DOC # 0704691 07/09/2007 02:46 PM Deputy: PK OFFICIAL RECORD Requested By:

FIRST CENTENNIAL TITLE CO OF

NV

Douglas County - NV Werner Christen - Recorder

Page: 1 Of 2 Fee: 15.00 BK-0707 PG-2375 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: Andre Jones TS No. 07-28558 Title Order No. H702495 Investor/Insurer No. 049291410 APN No. 1220-17-401-011

162787-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 03/23/2004, executed by KEVIN D RHYNER, AND PATRICIA M RHYNER, TRUSTEES OF THE KEVIN D RHYNER AND PATRICIA M RHYNER REVOCABLE TRUST DATED OCTOBER 21,2003 as Trustor, to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as beneficiary recorded 03/30/2004, as Instrument No. 0608842 (or Book 304, Page 15131) of Official Records in the Office of the County Recorder of Douglas County, Nevada. Said obligation including ONE NOTE FOR THE ORIGINAL sum of \$520,000.00. 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 04/01/2007 AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST AND IMPOUNDS, 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 04/01/2034 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 occured. 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: July 07, 2007

RECONTRUST COMPANY, N.A., Trustee By: CHICAGO TITLE - NEVADA, as Agent

County of: Carson City

FIRST CENTENNIAL TITLE COMPANY, agent for CHICAGO DEFAULT SERVICES, Kathy Pavlik,

On 07/07/2007 before me

Assistant Secretary 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.



J. NELSON Notary Public - State of Nevada Appointment Recorded in Douglas County No: 05-100163-5 - Expires August 4, 2009

Form nvnod (03/01)

0704691

07/09/2007