

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: 1121-05-511-001

090390737

**NOTICE OF BREACH AND DEFAULT AND OF ELECTION TO CAUSE
SALE OF REAL PROPERTY UNDER DEED OF TRUST**

T.S. No. 1218530-03
Loan No. XXXXXX1498

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 May 25, 2007

executed by **KAREN K SMITH, AN UNMARRIED WOMAN** as Trustor,

in favor of **BANK OF AMERICA, N.A.** as Beneficiary,

recorded May 31, 2007, under Instrument No. 0702161 in book 0507 page 10527, 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 \$214,000.00 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 July 1, 2008 of principal and interest 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.

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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:

BANK OF AMERICA, N.A.

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 by LSI Title Agency Inc.

Signature/By *Sherree Truitt Morris*
Sherree Truitt Morris
Assistant Vice President
State of California)
County of San Diego *Orange*

On *6-9-09* before me, *DAVID MATHIAS*
a Notary Public in and for said State, personally appeared *Sherree Truitt Morris*
, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) 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 *David Mathias*
DAVID MATHIAS
Date June 09, 2009
Ref. SMITH, KAREN
Order No. 090390737

(Seal)

