RECORDING REQUESTED BY Chicago Title Company

AND WHEN RECORDED MAIL TO CHICAGO TITLE COMPANY FORECLOSURE DEPARTMENT 560 E. HOSPITALITY LANE SAN BERNARDINO, CA 92408 DOC # 733267
11/18/2008 03:51PM Deputy: PK
OFFICIAL RECORD
Requested By:
STEWART TITLE - DOUGLAS
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 2 Fee: 15.00
BK-1108 PG-3524 RPTT: 0.00

1009385

Title Order No. APN 1220-21-710-225 Trustee Sale No. 1495-38 Loan No. 200070392

IMPORTANT NOTICE NOTICE OF BREACH AND DEFAULT AND OF ELECTION TO SELL UNDER DEED OF TRUST

NOTICE IS HEREBY GIVEN THAT: CHICAGO TITLE COMPANY, a California corporation is the duly appointed Trustee under a Deed of Trust dated <u>02/02/2007</u>, executed by Michael F. Howell, a married man, as his sole and separate property as Trustor, to secure certain obligations in favor of Mortgage Electronic Registration Systems, Inc. ("MERS") solely as nominee for Lender and Lender's successors and assigns under a Deed of Trust <u>recorded on 2-16-07 as Doc# 0695199</u>, Bk 0207 Pg 5750 and any modifications/amendments thereto of Official Records in the Office of the Recorder of <u>Douglas</u> County, State of Nevada.

Securing, among other obligations, a note or notes for the original sum of \$224,000.00 That a breach of the obligations for which said Deed of Trust is security has occurred in that payment has not been made of THE 04/01/2008 PAYMENT OF PRINCIPAL AND/OR INTEREST AND ALL SUBSEQUENT INSTALLMENTS. LATE CHARGES. ADVANCES MADE TO PROTECT THE SECURITY HEREOF, TOGETHER WITH INTEREST FROM THE DATE OF EXPENDITURE AT THE RATE PERMITTED BY LAW.

That by reason thereof, the present beneficiary under such Deed of Trust, has executed and delivered to said Trustee, a written Declaration of Default and Demand for Sale, and has surrendered to 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 has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

Date: 10/13/08

Fasthold Capital as Agent for CT Residential NOTE/REO Pool, LLC

John Duden, President

Title Order No. Trustee Sale No. 1495-38 Loan No. 200070392 APN

State of California

County of Orange

On 10/13/08 before me, Edward Crownew, a Notary Public in and for said county, personally appeared John Duden, 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.

Notary Public in and for said County and State

