

DOC # 733242
11/18/2008 12:45PM Deputy: PK
OFFICIAL RECORD
Requested By:
NORTHERN NEVADA TITLE CC
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 2 Fee: 15.00
BK-1108 PG-3398 RPTT: 0.00



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

APN: 1420-28-311-017

1179236-04 *NODXR*

1081144-TSG

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. 1179236-04
Loan No. XXXXXX6097

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 **December 10, 2004**

executed by **AMPARO TOVAR A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY** as Trustor,

in favor of **NATIONAL CITY MORTGAGE CO DBA COMMONWEALTH UNITED MORTGAGE COMPANY** as Beneficiary,

recorded **January 03, 2005**, under Instrument No. **0633498** 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 **\$319,300.00** 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, 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
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Loan No: XXXXXX6097
T.S. No: 1179236-04
APN: 1420-28-311-017

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:

NATIONAL CITY MORTGAGE CO DBA COMMONWEALTH UNITED MORTGAGE
COMPANY

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
AS AGENT FOR THE BENEFICIARY, BY OLD REPUBLIC DEFAULT MANAGEMENT SERVICES, A
DIVISION OF OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY, THROUGH ITS
AUTHORIZED AGENT, NORTHERN NEVADA TITLE COMPANY

Signature/By *[Handwritten Signature]*
LANETTE INMAN

State of ~~California~~ Nevada
County of ~~San Diego~~ Carson City

On 11-18-08 before me, Carrie Lindquist
a Notary Public in and for said State, personally appeared Lanette Inman

_____, 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]*

(Seal)



Date November 10, 2008
Ref. TOVAR, AMPARO
Order No. NEW ORDER