

DOC # 712320
11/01/2007 02:18PM Deputy: EM
OFFICIAL RECORD
Requested By:
STEWART TITLE - DOUGLAS
Douglas County - NV
Werner Christen - Recorder
Page: 1 of 3 Fee: 16.00
BK-1107 PG-231 RPTT: 0.00



Recording requested by:

When recorded mail to:

Quality Loan Service Corp.
2141 5th Avenue
San Diego, CA 92101

1001556 TO

The undersigned hereby affirms that there is no

Space above this line for Recorder's use

TS No.: NV-07-109492-PJ

Order # W760822

Loan No.: 0057579849

Assessors Parcel No(s)

Notice of Breach and Default and of Election to Cause Sale of Real Property Under Deed of Trust

NOTICE IS HEREBY GIVEN: That Quality Loan Service Corp. 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 5/2/2006, executed by JOHN P. ALLEY AND SHERRY L. ALLEY, HUSBAND AND WIFE AS JOINT TENANTS, as Trustor, to secure certain obligations in favor of FIRST HORIZON HOME LOAN CORPORATION, as beneficiary, recorded 5/8/2006, as Instrument No. 0674432, in Book xxx, Page xxx of Official Records in the Office of the Recorder of DOUGLAS County, Nevada securing, among other obligations including 1 NOTE(S) FOR THE ORIGINAL sum of \$417,000.00, that the beneficial interest under such Deed of Trust and the obligations secured thereby 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 in 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 amounts that are due or may become due for the following: late charges, delinquent property taxes, insurance premiums, advances made on senior liens, taxes and/or insurance, trustees fees, and any attorney fees and court costs arising from or associated with beneficiaries effort to protect and preserve its security must be cured as a condition of reinstatement.

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.

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

First Horizon Home Loans, a division of First Tennessee Bank National Association
C/O Quality Loan Service Corp.
2141 5th Avenue
San Diego, CA 92101
619-645-7711

If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan. Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale provided the sale is concluded prior to the conclusion of the foreclosure.

Dated: 10/29/2007

Quality Loan Service Corp., AS AGENT FOR BENEFICIARY
BY: ~~Fidelity National Title CA#~~ LSI Title Agency Inc.

By: _____

Gerri Sheppard
Gerri Sheppard

Calif
State of Nevada) ss.
County of ~~Clark~~
Orange

This instrument was acknowledged before me, a notary public, by _____ on
10-30, 2007.

Notary Public

If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holder's rights against the real property only.

THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.



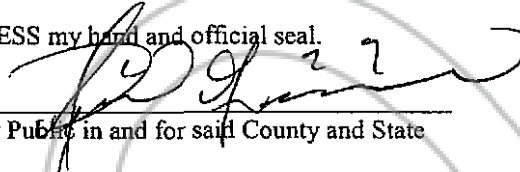
BK-1107
PG-232

Attached to NOD
Loan #: _____
File #: W760822

STATE OF California
COUNTY OF Orange

On 10-30-07 before me, **Jejara Garciani**, a Notary Public in and for said county, personally appeared **Gerri Sheppard** personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.



Notary Public in and for said County and State

