

DOC # 719894  
03/19/2008 02:31PM Deputy: EM  
OFFICIAL RECORD  
Requested By:  
FIRST AMERICAN NATIONAL  
Douglas County - NV  
Werner Christen - Recorder  
Page: 1 of 3 Fee: 16.00  
BK-308 PG-4180 RPTT: 0.00



RECORDING REQUESTED BY  
*First Am.*  
AND WHEN RECORDED MAIL TO  
FCI LENDER SERVICES, INC.  
8180 EAST KAISER BOULEVARD  
ANAHEIM HILLS, CA 92808-2277

*3667655*

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

Title Order No. Trustee Sale No. 49572 Loan No.  
APN 1318-10-317-004

## NOTICE OF BREACH AND DEFAULT AND OF ELECTION TO CAUSE SALE OF REAL PROPERTY UNDER DEED OF TRUST

**NOTICE IS HEREBY GIVEN IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS, IT MAY BE SOLD WITHOUT ANY COURT ACTION**, and you may have the legal right to bring you account in good standing by paying all your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of you account normally five business days prior to the date set for the sale of your property. No sale date may be set until three months from the date this notice of default may be recorded (which date of recordation appears on this notice)

**THIS AMOUNT IS \$60,769.44 , AS OF 03/17/2008 and will increase until your account becomes current.**

While you property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required your Note and Deed of Trust or Mortgage. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required by the Note and Deed of Trust or Mortgage, the beneficiary or mortgagee may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary or mortgagee may require as a condition to reinstate that you provide reliable written evidence that you paid all senior liens, property taxes and hazard insurance premiums.

Upon you written request, the Beneficiary or mortgagee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even through full payoff was demanded, but you must pay all amounts in default at the time payment is made. However, you and you beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than the end of the three month period stated above) to, among other things, (1) provide additional time in which to cure the default by the transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2).

Following the expiration of the time period referred to in the first paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and you creditor permits a longer period, you have only the legal right to stop the sale of your property by paying the entire amount demanded by your creditor.

Title Order No.  
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Loan No.  
APN 1318-10-317-004

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: THE BENEFICIARIES c/o FCI LENDER SERVICES, INC., 8180 EAST KAISER BOULEVARD, ANAHEIM HILLS, CA 92808-2277(714) 282-2424

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. Remember, **YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION.**

**THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**


**NOTICE IS HEREBY GIVEN THAT:** FCI LENDER SERVICES, INC. is the duly appointed Trustee, or duly authorized agent for the Beneficiary, or duly designated Agent for the Beneficiary or Trustee under a Deed of Trust dated 03/15/2006, executed by DANIEL SULLIVAN as Trustor, to secure certain obligations in favor of CLIFF LACHMAN under a Deed of Trust RECORDED ON 3/22/06 AS INSTRUMENT #0670373 of Official Records in the Office of the Recorder of Douglas County, State of Nevada.

That a breach of the obligations for which said Deed of Trust is security has occurred in that payment has not been made of: THE UNPAID PRINCIPAL BALANCE OF \$50,000.00 PLUS ACCRUED INTEREST WHICH BECAME DUE ON 03/15/2007. ADVANCES TO SENIOR LIENS, INTEREST INSURANCE, TAXES AND DELINQUENT TAXES AND/OR INSURANCE PREMIUMS TO BE ADVANCED BY THE BENEFICIARY AFTER THE RECORDING OF THE NOTICE OF DEFAULT.

That by reason thereof, the present beneficiary under such Deed of Trust, has executed and delivered to said Trustee, a written Declaration of Default and Demand for Sale, and has surrendered to said 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 has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

*Date: 3/17/08*

FOR: THE BENEFICIARIES  
BY: FCI LENDER SERVICES, INC. , AS AGENT

  
\_\_\_\_\_  
Vivian Prieto, Vice President



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State of California .ss  
County of Orange

On 3/17/08 before me, Pamela G. Palomino, a Notary Public in and for said county, personally appeared Vivian Prieto, Vice President, 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 law of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Pamela G. Palomino  
Notary Public in and for said County and State

