

DOC # 757972
02/01/2010 10:09AM Deputy: GB
OFFICIAL RECORD
Requested By:
LSI TITLE AGENCY INC.
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 2 Fee: 65.00
BK-210 PG-35 RPTT: 0.00



APN: 1220-22-310-035
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

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**

100064011p

T.S. No. 1263618-02

Loan No. XXXXXX4540

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 September 03, 2003

executed by EVAN D. BOWER, AN UNMARRIED MAN as Trustor, in favor of FIRST FRANKLIN FINANCIAL CORP., SUBSIDIARY OF NATIONAL CITY BANK OF INDIANA as Beneficiary, recorded September 09, 2003, under Instrument No. 0589303 in book 0903 page 04295, 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 \$70,000.00 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 August 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:
694 BOWLES LANE
GARDNERVILLE NV 89460

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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T.S. No. 1263618-02

Loan No. XXXXXX4540

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:

PNC BANK, NATIONAL ASSOCIATION
c/o HOME LOAN SERVICES, INC.
150 ALLEGHENY CENTER, IDC 24-050
PITTSBURGH PA 15212-5356

(800)346-6437

Loan Modification contact information: LOSS MITIGATION
(800)500-5022

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 _____

G. Sheppard
G. Sheppard, authorized signor

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

On 1-29-10 before me, Debra Pedley
a Notary Public, personally appeared G. Sheppard

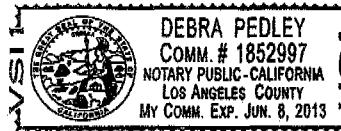
who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he she they executed the same in his her their authorized capacity , and that by his her their signature on the instrument the person or the entity upon behalf of which the person 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 Debra Pedley

Date January 29, 2010
Ref BOWER, EVAN D

Debra Pedley



Order No. 100066016
Exp. June 8, 2013