WHEN RECORDED MAIL TO: Town and Country 505 City Parkway West Suite 200 Orange, CA 92868 PHONE (888)485-9191

APN: 1220-15-110-085 TS No. :T06-20217-NV Loan No.:0067138032

2896523 DM

DOC # 0668038
02/16/2006 01:08 PM Deputy: GB
OFFICIAL RECORD
Requested By:
FIRST AMERICAN TITLE COMPANY

Douglas County - NV Werner Christen - Recorder

Page: 1 Of 2 Fee: BK-0206 PG-5033 RPTT:

15.00 0.00



SPACE ABOVE THIS LINE FOR RECORDER'S USE

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

NOTICE IS HEREBY GIVEN THAT: TOWN & COUNTRY TITLE SERVICES, INC. is the duly appointed Trustee under a Deed of Trust dated 12-10-2004, executed by JAMES W. UTTERBACK AND DENISE R. UTTERBACK, HUSBAND AND WIFE, AS JOINT TENANTS, as trustor in favor of ARGENT MORTGAGE COMPANY, LLC.,, recorded 12-21-2004, under instrument no. 0632602, in book 1204, page 10187, of Official Records in the office of the County recorder of DOUGLAS, County, Nevada securing, among other obligations.

One Note for the Original sum of \$179,200.00, 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 11/01/2005 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.

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:

AMC MORTGAGE SERVICES INC, AS AUTHORIZED AGENT 505 CITY PARKWAY WEST, SUITE 200 ORANGE, CA 92868 (714) 634-2474 REINSTATEMENT LINE 714-634-2474 EXT 34101

Dated: :02-15-2006

Town & Country Title Services, Inc., by FIRST AMERICAN TITLE (SANTA ANA) as agent

By: McDonald

State of CA }ss
County of ORANGE}

On February 15, 2006 before me, ____Eren De La Torre_____ Notary Public, 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.

Signature (Seal)

EREN DE LA TORRE
Commission # 1528737
Notary Public - California
Orange County
My Comm. Expires Nov 21, 2008

BK- 0206 PG- 5034 02/16/2006