

DOC # 722092
04/24/2008 12:54PM Deputy: GB
OFFICIAL RECORD
Requested By:
FIRST AMERICAN NATIONAL
Douglas County - NV
Werner Christen - Recorder
Page: 1 of 2 Fee: 15.00
BK-408 PG-6061 RPTT: 0.00



WHEN RECORDED MAIL TO:
CR Title Services Inc.
P.O. Box 1500
Rancho Cucamonga, CA 91729-1500
PHONE 888-485-9191

APN: 1420-07-617-006
TS No. :T08-36410-NV
Loan No.:0090663030

3712135 DM

SPACE ABOVE THIS LINE FOR RECORDER'S USE

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

NOTICE IS HEREBY GIVEN THAT: CR Title Services Inc. is the duly appointed Trustee under a Deed of Trust dated 11-07-2005, executed by STEPHEN FERREIRA, AN UNMARRIED MAN, as trustor in favor of ARGENT MORTGAGE COMPANY, LLC., recorded 11-14-2005, under instrument no. 0660677, in book , page , of Official Records in the office of the County recorder of DOUGLAS, County, Nevada securing, among other obligations.

One Note for the Original sum of \$212,000.00, 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 INTEREST ONLY PAYMENTS PLUS IMPOUNDS IF APPLICABLE AND/OR ADVANCES DUE WHICH BECAME DUE ON 11/01/2007 PLUS LATE CHARGES IF ANY, AND ALL SUBSEQUENT INSTALLMENTS OF INTEREST PLUS 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.

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 or Trustor'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.

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

CITI RESIDENTIAL LENDING INC., AS ATTORNEY IN FACT
PO BOX 11000
SANTA ANA, CA 92711
REINSTATEMENT LINE: 800-211-6926

Dated: :April 24, 2008

CR Title Services Inc., by FIRST AMERICAN
TITLE (SANTA ANA) as agent

By: Marie Cruz
MARIE CRUZ

State of CA }ss
County of Orange

On April 24, 2008 Before me, EREN DE LA TORRE Notary Public, personally appeared Marie Cruz 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 Eren De la Torre (seal)
EREN DE LA TORRE Notary Public



Federal Law requires us to notify you that we are acting as a debt collector. If you are currently in a bankruptcy or have received a discharge in bankruptcy as to this obligation, this communication is intended for informational purposes only and is not an attempt to collect a debt in violation of the automatic stay or the discharge injunction.

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



BK-408
PG-6062