

RECORDING REQUESTED BY:

3220 EL CAMINO REAL  
IRVINE, CA 92602

AND WHEN RECORDED MAIL TO:  
Executive Trustee Services, LLC  
2255 North Ontario Street, Suite 400  
Burbank, California 91504-3120

APN: 1420-07-616-023  
T.S. No. : GM-203795-C Loan No.: 0424827871  
1019928

DOC # 745685  
06/22/2009 02:20PM Deputy: GB  
OFFICIAL RECORD  
Requested By:  
STEWART TITLE OF NEVADA  
Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 2 Fee: 15.00  
BK-609 PG-6812 RPTT: 0.00



SPACE ABOVE THIS LINE FOR RECORDER'S USE ONLY

## NOTICE OF BREACH AND DEFAULT AND OF ELECTION TO CAUSE SELL OF REAL PROPERTY UNDER DEED OF TRUST

**NOTICE IS HEREBY GIVEN THAT: EXECUTIVE TRUSTEE SERVICES, LLC** is the duly appointed Trustee under a Deed of Trust dated **7/14/2005**, executed by **KENNETH W. RIDGEL AND CAROLYN A. RIDGEL, HUSBAND AND WIFE AS JOINT TENANTS**, as trustor in favor of **HEMCOMINGS FINANCIAL NETWORK, INC. A DELAWARE CORPORATION**, recorded **7/19/2005**, under instrument no. **0649991**, in book **0705**, page **8860**, of Official Records in the office of the County recorder of **Douglas, County, Nevada** securing, among other obligations.

One note(s) for the Original sum of \$166,200.00, 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:

**Installment of Principal and Interest plus impounds and/or advances which became due on 3/1/2009 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.**

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

GMAC MORTGAGE, LLC FKA  
GMAC MORTGAGE CORPORATION  
C/O Executive Trustee Services, LLC  
2255 North Ontario Street, Suite 400  
Burbank, California 91504-3120  
(818) 260-1600 phone

Dated: 6/19/2009

Executive Trustee Services, LLC As Agent for  
Beneficiary

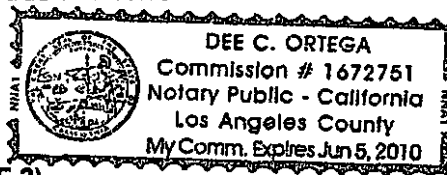
By:   
Rosalie Solano Limited Signing Officer

State of California ) SS.  
County of Los Angeles }

On 6/19/2009 before me, Dee C. Ortega Notary Public, personally appeared Rosalie Solano 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)  
Dee C. Ortega



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