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

Karen Ĕllison Page: BK-908 PG-2554 RPTT: 0.00

09/11/2008 02:54PM Deputy: DW OFFICIAL RECORD Requested By:

STEWART TITLE - DOUGLAS

Douglas County - NV

Fee:

Recorder

DOC #

APN: 1318-23-810-104

1011612

1168407-14

*NODXR:

W8102186

SPACE ABOVE THIS LINE FOR RECORDER'S USE

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

T.S. No. 1168407-14 Loan No. XXXXXX7387

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 October 20, 2005

executed by SEAN T. BOYD AND ANDREA BOYD, HUSBAND AND WIFE AS COMMUNITY PROPERTY WITH RIGHT OF SURVIVORSHIP as Trustor,

in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. AS NOMINEE FOR FIRST MAGNUS FINANCIAL CORPORATION as Beneficiary,

recorded October 31, 2005, under Instrument No. 0659260 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 \$608,400.00 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, 2008 of principal and interest 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: XXXXXX7387 T.S. No: 1168407-14 APN: 1318-23-810-104

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

CAL-WESTERN RECONVEYANCE CORPORATION by London Processing
Signature/By Services Signature/By Services G. Sheppard, allthorused sagues
State of California)
County of San Diego Order Uge
on 9-10-08 before me Diana P. Gentilin
a Notary Public in and for said State, personally appeared G. Shop faced, accelhoused Degrae, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is are subscribed to
capacity (its), and that by his her/their signature (b) on the instrument the person(c), 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 Discuss P. Court line

Date September 10, 2008 Ref. BOYD, ANDREA

Order No. W862186

(Seal)



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Rev. 01/14/08

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