

RECORDING REQUESTED BY:  
AND WHEN RECORDED MAIL TO:

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

DOC # 728247  
08/08/2008 03:45PM Deputy: DW  
OFFICIAL RECORD  
Requested By:  
FIRST AMERICAN NATIONAL  
Douglas County - NV  
Werner Christen - Recorder  
Page: 1 of 2 Fee: 15.00  
BK-808 PG-1646 RPTT: 0.00



APN: 1220-03-311-019

RECORDING REQUESTED BY  
FIRST AMERICAN TITLE INSURANCE COMPANY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

**3034874**  
**NOTICE OF BREACH AND DEFAULT AND OF ELECTION TO CAUSE  
SALE OF REAL PROPERTY UNDER DEED OF TRUST**

T.S. No. 1161779-04  
Loan No. XXXXXX0040

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

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 March 29, 2007

executed by CARL HOORNAERT AN UNMARRIED MAN AND MARIA LOPEZ AN UNMARRIED WOMAN AS JOINT TENANTS as Trustor,

in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC AS NOMINEE FOR FIRST FRANKLIN FINANCIAL CORP AN OP SUB OF MLB&T CO FSB as Beneficiary,

recorded March 30, 2007, under Instrument No. 0698293 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  
CERTIFICATES, SERIES 2007-3**

**\* ASSET-BACKED**

Securing, among other obligations, one note(s) for the original sum of \$260,800.00 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 May 1, 2008 of principal, interest and impounds and subsequent installments due thereafter; plus late charges; 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: XXXXXX0040  
T.S. No: 1161779-04  
APN: 1220-03-311-019

NOTICE

You may have the right to cure the default herein and reinstates 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:

LASALLE BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR MERRILL  
LYNCH FIRST FRANKLIN MORTGAGE LOAN TRUST, MORTGAGE LOAN \*

c/o Cal-Western Reconveyance Corporation  
P.O. Box 22004  
525 East Main Street  
El Cajon CA 92022-9004  
(619)590-9200

CAL-WESTERN RECONVEYANCE CORPORATION  
First American Title Ins Co. as Agent

Signature/By [Handwritten Signature]  
Missy Spencer

State of California  
County of ~~San Diego~~ ) orange

On 8/8/2008 before me, Jason Fry  
a Notary Public in and for said State, personally appeared Missy Spencer

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 [Handwritten Signature]

Date August 07, 2008  
Ref. HOORNAERT, CARL  
Order No. NEW ORDER

(Seal)

