

DOC # 0709397
09/18/2007 01:30 PM Deputy: GB

OFFICIAL RECORD

Requested By:
FIRST AMERICAN TITLE COMPANY

RECORDING REQUESTED BY:
ROBERT E. WEISS INCORPORATED

AND WHEN RECORDED MAIL TO:
ROBERT E. WEISS INCORPORATED
920 S. VILLAGE OAKS DRIVE
COVINA, CA 91724

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 2 Fee: 15.00
BK-0907 PG- 3725 RPTT: 0.00



RECORDING REQUESTED BY
FIRST AMERICAN TITLE INSURANCE COMPANY

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

APN: 1121-05-515-026

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Title Order No. 3454798 Trustee Sale No. 07-0409-NV Loan No. 0054776430

IMPORTANT NOTICE NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

NOTICE IS HEREBY GIVEN THAT: ROBERT E. WEISS INCORPORATED is either the original Trustee, the duly appointed substituted Trustee, or acting as agent for the Trustee or Beneficiary under a Deed of Trust dated 08-02-2005, executed by RICARDO J HART & NOELLE K HART, HUSBAND & WIFE as Trustor, to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR LENDER under a Deed of Trust Recorded 08-04-2005, Book 0805, Page 2374, Instrument 0651360 of Official Records in the Office of the Recorder of DOUGLAS County, State of Nevada, securing, among other obligations, 1 note(s) for the sum of \$270,455.00.

That a breach of the obligations for which said Deed of Trust is security has occurred in that payment has not been made of:

FAILURE TO PAY MONTHLY PRINCIPAL AND INTEREST INSTALLMENTS DUE 06/01/2007 AND ALL SUBSEQUENT INSTALLMENTS TOGETHER WITH LATE CHARGES.

You may have the right to cure the default herein and reinstate the obligation by said Deed of Trust above described. Section 107.080NRS permits certain defaults to be cured upon the payments of that portion of principal and interest, which would not be due had no default occurred. This amount is \$10,275.82 as of date of this Notice and will increase until your account becomes current. Where reinstatement is possible, if the default is not cured within 35 days following the recording and mailing to Trustor or Trustor's successor in interest of this notice, the right of reinstatement will terminate and the property may thereafter be sold.

That by reason thereof, the present beneficiary under such Deed of Trust, has executed and delivered to said Trustee, a written Declaration of Default and Demand for Sale, and has surrendered to said 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 has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

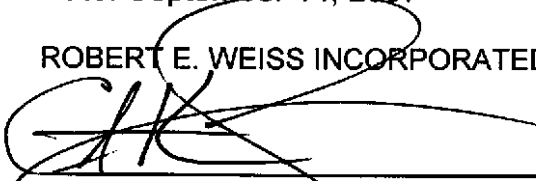
To find out the amount you must pay, to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact:

**FIRST HORIZON HOME LOANS, A DIVISION OF FIRST TENNESSEE BANK NATIONAL ASSOCIATION
C/O ROBERT E. WEISS INCORPORATED
ATTN: FORECLOSURE DEPARTMENT
920 S. VILLAGE OAKS DRIVE
COVINA, CA 91724
(626) 967-4302**

If you have any questions, you should contact a lawyer or the government agency, which may have insured your loan

Date: September 14, 2007

ROBERT E. WEISS INCORPORATED, as Trustee



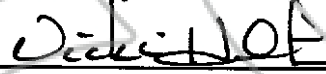
Cris A Klingerman, Esq. Attorney and Agent

State of California
County of Los Angeles

ROBERT E. WEISS INCORPORATED IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

On September 14, 2007 before me, Vicki Hilton, the undersigned Notary Public in and for said county, personally appeared Cris A Klingerman, Esq., 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 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.


Notary Public in and for said County and State

