

DOC # 750985
09/21/2009 02:36PM Deputy: SG
OFFICIAL RECORD
Requested By:
STEWART TITLE OF NEVADA
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 2 Fee: 65.00
BK-909 PG-4198 RPTT: 0.00



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: 1220-22-410-032
T.S. No. : GM-228243-C Loan No.: 0424213791

1022787

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 5/25/2005, executed by DAVID SPANIOL AND JILL SPANIOL, HUSBAND AND WIFE AS JOINT TENANTS, as trustor in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR HOMECOMINGS FINANCIAL NETWORK, INC. , recorded 5/31/2005, under instrument no. 0645622, in book 0505, page 13516, 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 \$229,900.00, 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 7/1/2009 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.



T.S. No. : GM-228243-C

Loan No.: 0424213791

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.

HUD approved local Counseling Agency: Nevada Legal Services, Inc. (800) 323-8666
www.nlslaw.net

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

Loan Modification contact Information: (800) 850-4622

Dated: 9/18/2009

Executive Trustee Services, LLC As Agent for
Beneficiary

By: 
Marvell L. Carmouche, Limited Signing Officer

State of California } SS.
County of Los Angeles }

On 9/18/2009 before me, Dee C. Ortega Notary Public, personally appeared Marvell L. Carmouche 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

