

OFFICIAL RECORD

Requested By:

FIRST CENTENNIAL TITLE CO OF
NV

Douglas County - NV
Werner Christen - Recorder

Page: 1 Of 2 Fee: 15.00
BK-1106 PG- 2496 RPTT: 0.00



RECORDING REQUESTED BY:
WHEN RECORDED MAIL TO:
ReconTrust Company, N.A.
1757 TAPO CANYON ROAD, SVW-88
SIMI VALLEY, CA 93063
Attn: Diana Feehan
TS No. 06-24207
Doc ID #0001166193622005N
Title Order No. 6670848
Investor/Insurer No. 116619362
APN No. 1420-28-311-019

157306-TSG

NEVADA IMPORTANT NOTICE

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

NOTICE IS HEREBY GIVEN THAT: ReconTrust Company, N.A., is the duly appointed Trustee under a Deed of Trust dated 12/09/2005, executed by DOUGLAS A MORGAN, AN UNMARRIED MAN. as Trustor, to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as beneficiary recorded 12/21/2005, as Instrument No. 0663912 (or Book 1205, Page 9395) of Official Records in the Office of the County Recorder of Douglas County, Nevada. Deed of Trust Re-Recorded on 12/28/2005, Instrument No.: 0664525, Book: 1205, Page: 12353. Said obligation including ONE NOTE FOR THE ORIGINAL sum of \$360,000.00. That a breach of, and default in, the obligations for which such Deed of Trust is security has occurred in that payment has not been made of :

FAILURE TO PAY THE INSTALLMENT OF PRINCIPAL, INTEREST AND IMPOUNDS WHICH BECAME DUE ON 08/01/2006 AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST AND IMPOUNDS, TOGETHER WITH ALL LATE CHARGES.

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.

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 to Trustor or Trustor's successor in interest, the right of reinstatement will terminate and the property may there after be sold. The Trustor may have the right to bring court action to assert the non existence 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:
Countrywide Home Loans, Inc, c/o ReconTrust Company, N.A., 1757 TAPO CANYON ROAD,
SVW-88, SIMI VALLEY, CA 93063, PHONE: (800) 281-8219

DATED: November 7, 2006

ReconTrust Company, N.A., Trustee

By: First Centennial Title Company, as agent

BY: *Kathy Pavlik*

Kathy Pavlik, Assistant Secretary

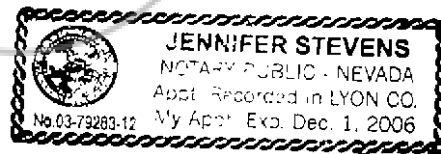
State of: Nevada)

County of: Carson)

On before me Jennifer Stevens, notary public, personally
appeared Kathy Pavlik, 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 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.

Jennifer Stevens



Form nvnodfax (03/01)