

DOC # 738433
02/24/2009 02:24PM 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-6063 RPTT: 0.00



Recording requested by:

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

File No. 7471.20464

Loan No.0002024412

MIN No. 100412706120028453

APN: 1022-16-001-076

090065037 1815277

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.

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.

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.

TS No.: 7471.20464
Loan No. 0002024412
Notice of Default and Election to Sell Under Deed of Trust

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:

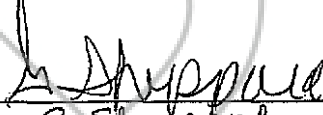
Nationwide Advantage Mortgage Company
C/O Northwest Trustee Services, Inc.
505 N. Tustin Avenue, Suite 243
Santa Ana, CA 97205
Telephone (714) 277-4888
Reinstatement and Pay-Off Request Line (866) 387-NWTS

Dated: 02/19/09

Northwest Trustee Services, Inc., As Agent For Beneficiary
By: LSI Title Agency, Inc., as Agent

By:

Authorized Signatory


G. Sheppard

State of Ca
County of Orange

On 2-20-09 before me, the undersigned Notary Public in and for said county, personally appeared G. Sheppard 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.



State of California)
County of Orange)

On 2-20-09 before me,
Connie L. Borrás, Notary Public,
personally appeared G. Sheppard
who proved to me on the basis of

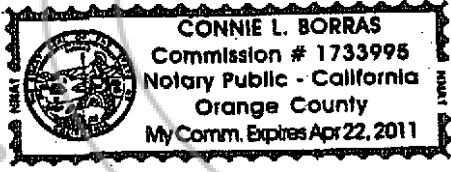
satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the
within instrument and acknowledged to me that he/she/they executed the same in
his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the
instrument the person(s), or the entity upon behalf of 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 Connie L. Borrás (Seal)

Connie L. Borrás



BK-209
PG-6065