



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: 1320-02-002-025

DO-1091859-7SG

Order # 33-80084907

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

T.S. No. 1237926-15

Loan No. XXXXX0189

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 November 03, 2004

executed by **KIRK KLEMCKE AN UNMARRKED MAN** as Trustor, in favor of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC AS NOMINEE FOR SUNTRUST MORTGAGE, INC.** as Beneficiary, recorded November 15, 2004, under Instrument No. 0629291 in book 1104 page 06894, 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 **\$228,500.00** 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 May 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:  
**2495 MACKAY WAY  
MINDEN NV 89423**

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 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:  
CITIMORTGAGE, INC.**

c/o CITIMORTGAGE, INC.  
1000 TECHNOLOGY DRIVE, MS 314  
O FALLON MO 63368

(800)926-9783

Loan Modification contact information: CMI WORKOUT DEPARTMENT  
(866)272-4749 FREDDIE, VA & FHA LOANS

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 as agent for the beneficiary, by Old Republic  
Default Management Services, a Division of Old Republic National Title Insurance  
Company, through its Authorized Agent Northern Nevada Title

Signature By *Lanette Inman*  
Lanette Inman

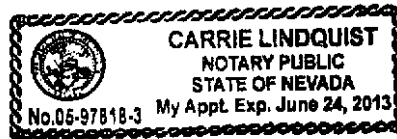
State of NEVADA  
County of Carson City

Lanette Inman

On 9/4/09, before me, Carrie Lindquist, a  
Notary Public in and for said county, personally appeared Nancy Balladras, personally  
known to me (or proved to me on the 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.

*Carrie Lindquist*  
Notary Public in and for said County and State



Date September 03, 2009  
Ref. KLEMCKE, KIRK

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