DOC # 0709280
09/14/2007 12:54 PM Deputy: PK
OFFICIAL RECORD
Requested By:
FIRST AMERICAN TITLE COMPANY

WHEN RECORDED MAIL TO: CR Title Services Inc. P.O. Box 1500 Rancho Cucamonga, CA 91729-1500 PHONE 888-485-9191

Douglas County - NV
Werner Christen - Recorder
1 Of 2 Fee: 1

Page: 1 Of 2 Fee BK-0907 PG-3141 RPTT: 15.00 0.00



APN: 1220-04-514-024 TS No.:T07-29899-NV Loan No.:0069979995 3453438 DM

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: CR Title Services Inc. is the duly appointed Trustee under a Deed of Trust dated 12-29-2004, executed by JENNIFER CARDWELL, A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY, as trustor in favor of ARGENT MORTGAGE COMPANY, LLC., recorded 01-06-2005, under instrument no. 0633840, in book 0105, page 1852, 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 \$189,600.00, 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 PRINCIPAL AND INTEREST PLUS IMPOUNDS AND / OR ADVANCES WHICH BECAME DUE ON 06/01/2007 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 ATTORNEY IN FACT PO BOX 11000

SANTA ANA, CA 92711

REINSTATEMENT LINE: 800-211-6926

Dated: :September 13, 2007

CR Title Services Inc., by FIRST AMERICAN

TITLE (SANTA ANA) as agent

State of CA }ss
County of Orange

DARIEN MCDONALD

On September 13, 2007 before me, Ten Delatore Notary Public, personally appeared

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose hame(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 Crew Dela Tone (Seal)

EREN DE LA TORRE
Commission # 1528737
Notary Public - California
Orange County
My Comm. Expires Nov 21, 2008

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.

The undersigned hereby affirms that there is no Social Security number contained in this document.

PG- 3142 09/14/2007