APN: 1220-03-212-012 WHEN RECORDED MAIL TO: Old Republic Default Management Services PO Box 250 Orange, California 92856-6250

RECORDING REQUESTED BY
FIRST AMERICAN TITLE INSURANCE COMPANY

DOC # 761192
03/30/2010 02:37PM Deputy: PK
OFFICIAL RECORD
Requested By:
FIRST AMERICAN NATIONAL
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 2 Fee: 65.00
BK-310 PG-6903 RPTT: 0.00

TS No.: 10-37985 TSG Order No.: 4417750

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 SELL OF REAL PROPERTY UNDER HOME EQUITY CONVERSION DEED OF TRUST OR REVERSE MORTGAGE

NOTICE IS HEREBY GIVEN THAT: Old Republic Default Management Services, a Division of Old Republic National Title Insurance Company, P.O. Box 250, Orange, CA 92856-6250 is the duly appointed Trustee under a Home Equity Conversion Deed of Trust or Reverse Mortgage dated 8/17/2007, executed by RALPH PARKER, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY, as trustor in favor of NATIONS HOME FUNDING, recorded 8/27/2007, under instrument no. 708240, in book --, page --, of Official Records in the office of the County recorder of Douglas, County, Nevada securing, among other obligations.

The property address is purported to be: 1407 Pin Oak Drive, Gardnerville, NV 89410

One Note for the Original sum of \$405,000.00, that the beneficial interest under such Home Equity Conversion Deed of Trust or Reverse Mortgage and the obligations secured hereby are presently held by the undersigned; that a breach of and default in the obligations for which such Home Equity Conversion Deed of Trust or Reverse Mortgage is security has occurred or that payment has not been made of:

The balance of principal and interest which became due on 06/26/2009, along with late charges, foreclosure fees and costs any legal fees or advances that have become due.

That by reason thereof the present Beneficiary under such Home Equity Conversion Deed of Trust or Reverse Mortgage 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 Home Equity Conversion Deed of Trust or Reverse Mortgage 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.

BK-310 PG-6904

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T.S. No.: 10-37985

NOTICE

You may have the right to cure the default hereon and reinstate the one obligation secured by such Home Equity Conversion Deed of Trust or Reverse Mortgage 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 and mailing of this Notice to Trustor or 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: Loss Mitigation

Celink

C/o Old Republic Default Management

Services

P.O Box 250

Orange, CA 92856

Attn: Foreclosure Dept.

(714) 385-3580

Dated:3/29/2010

Old Republic Default Management Services, a Division of Old Republic National Title Insurance Company

PO Box 250

Orange, California 92856-6250

(866) 263-5802

Old Republic Default Management Services, a Division of Old Republic National Title Insurance Company, as Agent for the beneficiary

Vikki Richards, Assistant Secretary

State of California }ss
County of Orange}

On 3/29/2010 before me, Renea Borunda Notary Public, personally appeared Vikki Richards personally known to me (or 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.

(Seal)

WITNESS my hand and official seal

Signature

. Renea Borunda RENEA BORUNDA Commission # 1831328 Notary Public - California Orange County My Comm. Expires Jan 16, 2013

"We are attempting to collect a debt, and any information we obtain will be used for that purpose."