

DOC # 736939
02/02/2009 02:59PM Deputy: PK
OFFICIAL RECORD
Requested By:
STEWART TITLE - DOUGLAS
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 3 Fee: 16.00
BK-209 PG-394 RPTT: 0.00



Recording requested by:

When recorded mail to:
NORTHWEST TRUSTEE SERVICES, INC.
505 N. Tustin Avenue, Suite 243
Santa Ana, CA 92705

File No. 7471.20464
APN: 1022-16-001-076

1015277

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

NOTICE IS HEREBY GIVEN: That the undersigned 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 12/19/06, executed by Donald L. Chambers and Mary F. Chambers, husband and wife as joint tenants with right of survivorship, as Trustor(s), to secure certain obligations in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, recorded 01/22/07, as *0693112, of Official Records in the Office of the Recorder of Douglas County, Nevada, describing land therein as more fully described in said Deed of Trust.

* Document No.

Said obligations including (1) NOTE(S) FOR THE ORIGINAL sum of \$204,421.00, that the beneficial interest under such Deed of trust and the obligation secured thereby are presently held by the undersigned; that a breach of, and default in, the obligations for which such Deed of Trust is security has occurred in that payment has not been made of:

The monthly installment of principal and interest which became due on 09/01/08, and all subsequent installments, together with late charges as set forth in said Note and Deed of Trust, advances, assessments and attorney fees. Nothing in this notice shall be construed as a waiver of any fees owing to the beneficiary under the deed of trust, pursuant to the terms of the loan documents

That by reason thereof, the present beneficiary under such deed of trust, has executed and delivered to said duly appointed Trustee, a written Declaration of Default and Demand for same, and has deposited with said duly appointed 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.

File No: 7471.20464
Notice of Default

NOTICE

You may have the right to cure the default thereon and reinstate the one obligation secured by such Deed of Trust above described. Section NRS 107.080 permits certain defaults to be cured upon the Payment of the amounts required by the 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. The Trustor may have the right to bring a court action to assert the nonexistence of a default or any other defense of Trustor to acceleration and Sale.

To find out the amount you must pay, or arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact:

**Nationwide Advantage Mortgage Company
C/O Northwest Trustee Services, Inc.
505 N. Tustin Avenue, Suite 243
Santa Ana, CA 97205
Telephone (714) 277-4888
Reinstatement and Pay-Off Request Line (866) 387-NWTS**

Dated: 01/29/09

Northwest Trustee Services, Inc., As Agent For Beneficiary

By: LSI Title Agency Inc as Agent

By: _____

G. Sheppard
Authorized Signatory, G. Sheppard

State of Ca
County of Orange

On 1-30-09 before me, the undersigned Notary Public in and for said county, personally appeared _____ personally known to me (or 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.

WITNESS my hand and official seal

THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations.



BK-209
PG-395

State of California)
County of Orange)

On 1-30-09 before me,

Sara Lauren Griffin, Notary Public,
personally appeared G. Sheppard,
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 Sara Lauren Griffin (Seal)

Sara Lauren Griffin



BK-209
PG-396