

Recording requested by: *and*

When recorded mail to:

Douglas County - NV
Werner Christen - Recorder

Page: 1 Of 2 Fee: 15.00
BK-0308 PG-1556 RPTT: 0.00

✓ LandAmerica Default Services
Post Office Box 5899
6 Executive Circle
Suite 100
Irvine, CA 92616



Space above this line for Recorder's use

TS No.: 057-001413

Order # 30120032

Loan No.: 0051695419

Assessors Parcel No(s) 1220-22-410-162

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

NOTICE IS HEREBY GIVEN: That LANDAMERICA DEFAULT SERVICES 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 11/23/2004, executed by DAVID JOHN RITCHIE, A MARRIED MAN, as Trustor, to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. , as beneficiary, recorded 12/3/2004, as Instrument No. 0631025, in Book 1204, Page 1553 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 \$205,200.00, 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 11/1/2007 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.

TS No.: 057-001413
Loan No.: 0051695419
Notice of Default
Page 2

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 LANDAMERICA DEFAULT SERVICES
Post Office Box 5899
Irvine, CA 92616
Phone: (949) 885-4500

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: 3/5/2008

LANDAMERICA DEFAULT SERVICES

By:

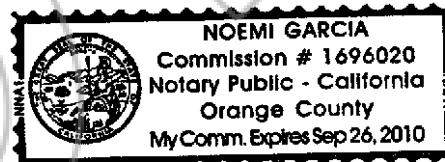
Kevin McKenna
Kevin McKenna

State of California) ss.
County of Orange)

Noemi Garcia

This instrument was acknowledged before me as a notary public, by Kevin McKenna on March 5, 2008.

Noemi Garcia
Notary Public



**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 report agency if you fail to fulfill the terms of your credit obligations.

