APN: 1220-09-810-039

WHEN RECORDED MAIL TO: Golden West Savings Association Service Co. Post Office Box 34957 San Antonio, Texas 78265-4957

W 86 1 多23 TS No. :2008-46446191 Loan No.:0046446191

101065770

DOC # 727948
08/04/2008 12:25PM Deputy: PK
OFFICIAL RECORD
Requested By:
STEWART TITLE - DOUGLAS
Douglas County - NV
Werner Christen - Recorder
Page: 1 of 2 Fee: 15.00
BK-808 PG-385 RPTT: 0.00

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: GOLDEN WEST SAVINGS ASSOCIATION SERVICE CO., A CALIFORNIA CORPORATION is the duly appointed Trustee under a Deed of Trust dated 8/9/2007, executed by SUE ECHOLS AND DOUGLAS ECHOLS, WIFE AND HUSBAND, as trustor in favor of WORLD SAVINGS BANK, FSB, A FEDERAL SAVINGS BANK, recorded 8/20/2007, under instrument no. 0707831, in book 0807, page 5785, of Official Records in the office of the County recorder of Douglas, County, Nevada securing, among other obligations.

one note(s) 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 Principal and Interest plus impounds and/or advances which became due on 3/15/2008 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 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.

(page 1 of 2)

T.S. No.:2008-46446191 Loan No.:0046446191

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

WACHOVIA MORTGAGE, FSB 4101 WISEMAN BOULEVARD, TX1642 SAN ANTONIO, TEXAS 78251-4201 1-(800) 282-3458

Dated:7/25/2008

GOLDEN WEST SAVINGS ASSOCIATION SERVICE CO., A CALIFORNIA CORPORATION

By: ANGELA GAMBLE, OFFICER

State of Texas \ss County of Bexar}

On 7/25/2008 before me, JOEY MUNOZ Notary Public, personally appeared ANGELA GAMBLE, OFFICER 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

JOEY E **IUNOZ**

JOEY MUNOZ MY COMMISSION EXPIRES February 20, 2011

(PAGE 2 OF 2)

BK-808 PG-386

727948 Page: 2 of 2 08/04/2008