WHEN RECORDED MAIL TO: S.B.S. Trust Deed Network 818-991-4600 31194 La Baya Drive, Suite 106

Westlake Village, CA 91362

APN: 1220-16-210-065 TS No.: 2007-1658 Loan No.:487328 070501009

0702736 DOC 06/11/2007 11:28 AM Deputy: OFFICIAL RECORD Requested By: STEWART TITLE

> Douglas County - NV Werner Christen - Recorder

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PG- 2777 RPTT: BK-0607

Fee:



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

NOTICE IS HEREBY GIVEN THAT: FIRST LAND TRUSTEE CORPORATION is the duly appointed Trustee under a Deed of Trust dated 3/23/2006, executed by ELMO GUYTON III, A MARRIED MAN JOINED BY HIS SPOUSE, DEBORAH L GUYTON, as trustor in favor of "MERS" IS MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. MERS IS A SEPARATE CORPORATION THAT IS ACTING SOLELY AS A NOMINEE FOR LENDER AND LENDER'S SUCCESSORS AND ASSIGNS. "LENDER" IS FIRST BANK, recorded 4/17/2006, under instrument no. 0672860, in book 0406, page 5453, 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 \$220,000.00, 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 as stated below:

THE INSTALLMENT WHICH BECAME DUE ON 1/1/2007 PLUS LATE CHARGES AND ALL SUBSEQUENT INSTALLMENTS AND LATE CHARGES: ATTORNEY'S FEES INCURRED IN THE PROTECTION OF THE SECURITY HEREIN; AND ANY RECURRING OBLIGATIONS.

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 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.

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T.S. No.:2007-1658 Loan No.:487328

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

FIRST BANK C/O S.B.S. Trust Deed Network 31194 La Baya Drive, Suite 106 Westlake Village, CA 91362

Phone: 818-991-4600

Dated:June 07, 2007

S.B.S. TRUST DEED NETWORK, AS AGENT FOR THE BENEFICIARY

MARY MCNAMARA, TRUSTEE SALE

State of California \{\}ss County of Los Angeles\{\}

On June 07, 2007 before me, Yardia Blane, Notary Public, personally appeared MARY MCNAMARA personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

(Seal)

WITNESS my hand and official seal.

Signature

Yardia Blane

Comm #1529854

Expires Nov. 26, 2008

YARDIA BLANE
Comm. #1529854
NOTARY PUBLIC-CALFORNIA
Los Angeles County
My Comm. Expires Nov. 26, 2008

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