APN 1220-15-410-040

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 DOC # 0650109 07/21/2005 02:59 PM Deputy: GB OFFICIAL RECORD Requested By: STEWART TITLE OF DOUGLAS

CULMENT DOUGLA

Douglas County - NV Werner Christen - Recorder

Page: 1 Of 2 Fee: 15.00 BK-0705 PG-9686 RPTT: 0.00



050502034

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.

1077152-02

Loan No.

1023977224

APN 120-15-410-040

NOTICE IS HEREBY GIVEN: THAT CAL-WESTERN RECONVEYANCE CORPORATION, A California Corporation is duly appointed Trustee under a Deed of Trust dated August 26, 1993

executed by SIRIPON SCHUNK AND LLOYD JEFFERSON SCHUNK, WIFE AND HUSBAND Trustor,

in favor of DIRECTORS MORTGAGE LOAN CORPORATION

as Beneficiary,

recorded September 03, 1993, under Instrument No. 316831 in book 0993 page 0607-0612, 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 \$81,600.00 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 April 1, 2005 of principal, interest and impounds and subsequent installments due thereafter; plus late charges; 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.

as

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

Loan No: 1023977224 T.S. No: 1077152-02 APN: 120-15-410-040

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 and address as of the date of this notice is

BANK OF AMERICA, N.A.

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

(619)590-9200 Attn: JEFFREY A FERRER

EYANCE CORPORA CAL-WESTERN RECON

Signature/By

STATE OF CA COUNTY OF OR

before me, the undersigned, a Notary

Public in and for said state personally appeared

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

Date July 19, 2005

SCHUNK, SIRIPON Ref.

5890132 Order No.

CARMELA DRISDALE Commission # 1416967 Notary Public - California Orange County

My Comm. Expires May 10, 2007

NODNV.DOC

Rev. 08/11/2003

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