RECORDING REQUESTED BY: WHEN RECORDED MAIL TO: RECONTRUST COMPANY 2380 Performance Dr, RGV-D7-450 Richardson, TX 75082

Attn: Crystal Taylor TS No. 08-04807 Title Order No. H800684 Investor/Insurer No. 1702421956 APN No. 1318-23-216-017 DOC # 717161
01/31/2008 08:49AM Deputy: PK
OFFICIAL RECORD
Requested By:
STEWART TITLE - DOUGLAS
Douglas County - NV
Werner Christen - Recorder
Page: 1 of 3 Fee: 16.00
BK-108 PG-6585 RPTT: 0.00

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

NOTICE IS HEREBY GIVEN THAT: RECONTRUST COMPANY, is acting as an agent for the Beneficiary under a Deed of Trust dated 10/05/2006, executed by LOREEN A MACARA, AN UNMARRIED WOMAN as Trustor, to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as beneficiary recorded 10/10/2006, as Instrument No. 0686105 (or Book N/A, Page N/A) of Official Records in the Office of the County Recorder of Douglas County, Nevada. Said obligation including ONE NOTE FOR THE ORIGINAL sum of \$382,500.00. 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 10/01/2007 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 11/01/2036 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 RECONTRUST COMPANY a written Declaration of Default and Demand for sale, and has deposited with RECONTRUST COMPANY 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, 2380 Performance Dr, RGV-D7-450, Richardson, TX 75082, PHONE: (800) 281-8219

DATED:January 29, 2008	RECONTRUST COMPANY, as agent for the Beneficiary By: CHICAGO TITLE - NEVADA, as Agent
State of: California	Anselmo Pagkaliwangan
On 01/29/20 <del>08</del> before me	notary public, personally appeared, personally known to me (or proved to me on the basis of
to me that he/she/they executed the signature(s) on the instrument the pe instrument.	on(s) whose name(s) is/are subscribed to within instrument and acknowledged same in his/her/their authorized capacity(ies), and that by his/her/their erson(s), or the entity upon behalf of which the person(s) acted, executed the
Witness my hand and official seal.	

Form nvnod (03/01)

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BK-108 PG-6586

	State of CA County of Orcival On 1.29.08 before me, Packaliwangan, who 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.
	I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.
	WITNESS my hand and official spat.)
	Signature  (Seal)  JEFF PHU  Commission # 1471217  Notary Public - California  Orange County  My Comm. Expires Feb 20, 2008
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