

DOC # 738235
02/20/2009 02:21PM Deputy: KE
OFFICIAL RECORD
Requested By:
STEWART TITLE - DOUGLAS
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 2 Fee: 15.00
BK-209 PG-5153 RPTT: 0.00



AND WHEN RECORDED MAIL TO
CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue
Mail Stop: CA2-4379
Chatsworth, CA 91311

1015763

Space above this line for recorder's use only

APN#: 1220-04-210-019

Title Order No. 090119896-NV-GNO Trustee Sale No. 131664NV Loan No. 5303863962

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

NOTICE IS HEREBY GIVEN THAT: CALIFORNIA RECONVEYANCE COMPANY 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 07/17/2006, executed by ROBERT KOWALSKI AND JULIANNE KOWALSKI HUSBAND AND WIFE AS JOINT TENANTS as Trustor, to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) SOLELY AS NOMINEE FOR LENDER, FIRST MAGNUS FINANCIAL CORPORATION, AN ARIZONA CORPORATION, IT'S SUCCESSORS AND ASSIGNS under a Deed of Trust Recorded 07/21/2006, Book , Page , Instrument 0680202 of Official Records in the Office of the Recorder of DOUGLAS County, State of Nevada.

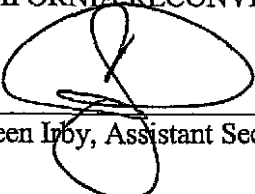
That a breach of the obligations for which said Deed of Trust is security has occurred in that payment has not been made of: THE 11/01/2008 MONTHLY INSTALLMENT OF INTEREST, LATE CHARGES AND OTHER CHARGES AS DESCRIBED IN THE BILLING STATEMENT FOR SAID MONTHLY BILLING; AND ALL SUBSEQUENT MONTHLY INSTALLMENTS OF INTEREST, LATE CHARGES AND OTHER CHARGES AS DESCRIBED IN THE BILLING STATEMENT FOR EACH MONTHLY BILLING CYCLE.

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.

To find out the amount you must pay, to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact: JPMorgan Chase Bank, National Association, 7301 BAYMEADOWS WAY JACKSONVILLE, FL 32256 (877) 926-8937. Trustee Sale No. 131664NV

Date: 02/19/2009

CALIFORNIA RECONVEYANCE COMPANY



Colleen Irby, Assistant Secretary


CALIFORNIA RECONVEYANCE
COMPANY IS A DEBT COLLECTOR
ATTEMPTING TO COLLECT A DEBT.
ANY INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE.

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On 02/19/2009 before me, LOREN LOPEZ, "Notary Public" personally appeared Colleen Irby, 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  (Seal)

