

OFFICIAL RECORD

Requested By:
FIRST AMERICAN TITLE COMPANY

Recording Requested By:

RECORDING REQUESTED BY
FIRST AMERICAN TITLE INSURANCE COMPANY

WHEN RECORDED MAIL TO:

American Trust Deed Services Corp.
14412 Friar Street
Van Nuys, California 91401

Douglas County - NV
Werner Christen - Recorder

Page: 1 Of 2 Fee: 15.00
BK-1007 PG- 2620 RPTT: 0.00



APN: 1220-21-610-234

T.S. No. ALS07-9087

Loan No. 0031032980

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

347749

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

NOTICE IS HEREBY GIVEN THAT: American Trust Deed Services Corporation is the duly appointed Trustee under a Deed of Trust dated 6/16/2005, executed by MARIA YOUNG, A MARRIED WOMAN AS HER SOLE AND SEPERATE PROPERTY, as trustor in favor of Mortgage Electronic Registration systems, Inc., as nominee for *First magnus Financial Corp*, recorded 6/21/2005, under instrument no. 0647432, in book 0605, page 9396, 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 \$236,000.00, 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 or that payment has not been made of:

INSTALLMENT OF PRINCIPAL AND INTEREST PLUS IMPOUNDS AND / OR ADVANCES WHICH BECAME DUE On 7/1/2007. 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.

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 or 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.:ALS07-9087

Loan No.:0031032980

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

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
AS NOMINEE FOR AURORA LOAN SERVICES, LLC
C/O American Trust Deed Services Corp.
14412 Friar Street, Van Nuys, California 91401

Phone: 818-781-9800

SECTION 1692(E): THIS COMMUNICATION IS WITH A
DEBT COLLECTOR ATTEMPTING TO COLLECT A
DEBT. ANY INFORMATION OBTAINED WILL BE USED
FOR THAT PURPOSE

Dated: October 08, 2007

AMERICAN TRUST DEED SERVICES CORP., BY FIRST
AMERICAN TITLE AS AGENT

By: Melissa Wagner

State of California }ss
County of Orange }

On October 08, 2007 before me, Kristin Tyler, Notary Public, personally appeared
Melissa Wagner 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.

Signature Kristin Tyler (Seal)



(PAGE 2 OF 2)