

OFFICIAL RECORD

Requested By:

FIRST AMERICAN TITLE COMPANY

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO
INTEGRATED LENDER SERVICES
14320 FIRESTONE BLVD.
SUITE 303
LA MIRADA, CA 90638

Douglas County - NV
Werner Christen - Recorder

Page: 1 Of 2 Fee: 15.00
BK-0106 PG- 9102 RPTT: 0.00



2881261 DM

Title Order No. Trustee Sale No. 58309 Loan No. 68181004996599
APN 1319-19-720-007

**IMPORTANT NOTICE
NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST**

NOTICE IS HEREBY GIVEN THAT: Integrated Lender Services, A Delaware Corporation is either the original trustee, the duly appointed substituted trustee, or acting as agent for the trustee or beneficiary under a Deed of Trust dated 07/08/2005, executed by Zachery A. McCarley as Trustor, to secure certain obligations in favor of Bank of America, N.A under a Deed of Trust Recorded on 8/3/2005 as Instrument No. 0651286, Book 0805 page 1990 of Official Records in the Office of the Recorder of Douglas County, State of Nevada.

ONE (1) note(s) for the Original sum of \$50,000.00, that the beneficial interest under such Deed of Trust and the obligations secured hereby are presently held by the undersigned; That a breach of the obligations for which said Deed of Trust is security has occurred in that payment has not been made of: THE MONTHLY INSTALLMENT WHICH BECAME DUE 09/01/2005 AND ALL SUBSEQUENT INSTALLMENTS, TOGETHER WITH LATE CHARGES. DELINQUENT TAXES, DELINQUENT INSURANCE PREMIUMS, IMPOUNDS, SENIOR LIENS WHICH ARE DELINQUENT OR BECOME DELINQUENT, ATTORNEY FEES AND COST AND ADVANCES.

That by reason thereof, the present beneficiary under such Deed of Trust, has executed and delivered to said Trustee, a written Declaration of Default and Demand for Sale, and has surrendered to said 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 has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

As more fully described on said Deed of Trust

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 of Trustor of Trustor's successor in interest, the right of reinstatement will terminate and the property may thereafter be sold. The Trustor may

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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.

THIS FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THE DEBT SET FORTH ON THIS NOTICE WILL BE ASSUMED TO BE VALID UNLESS YOU DISPUTE THE DEBT BY PROVIDING WRITTEN NOTICE TO YOUR BENEFICIARY'S OFFICE OF YOUR DISPUTE WITHIN 30 DAYS OF YOUR RECEIPT OF THIS NOTICE, SETTING FORTH THE BASIS OF YOUR DISPUTE.

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

Bank of America, N. A
c/o Integrated Lender Services
14320 Firestone Blvd., Suite 303
La Mirada, CA 90638
(800) 232-8787

Date: 1/26/2006

Integrated Lender Services, A Delaware Corporation
By: First American Title Insurance, as agent




DARIEN McDONALD

State of California

County of Orange

On 1-26-06 before me, Eren De La Torre, a Notary Public in and for said county, personally appeared Darien McDonald, 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.



Notary Public in and for said County and State

