obligations.

ONE (1) for the Original sum of **\$10,557.00**, 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 8/11/2004 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.

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 Trustors'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.

T.S. No.:05-8300-RP
Loan No.:355828

To determine if reinstatement is possible and the amount, if any, to cure the default, contact:

THE RIDGE POINTE
C/O SUNTERRA FINANCIAL SERVICES
3865 WEST CHEYENNE AVENUE
BLDG 5
NORTH LAS VEGAS, NV 89032

Phone: (800) 279-7764

Dated: June 27, 2005

FIRST AMERICAN TITLE INSURANCE COMPANY,
AS AGENT FOR THE BENEFICIARY

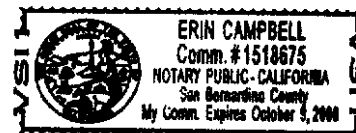
By: *Linda Perez*
LINDA PEREZ, TRUSTEE SALE OFFICER

State of California } ss
County of San Bernardino }

On June 27, 2005 before me, ERIN CAMPBELL Notary Public, personally appeared LINDA PEREZ personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(x) 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 *Erin Campbell* (Seal)
ERIN CAMPBELL



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