APN: 0923-18-111-010 Recording Requested by:

WHEN RECORDED MAIL TO

Regaining Your Investment

PLACER

FORECLOSURE

12190 Herdal Drive, Suite 9 Auburn, California 95603-5637

<u>"LSI TITLE, FNDS DIVISION"</u>

6890052 LOAN: CF04-1044/ KOLESAR

060500435

Space above line for Recorder's use

DOC

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BK-0306

Of

FILE: PFI-066853

0669326

Fee:

15.00

03/06/2006 03:59 PM Deputy: KLJ
OFFICIAL RECORD
Requested By:
STEWART TITLE OF DOUGLAS
COUNTY
Douglas County - NV

Werner Christen - Recorder

PG- 2030 RPTT:

2

OTHER:

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

NOTICE IS HEREBY GIVEN: That PLACER FORECLOSURE, INC., is duly appointed Trustee under a Deed of Trust dated: 03/17/2004, executed by JAMES KOLESAR AND BECKY KOLESAR, as Trustor, to secure certain obligations in favor of CAPITAL FINANCE, as Beneficiary, recorded 04/02/2004, as Document No. 0609266 Book 0404, Page 01201, of Official Records, in the office of the Recorder of DOUGLAS County, Nevada, describing the land therein: AS MORE FULLY DESCRIBED ON SAID DEED OF TRUST.

including 1 note(s) for the sum of \$27,000.00 that the beneficial interest under such Deed of Trust secured thereby are presently held by the beneficiary; that a breach of, and default in the obligations for which said Deed of Trust is security has occurred in that THE INTEREST ONLY INSTALLMENT WHICH BECAME DUE ON 02/01/2006 AND ALL SUBSEQUENT INSTALLMENTS, WHEN DUE. TOGETHER WITH ACCRUED LATE CHARGES, DELINQUENT PROPERTY TAXES, PERMITTED FORECLOSURE FEES AND EXPENSES, AND ANY ATTORNEY FEES AND EXPENSES, IF ANY, WHICH MAY ARISE AS A RESULT OF THIS FORECLOSURE ACTION.

THAT by reason thereof the present beneficiary under said Deed of Trust, has executed and delivered to said duly appointed Trustee, such Deed of Trust and all documents evidencing obligations secured thereby, 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.

TO FIND OUT THE AMOUNT YOU MUST PAY, OR TO ARRANGE FOR PAYMENT TO STOP THE FORECLOSURE, OR IF YOUR PROPERTY IS IN FORECLOSURE FOR ANY OTHER REASON, CONTACT: PLACER FORECLOSURE INCORPORATED 12190 HERDAL DRIVE, AUBURN CA 95603, Phone: (530) 888-8411

If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan.

DATE: March 3, 2006

PLACER FORECLOSURE, INC., TRUSTEE BY: Fidelity National Title Insurance Co.

STATE OF CALIFORNIA, COUNTY OF Ovange

On State, personally appeared person(s) whose name(s) is/are subscribed to the within instrument, and acknowledged to me that he/she/they executed the same instrument 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

armela Dristale

Signature //

CARMELA DRISDALE
Commission # 1416967
Notary Public - California
Orange County
My Comm. Expires May 10, 2007

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BK- 0306 PG- 2031 03/06/2006