APN NO. 1022-29-410-008 RECORDING REQUESTED BY

WHEN RECORDED MAIL TO

REGIONAL TRUSTEE SERVICES CORPORATION

616 1st Avenue, Suite 500 Seattle, WA 98104

Trustee's Sale No:

07-FSF-52751

3561379 DM

DOC # 715976
01/09/2008 02:52PM Deputy: EM
OFFICIAL RECORD
Requested By:
FIRST AMERICAN TITLE REN
Douglas County - NV
Werner Christen - Recorder
Page: 1 of 2 Fee: 15.00
BK-108 PG-1768 RPTT: 0.00

FSF527510342000000

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

NOTICE IS HEREBY GIVEN that REGIONAL SERVICE CORPORATION, is either the duly appointed Trustee, the substitute Trustee or acting as agent for the Beneficiary under a Deed of Trust dated 11/8/2006, executed by KEVIN D RHYNER, PATRICIA M RHYNER, as Trustor, to secure obligations in favor of BANK OF AMERICA, N.A., as Beneficiary, recorded 3/13/2007, as Instrument No. 0696889, of Official Records in the office of the Recorder of DOUGLAS County, NEVADA. There is now owing upon the note secured by said Deed of Trust the sum of \$65,913.99 principal, with interest thereon from 6/8/2007. That a breach of, and default in, the obligations for which such Deed of Trust is security has occurred as follows:

FAILURE TO PAY INSTALLMENTS OF PRINCIPAL, INTEREST, IMPOUNDS AND LATE CHARGES WHICH BECAME DUE 7/8/2007 TOGETHER WITH ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST, IMPOUNDS, LATE CHARGES, FORECLOSURE FEES AND EXPENSES; ANY ADVANCES WHICH MAY HEREAFTER BE MADE; ALL OBLIGATIONS AND INDEBTEDNESSES AS THEY BECOME DUE; AND ANY INSTALLMENTS ALREADY MADE, THAT AT A LATER DATE PROVE TO BE INVALID.

That by reason thereof, BANK OF AMERICA, N.A., the present beneficiary under such Deed of Trust, has executed and delivered to said Trustee, a written Declaration and Demand for Sale, and has deposited with said Trustee, such Deed of Trust and all the 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.

N.R.S. 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 the 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.

To find out the amount you must pay, or to arrange for payment to stop the foreclosure or if your property is in foreclosure for any other reason, contact: REGIONAL SERVICE CORPORATION, whose address is 616 1st Avenue, Suite 500, Seattle, WA 98104, (206) 340-2550.

Dated: 1/7/2008

Regional Service Corporation

By First American Title Insco

As authorized agent

Name/Title

MARIE CRUZ

STATE OF California) ss.

On 1708, before me, Exercise Andrew Public in and for said state, duly commissioned and sworn, personally appeared Varic CV/2, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument, as authorized agent, on behalf of the corporation therein named and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/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 the State of residing at: Vancho Sonta Manganta My commission expires: 11/21126

EREN DE LA TORRE
Commission # 1528737
Notary Public - California
Orange County
My Comm. Expires Nov 21, 2008

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

Page 2 of 2 NV NOD



BK-108 PG-1769

715976 Page: 2 of 2 01/09/2008