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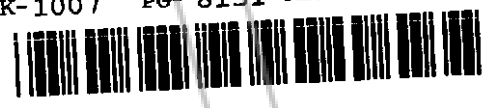
DOC # 0712060
10/30/2007 11:47 AM Deputy: DW

RECORDING REQUESTED BY:
PLM Lender Services

OFFICIAL RECORD
Requested By:
TITLE COURT SERVICE

AND WHEN RECORDED MAIL TO:
PLM Lender Services
46 N. Second Street
Campbell, CA 95008

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 2 Fee: 15.00
BK-1007 PG- 8131 RPTT: 0.00



Space above this line for Recorder's use

Title Order No. 3337792 Trustee Sale No. 812-051842 Loan No. 9041694340

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

NOTICE IS HEREBY GIVEN THAT: PLM LENDER SERVICES, INC. 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 06-07-2005, executed by VANESSA L. CRUZ AND NELSON J. PABON JR., WIFE AND HUSBAND as Trustor, to secure certain obligations in favor of DOWNEY SAVINGS AND LOAN ASSOCIATION, F. A. under a Deed of Trust Recorded 06-15-2005, Book , Page , Instrument 0646905 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 \$213,375.00.

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

INSTALLMENT OF PRINCIPAL , INTEREST AND IMPOUNDS WHICH BECAME DUE ON 02/01/2007 , AND ALL SUBSEQUENT INSTALLMENTS , TOGETHER WITH LATE CHARGES, FORECLOSURE FEES AND/OR ATTORNEY FEES. IN ADDITION, SHOULD ANY PRIOR LIEN OR ENCUMBRANCE, INCLUDING PROPERTY TAXES AND PREMIUMS ON INSURANCE REQUIRED BY THE DEED OF TRUST, BE OR BECOME DELINQUENT, SAID DELINQUENCY MUST BE CURED AND WRITTEN EVIDENCE OF THE CURE MUST BE PROVIDED. FURTHERMORE, SHOULD THE BENEFICIARY ADVANCE SUMS TO PROTECT ITS SECURITY, SAID ADVANCES, TOGETHER WITH INTEREST, MUST BE PAID AS A CONDITION OF REINSTATEMENT OR PAYOFF.

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 \$14,170.70 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:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., A DELAWARE CORPORATION, ITS SUCCESSORS OR ASSIGNS, AS NOMINEE FOR CENTRAL MORTGAGE COMPANY, AN ARKANSAS CORPORATION
C/O PLM Lender Services
46 N. Second Street
Campbell, CA 95008
408 370-4030

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

Date: 10/26/07

PLM LENDER SERVICES, INC., as Trustee

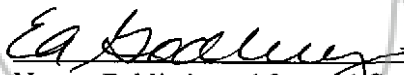


DEBBIE A. GRAHAM, Vice President

State of California
County of Santa Clara

On 10/26/07 before me, ELIZABETH A. GODBEY the undersigned Notary Public in and for said county, personally appeared DEBBIE A. GRAHAM, 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

PLM LENDER SERVICES, INC. IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT.
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

