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OFFICIAL RECORD

Requested By:

FIRST CENTENNIAL TITLE CO OF
NV

Douglas County - NV
Werner Christen - Recorder

Page: 1 Of 2 Fee: 15.00
BK-0207 PG-02213 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 S Feehan
TS No. 07-04628
Title Order No. H700530
Investor/Insurer No. 096962322
APN No. 1420-08-211-010

159396-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 04/19/2005, executed by MILLICENT LORRAINE WALKER, AN UNMARRIED WOMAN as Trustor, to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as beneficiary recorded 05/05/2005, as Instrument No. 0643626 (or Book 0505, Page 02169) of Official Records in the Office of the County Recorder of Douglas County, Nevada. Said obligation including ONE NOTE FOR THE ORIGINAL sum of \$89,600.00. 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 AND INTEREST WHICH BECAME DUE ON 11/01/2006 AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL AND INTEREST, TOGETHER WITH ALL LATE CHARGES; PLUS ADVANCES MADE AND COSTS INCURRED BY THE BENEFICIARY INCLUDING FORECLOSURE FEES AND COSTS AND/OR ATTORNEYS' FEES. IN ADDITION, THE ENTIRE PRINCIPAL AMOUNT WILL BECOME DUE ON 05/01/2035 AS A RESULT OF THE MATURITY OF THE OBLIGATION ON THAT DATE.

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: February 7, 2007

RECONTRUST COMPANY, N.A., Trustee

By: First Centennial Title Company, as agent

BY: [Signature]

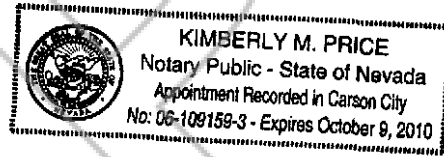
Kathy Pavlik, Assistant Secretary

State of: Nevada)
County of: Carson)

On 2/07/07 before me Kimberly M. Price, 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.

[Signature]



Form mvnod (03/01)