WHEN RECORDED MAIL TO:

Veritas Trustee Services, LLC 139 E. Warm Springs Avenue Las Vegas, NV 89119

07050082570

TS No. :10067.677 Loan No.:1002513716 APN: 1420-35-411-012 Title Order No.: W760296

"LSI TITLE, FNDS DIVISION"

DOC # 0700744 05/08/2007 03:03 PM Deputy: DW OFFICIAL RECORD

Requested By: STEWART TITLE

Douglas County - NV Werner Christen - Recorder

Page: 1 Of 2 Fee: BK-0507 PG-3067 RPTT:

15.00 0.00



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

NOTICE IS HEREBY GIVEN THAT: Veritas Trustee Services, LLC is the duly appointed Trustee under a Deed of Trust dated 11/7/2006, executed by Harris Warren and Melissa Warren, husband and wife as joint tenants with right of survivorship, as trustor in favor of Mortgage Electronic Registration Systems, Inc. MERS, recorded 11/13/2006, under instrument no. 0688468, in book --, page --, of Official Records in the office of the County recorder of Douglas, County, Nevada securing, among other obligations.

ONE (1) for the Original sum of \$593,600.00, 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 INTEREST ONLY PAYMENTS WHICH BECAME DUE On 2/1/2007 PLUS LATE CHARGES IF ANY, AND ALL SUBSEQUENT INSTALLMENTS OF INTEREST PLUS 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.

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 of Trustors'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.

T.S. No.:10067.677 Loan No.:1002513716

To determine if reinstatement is possible and the amount, if any, to cure the default, contact:

Specialized Loan Servicing, LLC 8742 Lucent Boulevard, Suite 300 Highlands Ranch, CO 80129

Phone: (800) 315-4757 Fax: (720) 241-7220

Dated:May 04, 2007

Veritas Trustee Services, LLC, by FIS Default Solutions, as Agent

sv. A Steppan

State of A }ss
County of A ?N(R }

On May 04, 2007 before me. Notary Public, personally appeared 5. Sheppen Notary Public, personally appeared 6. She

(Seal)

WITNESS my hand and official seal.

Signature ____

Notary Public in and for said county and state

PAUL KIM
Commission # 1691470
Notary Public - California
Orange County
My Comm. Expires Sep 3, 2010

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