DOC # 712660
11/06/2007 03:17PM Deputy: PK
OFFICIAL RECORD
Requested By:
STEWART TITLE - DOUGLAS
Douglas County - NV
Werner Christen - Recorder
Page: 1 of 2 Fee: 15.00
BK-1107 PG-1785 RPTT: 0.00

RECORDING REQUESTED BY:
WHEN RECORDED MAIL TO:
RECONTRUST COMPANY
1757 TAPO CANYON ROAD, SVW-88
SIMI VALLEY, CA 93063

Attn: Sandra Shelton
TS No. 07-51769
Title Order No. H704906
Investor/Insurer No. 104170862
APN No. 1220-16-210-150
1001659

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

NOTICE IS HEREBY GIVEN THAT: RECONTRUST COMPANY, is the duly appointed Trustee under a Deed of Trust dated 07/27/2005, executed by JOHN D MCGILLIVRAY DANIELLE D MCGILLIVRAY, HUSBAND AND WIFE as Trustor, to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as beneficiary recorded 08/05/2005, as Instrument No. 0651533 (or Book 0805, Page 3329) of Official Records in the Office of the County Recorder of Douglas County, Nevada. Said obligation including ONE NOTE FOR THE ORIGINAL sum of $212,000.00. 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 :

FAILURE TO PAY THE INSTALLMENT OF PRINCIPAL, INTEREST AND IMPOUNDS WHICH BECAME DUE ON 07/01/2007 AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST AND IMPOUNDS, TOGETHER WITH ALL LATE CHARGES, PLUS ADVANCES MADE AND COSTS INCURRED BY THE BENEFICIARY, INCLUDING FORECLOSURE FEES AND COSTS AND/OR ATTORNEYS' FEES. IN ADDITION, THE ENTIRE PRINCIPAL AMOUNT WILL BECOME DUE ON 09/01/2035 AS A RESULT OF THE MATURITY OF THE OBLIGATION ON THAT DATE.

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 occured. 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 there after be sold. The Trustor may have the right to bring court action to assert the non existence of a default or any other defense of Trustor to acceleration and sale.
To determine if reinstatement is possible and the amount, if any, to cure the default, contact: Countrywide Home Loans, Inc, c/o RECONTRUST COMPANY, 1757 TAPO CANYON ROAD, SVW-88, SIMI VALLEY, CA 93063, PHONE: (800) 281-8219

Form nvnod (03/01)

DATED: November 02, 2007

RECONTRUST COMPANY, Trustee
By: CHICAGO TITLE - NEVADA, as Agent

BY: _____
Anselmo Paakaliwangan

State of: California)
County of: ORANGE)

On 11/02/2007 before me _Paul Kim_____, notary public, personally appeared
___Anselmo Paakaliwangan_____, 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 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.

_____

PAUL KIM
Commission # 1691470
Notary Public - California
Orange County
My Comm. Expires Sep 3, 2010

Form nvnod (03/01)