

OFFICIAL RECORD

Requested By:

STEWART TITLE OF DOUGLAS
COUNTY

Douglas County - NV
Werner Christen - Recorder

Page: 1 of 2 Fee: 15.00
BK-1106 PG- 2473 RPTT: 0.00



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

060561865

"LSI TITLE, FNDS DIVISION"

SPACE ABOVE THIS LINE FOR RECORDER'S USE

6890333

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

T.S. No. 1091822-11

Loan No. XXXXXX9432

APN 1220-15-511-015

NOTICE IS HEREBY GIVEN: THAT CAL-WESTERN RECONVEYANCE CORPORATION, A California 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 November 17, 2004

executed by NEIL C BAIN AND SANDRA L BAIN, HUSBAND AND WIFE, AS JOINT TENANTS as Trustor,

in favor of ARGENT MORTGAGE COMPANY, LLC as Beneficiary,

recorded November 24, 2004, under Instrument No. 0630307 in book 1104 page 11940, 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 \$399,000.00 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 May 1, 2006 of principal, interest and impounds and subsequent installments due thereafter; 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 the Trustee, a written Declaration of Default and Demand for Sale, and has deposited with 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 payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

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Loan No: XXXXXX9432
T.S. No: 1091822-11
APN: 1220-15-511-015

NOTICE

You may have the right to cure the default herein and reinstate the obligation secured by such Deed of Trust above described. Section 107.080 NRS 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:

WM SPECIALTY MORTGAGE LLC, WITHOUT RECOURSE

c/o AMC MORTGAGE SERVICE, INC.
HOME RETENTION GROUP
505 CITY PARKWAY WEST SUITE 100
ORANGE CA 92868
(800)430-5262
ENGLISH EXT. 36145 SPANISH EXT. 36146

CAL-WESTERN RECONVEYANCE CORPORATION
By: FIDELITY NATIONAL TITLE INSURANCE COMPANY, As agent

Signature/By *Andy Frugassi*
Andy Frugassi

State of California
County of San Diego *(Orange)*

On 11/3/2006 before me, PAUL KIM a Notary Public in and for said state,
personally appeared Andy Frugassi

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 *Paul Kim*

Date November 03, 2006
Ref. BAIN, NEIL
Order No. NEW ORDER

