RECORDING REQUESTED BY: AND WHEN RECORDED MAIL TO: 04/11/2008 01:30 PM Deputy: OFFICIAL RECORD Requested By: STEWART TITLE

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

Douglas County - NV Werner Christen -3

1 BK-0408

Fee: PG- 2818 RPTT:

16.00 0.00



Of

APN: 1420-33-810-006

SPACE ABOVE THIS LINE FOR RECORDER'S USE.

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

T.S. No. 1128888-02 Loan No. XXXXXX6132

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 September 18, 2006

executed by BRYAN S. RICE AND TISHA M. RICE, HUSBAND AND WIFE AS JOINT TENANTS as Trustor.

in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

as Beneficiary,

recorded September 22, 2006, under Instrument No. 0684925 in book XX page XX, 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 \$560,000.00 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 June 1, 2007 of principal, interest and impounds and subsequent installments due thereafter; 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.

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

Loan No: XXXXXX6132 T.S. No: 1128888-02 APN: 1420-33-810-006

## 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 EMC MORTGAGE CORPORATION 800 STATE HIGHWAY 121 BYPASS LEWISVILLE TX 75067-4180

(877)362-6631

NODNV.DOC

CAL-WESTERN REGIONVEYANCE CORPORATION by LSI Title Ageocy Inc.
Signature/By G. Sheppard, aeethoriged signar
State of California )
County of San Diego Ovaluce
on 4-9-56 before me, Lan N. Tran  a Notary Rublic in and for said State, personally appeared 6. Supparal Culturized Regnon  —, who proved to me on the basis of satisfactory evidence to be the person(x) whose name(x) (stare subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/fact/their authorized capacity(isx), and that by his/fact/their signature(x) on the instrument the person(x), 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 (Seal)
Signature
Date April 08, 2008 Ref. RICE, BRYAN Order No. W761081

Rev. 01/14/08

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State of California County of Drange before me, Notary Public, authorized Degree personally appeared 6. Sugmand who proved to me on the basis of satisfactory evidence to be the person(x) whose name(x) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(igs), 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. (Seal) Signature LAN N. TRAN Commission # 1790551 Notary Public - California Orange County My Comm. Expires Feb 4, 2012