

RECORDING REQUESTED BY:
AND WHEN RECORDED MAIL TO:

Cal-Western Reconveyance Corporation
P.O. Box 22004
525 East Main Street
El Cajon CA 92022-9004



APN: 1420-07-114-017

1006219.

SPACE ABOVE THIS LINE FOR RECORDER'S USE

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

T.S. No. 1139071-01
Loan No. XXXXXX3859

NOTICE IS HEREBY GIVEN: THAT CAL-WESTERN RECONVEYANCE CORPORATION, A California Corporation, 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 December 20, 2006

executed by FRANK E STOFFELS AND KAREN L STOFFELS, HUSBAND AND WIFE AS JOINT TENANTS as Trustor,

in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. NOMINEE FOR FREMONT INVESTMENT & LOAN as Beneficiary,

recorded January 24, 2007, under Instrument No. 0693491 in book 107 page 7418, of Official Records in the Office of the County Recorder of DOUGLAS County, Nevada describing land therein as:

COMPLETELY DESCRIBED IN SAID DEED OF TRUST

Securing, among other obligations, one note(s) for the original sum of \$300,900.00 that the beneficial interest under such Deed of Trust and the obligations secured thereby are presently held by the below set out beneficiary; that a breach of, and default in the obligations for which said Deed of Trust is security has occurred in that payment has not been made of

Failure to pay the monthly payment due September 1, 2007 of principal and interest and subsequent installments due thereafter; plus late charges; together with all subsequent sums advanced by beneficiary pursuant to the terms and conditions of said deed of trust.

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

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NOTICE

You may have the right to cure the default herein and reinstate the obligation secured by such Deed of Trust above described. Section 107.080 NRS permits certain defaults to be cured upon the payment of the amounts required by that 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 the recording and mailing to Trustor or Trustor's successor in interest of this notice, the right of reinstatement will terminate and the property may thereafter be sold.

To determine if reinstatement is possible and the amount, if any, necessary to cure the default, contact:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

c/o Cal-Western Reconveyance Corporation
P.O. Box 22004
525 East Main Street
El Cajon CA 92022-9004
(619)590-9200

CAL-WESTERN RECONVEYANCE CORPORATION by LSI Title Agency Inc.

Signature/By J. Sheppard
& Sheppard, Authorized Signer

State of Ca)
County of Orange)

On 3-19-08 before me, Darlene J. Clark
a Notary Public in and for said State, personally appeared J. Sheppard, Authorized Signer
_____, 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.

WITNESS my hand and official seal

(Seal)

Signature [Signature]
DARLENE J. CLARK

Date March 11, 2008
Ref. STOFFELS, FRANK E
Order No. W860436

