

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

Specialized Inc., of California  
P.O. Box 5013  
Carpinteria, California 93014-5013  
(800) 688-8430  
A.P.N.: 1221-05-001-077  
TS No. :07-79703NV  
Loan No.: 0000351054

Douglas County - NV  
Werner Christen - Recorder  
Page: 1 Of 2 Fee: 15.00  
BK-1007 PG- 8946 RPTT: 0.00



3465/166 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: SPECIALIZED INC.** is the duly appointed Trustee under a Deed of Trust dated 10/25/2006, executed by **THERESA J. KOZEN A SINGLE WOMAN**, as trustor in favor of **WILMINGTON FINANCE, INC. / MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.**, recorded 10/31/2006, under instrument no. **0687690**, in book **1006**, page **11850**, 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 **\$210,000.00**, 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:

**THE FAILURE TO PAY INSTALLMENTS OF PRINCIPAL, INTEREST, ACCRUED LATE CHARGES, AND/OR IMPOUNDS WHICH BECAME DUE 7/1/2007 AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST, AND/OR IMPOUNDS, PLUS LATE CHARGES. AND ANY ADVANCES MADE BY THE BENEFICIARY INCLUDING ATTORNEY FEES.**

This amount is approximately **\$6,386.72** as of the date of the Notice of Default.

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 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.

(page 1 of 2)

**T.S. No.:07-79703NV**  
**Loan No.:0000351054**

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If you notify this office within 30 days after receiving this notice, this office will obtain verification of the debt and mail you a copy of the verification. If you request in writing within 30 days of receipt of this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor. This notice is an attempt to collect a debt, and any information obtained will be used for that purpose.

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

Bayview Loan Servicing, LLC  
4425 Ponce De Leon Blvd. 5th Floor  
Coral Gables, Florida 33146

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

Phone: 800-457-5105

Dated :October 29, 2007

**Specialized, Inc., Trustee**

By:   
\_\_\_\_\_  
**JESSICA M. WEBER, MANAGER**

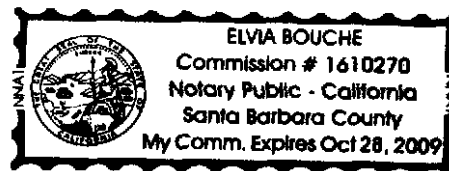
**THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

State of California }ss  
County of Santa Barbara }

On **October 29, 2007** before me, **ELVIA BOUCHE** Notary Public, personally appeared **JESSICA M. WEBER** 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  (Seal)  
**ELVIA BOUCHE**



(PAGE 2 OF 2)