

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: 1220-09-710-010



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

T.S. No. 1236199-03

Loan No. XXXXXX4273

090624357

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 **October 26, 2007**

executed by **KIM A. POSNIEN AND DEBBIE A. POSNIEN** as Trustor, in favor of **BANK OF AMERICA, N.A. A NATIONAL BANKING ASSOCIATION** as Beneficiary, recorded **October 31, 2007**, under Instrument No. **0712214** in book **1007** page **9006**, 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 **\$417,000.00** 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 February 1, 2009 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.**

The street address and other common designation, if any, of the real property described above is purported to be:  
**1324 CEDAR CREEK CIRCLE  
GARDNERVILLE NV 89410**

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.



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

T.S. No. 1236199-03

Loan No. XXXXXX4273

APN: 1220-09-710-010

**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 the statutory period set forth in section 107.080 NRS, the right of reinstatement will terminate and the property may thereafter be sold.

HUD approved local Counseling Agency:: NEVADA LEGAL SERVICES, INC.  
(800)323-8666

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

**BANK OF AMERICA, N.A.**  
c/o BANK OF AMERICA HOME LOANS (BUFFALO)  
475 CROSSPOINT PARKWAY  
GETZVILLE NY 14068

Loan Modification contact information: HOMEOWNERSHIP RETENTION FULFILMENT CNTR  
(800)846-2222

For Foreclosure status, please contact: Cal-Western Reconveyance Corp.  
525 East Main Street  
P.O. Box 22004  
El Cajon, CA 92022-9004  
(619) 590-9200

CAL-WESTERN RECONVEYANCE CORPORATION by LSI Title Agency Inc.

Signature/By *L. Tran*  
*L. Tran, authorized signer*

State of California )  
County of ~~San Diego~~ *Orange*

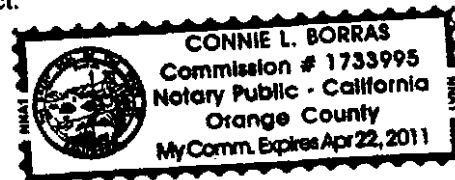
On *8-31-09* before me, Connie L. Borrás  
a Notary Public in and for said State, personally appeared *L. Tran*

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) *is* 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*  
Connie L. Borrás

Date August 28, 2009  
Ref. POSNIEN, KIM



Order No. 090624357