

APN 1318-09-812-016

RECORDING REQUESTED BY  
Old Republic  
Default Management Services  
P.O. Box 250  
Orange, CA 92856-6250

AND WHEN RECORDED MAIL TO  
Old Republic  
Default Management Services  
P.O. Box 250  
Orange, CA 92856-6250

280100

DOC # 721413  
04/15/2008 09:40AM Deputy: GB  
OFFICIAL RECORD  
Requested By:  
MARQUIS TITLE  
Douglas County - NV  
Werner Christen - Recorder  
Page: 1 of 3 Fee: 16.00  
BK-408 PG-3516 RPTT: 0.00



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Trustee Sale No. 08-7910 Loan No. 0202966644

**IMPORTANT NOTICE**  
**NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST**

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 your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is 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 \$19,508.33 as of 04/14/2008, and will increase until your account becomes current.

While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by 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 reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

Upon your 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 though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your 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 your creditor permits a

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longer period, you have only the legal right to stop the sale of your property by paying the entire amount demanded by your creditor.

To find out the amount you must pay, to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact: GREENPOINT MORTGAGE  
2300 BROOKSTONE CENTRE PARKWAY  
COLUMBUS, GA 31904  
Attn: Foreclosure Department  
(800) 784-5566 Ext. 5380

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.

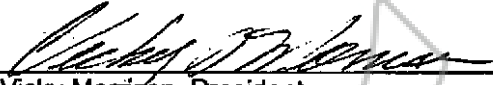
NOTICE IS HEREBY GIVEN THAT: MARIN CONVEYANCING CORP is the duly appointed Trustee under a Deed of Trust dated 06/08/2006, executed by PAMELA ROSS-OSINSKI, A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY as Trustor, to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE under a Deed of Trust Recorded on 06/19/06 AS INSTRUMENT NO. 0677474 of Official Records in the Office of the Recorder of Douglas County, State of Nevada. Said obligations including ONE NOTE FOR THE ORIGINAL SUM OF \$640,000.00

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 MONTHLY INSTALLMENT WHICH BECAME DUE 01/01/2008 AND ALL SUBSEQUENT INSTALLMENTS, TOGETHER WITH LATE CHARGES.

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: 4/15/08

Old Republic National Title Insurance Company, as agent for the Beneficiary, through its Authorized Agent, Marquis Title & Escrow

  
Vicky Morrison, President



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State of Nevada

County of Douglas

On 4/15/08 before me, Susan Lapin, a Notary Public in and for said county, personally appeared, Vicky Morrison, 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.

  
\_\_\_\_\_  
Notary Public in and for said County and State



BK-408  
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