

DOC # 745103  
06/12/2009 03:48PM Deputy: SD  
OFFICIAL RECORD  
Requested By:  
LSI TITLE AGENCY INC.  
Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 2 Fee: 15.00  
BK-609 PG-4045 RPTT: 0.00

WHEN RECORDED MAIL TO:  
Fidelity National Title Insurance Company  
135 Main St. Ste. 1900  
San Francisco, CA 94105  
APN: 1420-34-410-025  
TS No. :09-02843-3  
Loan No.:0022830632



090419403

SPACE ABOVE THIS LINE FOR RECORDER'S USE

The undersigned hereby affirms that there is no Social Security number contained in this document  
**NOTICE OF BREACH AND DEFAULT AND OF ELECTION TO CAUSE  
SALE OF REAL PROPERTY UNDER DEED OF TRUST**

**NOTICE IS HEREBY GIVEN THAT: FIDELITY NATIONAL TITLE INSURANCE 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 02/02/2007, executed by **DONALD D FREEZE AND MELANIE W FREEZE HUSBAND AND WIFE AS JOINT TENANTS**, as trustor in favor of **OPTION ONE MORTGAGE CORPORATION, A CALIFORNIA CORPORATION**, recorded 02/09/2007, under instrument no. 0694724, in book 0207, page 3090, , of Official Records in the office of the County recorder of **Douglas, County, Nevada** securing, among other obligations.

Note for the Original sum of \$356,250.00, that the beneficial interest under such Deed of Trust and the obligations secured hereby 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 or that payment has not been made of: failed to pay payments which became due; together with late charges due;

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 Sale 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 hereon 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 that statutory 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 recording and mailing of this Notice to Trustor of Trustors' 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.

T.S. No.:09-02843-3  
Loan No.:0022830632

To determine if reinstatement is possible and the amount, if any, to cure the default, contact:

American Home Mortgage Servicing, Inc.  
6501 Irvine Center Drive  
Irvine, Ca 92618  
Phone: 877-304-3100 REF# 0022830632 NV

Dated: June 11, 2009

Fidelity National Title Insurance Company as agent for the beneficiary by LPS Lender Processing Services, as agent

By:

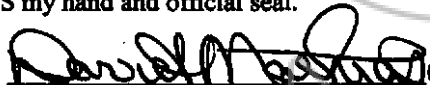
  
\_\_\_\_\_  
Nancy Balladares

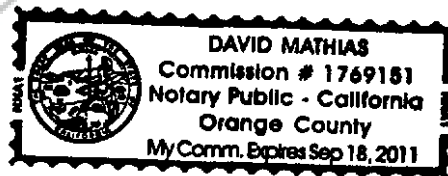
State of California  
County of ORANGE

On 6/12/09 before me, the undersigned Notary Public in and for said county, personally appeared NANCY BALLADARES 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 the the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)  
DAVID MATHIAS



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BK-609  
PG-4046