

DOC # 720910
04/07/2008 09:46AM Deputy: GB
OFFICIAL RECORD
Requested By:
STEWART TITLE - CARSON
Douglas County - NV
Werner Christen - Recorder
Page: 1 of 3 Fee: 16.00
BK-408 PG-1409 RPTT: 0.00



WHEN RECORDED MAIL TO:
Pioneer Lender Trustee Services, LLC
139 E. Warm Springs Road
Las Vegas, NV 89119

TS No. : 10067.1117
Loan No.:1002867831
APN: 1221-05-001-077
Title Order No.: 1007089

W8120522
1007089 TB

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

NOTICE IS HEREBY GIVEN THAT: Pioneer Lender Trustee Services, LLC is the duly appointed Trustee under a Deed of Trust dated 10/25/2006, executed by Theresa J. Kozen, a single woman, as trustor in favor of Mortgage Electronic Registration Systems, Inc. MERS, recorded 10/31/2006, under instrument no. 0687690, in book --, page --, of Official Records in the office of the County recorder of Douglas, County, Nevada securing, among other obligations.

ONE (1) for the Original sum of \$210,000.00, that the beneficial interest under such Deed of Trust and the obligations secured hereby 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 or that payment has not been made of:

INSTALLMENT OF PRINCIPAL AND INTEREST PLUS IMPOUNDS AND / OR ADVANCES WHICH BECAME DUE On 1/1/2008 PLUS LATE CHARGES, AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST, BALLOON PAYMENTS, PLUS IMPOUNDS AND/OR ADVANCES AND LATE CHARGES THAT BECOME PAYABLE.

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 of Trustors'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.

T.S. No.:10067.1117
Loan No.:1002867831

To determine if reinstatement is possible and the amount, if any, to cure the default, contact:

Specialized Loan Servicing, LLC
8742 Lucent Boulevard, Suite 300
Highlands Ranch, CO 80129

Phone: (800) 315-4757
Fax: (720) 241-7220

Dated: April 03, 2008

Pioneer Lender Trustee Services, LLC, by
FIS Default Solutions, as Agent
LSI Title Agency Inc.

By: G. Sheppard
G. Sheppard, authorized
signer

State of _____ } ss
County of _____ }

On April 03, 2008 before me, _____ Notary Public, personally appeared _____
_____ personally known to me (or 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.

Signature _____ (Seal)
Notary Public in and for said county and state



BK-408
PG-1410

State of California)
County of Orange

On 4-3-08 before me,
lan N. Tran, Notary Public,
personally appeared G. Suppard, authorized signor,
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 seal.

Signature lan N. Tran (Seal)

NOD
W8160522

