

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

Douglas County - NV  
Werner Christen - Recorder  
Page: 1 Of 2 Fee: 15.00  
BK- 1206 PG- 8060 RPTT: 0.00



APN: 1220-21-710-016  
TS No. :T06-23874-NV  
Loan No.:0097156434

3186987DW

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 04-26-2006, executed by MICHAEL CAHILL, AN UNMARRIED MAN, as trustor in favor of ARGENT MORTGAGE COMPANY,LLC., recorded 05-03-2006, under instrument no. 0674080, in book 0506, page 1615, 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 \$234,750.00, 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 09/01/2006 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: :December 20, 2006

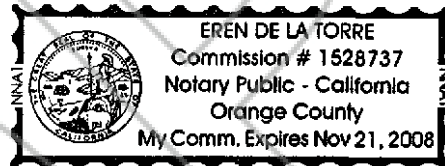
Town & Country Title Services, Inc., by FIRST  
AMERICAN TITLE (SANTA ANA) as agent

By: *Darien McDonald*  
**DARIEN McDONALD**

State of CA }ss  
County of ORANGE}

On December 20, 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 *Eren de la Torre* (Seal)



Federal Law requires us to notify you that we are acting as a debt collector. If you are currently in a  
bankruptcy or have received a discharge in bankruptcy as to this obligation, this communication is  
intended for informational purposes only and is not an attempt to collect a debt in violation of the  
automatic stay or the discharge injunction.