

APN NO. 1022-11-002-038  
RECORDING REQUESTED BY

WHEN RECORDED MAIL TO

**REGIONAL TRUSTEE SERVICES CORPORATION**  
616 1st Avenue, Suite 500  
Seattle, WA 98104

Trustee's Sale No: 07-CK-62948

3878575 DM

DOC # 730681  
09/26/2008 01:57PM Deputy: GB  
**OFFICIAL RECORD**  
Requested By:  
FIRST AMERICAN NATIONAL  
Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 3 Fee: 16.00  
BK-908 PG-5882 RPTT: 0.00



**\*CK629480342000000\***

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

**NOTICE IS HEREBY GIVEN** that REGIONAL SERVICE CORPORATION, is either the duly appointed Trustee, the substitute Trustee or acting as agent for the Beneficiary under a Deed of Trust dated 11/29/2006, executed by KARL H. LAASCH, AN UNMARRIED MAN, as Trustor, to secure obligations in favor of PACIFIC REVERSE MORTGAGE, INC./DBA FINANCIAL HERITAGE, as Beneficiary, recorded 12/7/2006 in Volume 1206, page 2259,, as Instrument No. 0690219, of Official Records in the office of the Recorder of DOUGLAS County, NEVADA. There is now owing upon the note secured by said Deed of Trust the sum of \$40,414.14 principal, with interest thereon from 9/6/2007. That a breach of, and default in, the obligations for which such Deed of Trust is security has occurred as follows:

**FAILURE TO PAY THE PRINCIPAL BALANCE WHICH BECAME DUE AT MATURITY, TOGETHER WITH ACCRUED AND ACCRUING INTEREST, CHARGES, FEES AND COSTS AS SET FORTH.**

That by reason thereof, EverBank Reverse Mortgage, the present beneficiary under such Deed of Trust, has executed and delivered to said Trustee, a written Declaration and Demand for Sale, and has deposited with said Trustee, such Deed of Trust and all the 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.

N.R.S. 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 the 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.

**To find out the amount you must pay, or to arrange for payment to stop the foreclosure or if your property is in foreclosure for any other reason, contact: REGIONAL SERVICE CORPORATION, whose address is 616 1st Avenue, Suite 500, Seattle, WA 98104, (206) 340-2550.**

Dated: 9/25/2008

Regional Service Corporation

By First American Title Ins Co. as Agent  
As authorized agent

By *Marie Cruz*  
Name/Title  
**MARIE CRUZ**

STATE OF \_\_\_\_\_ )  
  ) ss.  
COUNTY OF \_\_\_\_\_ )

On \_\_\_\_\_, before me, the undersigned, a Notary Public in and for said state, duly commissioned and sworn, personally appeared \_\_\_\_\_ personally known to me (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument, as authorized agent, on behalf of the corporation therein named and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

NOTARY PUBLIC in and for the State of \_\_\_\_\_  
residing at: \_\_\_\_\_  
My commission expires: \_\_\_\_\_



**CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT**

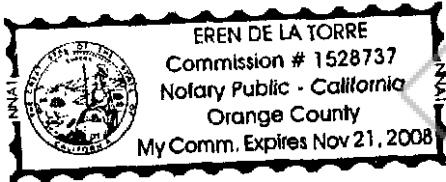
STATE OF CALIFORNIA

COUNTY OF Orange } SS

On 9/26/08 before me, EREN DE LA TORRE,

NOTARY PUBLIC, personally appeared MARIE CRUZ  
NAME(S) OF SIGNER(S)

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.

Eren De Torre  
SIGNATURE OF NOTARY

**OPTIONAL**

Though the data below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent reattachment of this form.

**CAPACITY CLAIMED BY SIGNER**

INDIVIDUAL  
CORPORATE OFFICER

TITLE(S)

PARTNER(S)  
LIMITED OR GENERAL  
ATTORNEY-IN-FACT  
TRUSTEE(S)  
GUARDIAN/CONSERVATOR  
OTHER:

**SIGNER IS REPRESENTING:**

NAME OF PERSON(S) OR ENTITY(IES)

**DESCRIPTION OF ATTACHED DOCUMENT**

TITLE OR TYPE OF DOCUMENT

NUMBER OF PAGES

DATE OF DOCUMENT

SIGNER(S) OTHER THAN NAMED ABOVE



BK-908  
PG-5884