

DOC # 762495  
04/23/2010 10:08AM Deputy: GB  
OFFICIAL RECORD  
Requested By:  
SPL INC - LA  
Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 2 Fee: 215.00  
BK-410 PG-4375 RPTT: 0.00

APN#: 1220-03-111-045

**STEWART TITLE**  
AND WHEN RECORDED MAIL TO

CALIFORNIA RECONVEYANCE COMPANY  
9200 Oakdale Avenue  
Mail Stop: CA2-4379  
Chatsworth, CA 91311  
800-892-6902



Space above this line for recorder's use only

Property Address: : 1422 KITTY HAWK AVENUE, GARDNERVILLE, NV 89410

Title Order No. 1029142 Trustee Sale No. 140400NY Loan No. 5303506090

**IMPORTANT NOTICE**  
**NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST**

NOTICE IS HEREBY GIVEN THAT: CALIFORNIA RECONVEYANCE COMPANY 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 02-16-2006, executed by HELEN KULKIN-GLENBERG, A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY AND HOWARD KULKIN, AN UNMARRIED MAN AND TINA CARYN HORN-LIPSMAN, A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY as Trustor, to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., (MERS), (SOLELY AS NOMINEE FOR LENDER, SIERRA PACIFIC MORTGAGE COMPANY, INC., ITS SUCCESSOR'S AND ASSIGNS). under a Deed of Trust Recorded 02-28-2006, Book 0206, Page 9715, Instrument 0668899 of Official Records in the Office of the Recorder of DOUGLAS County, State of Nevada.

That a breach of the obligations for which said Deed of Trust is security has occurred in that payment has not been made of: THE 01/01/2010 INSTALLMENT OF PRINCIPAL AND INTEREST AND ALL SUBSEQUENT MONTHLY INSTALLMENTS OF PRINCIPAL AND INTEREST; PLUS ANY ADDITIONAL ACCRUED AND UNPAID AMOUNTS INCLUDING, BUT NOT LIMITED TO, LATE CHARGES, ADVANCES, IMPOUNDS, TAXES, HAZARD INSURANCE, ADMINISTRATIVE FEES, INSUFFICIENT AND PARTIAL RETURN CHECK FEES, STATEMENT FEES, AND OBLIGATIONS SECURED BY PRIOR ENCUMBRANCES.

That by reason thereof, the present beneficiary under such Deed of Trust, has executed and delivered to said Trustee, a written Declaration of Default and Demand for Sale, and has surrendered to 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 has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

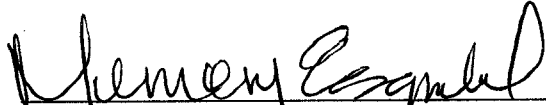


Title Order No. 1029142 **Trustee Sale No. 140400NV** Loan No. 5303506090

To find out the amount you must pay, to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact: JPMorgan Chase Bank, National Association, 7301 BAYMEADOWS WAY JACKSONVILLE, FL 32256 800-848-9380.

Date: 04/22/2010

CALIFORNIA RECONVEYANCE COMPANY

  
MEMORY ESQUIBEL, Assistant Secretary

CALIFORNIA RECONVEYANCE  
COMPANY IS A DEBT COLLECTOR  
ATTEMPTING TO COLLECT A DEBT.  
ANY INFORMATION OBTAINED WILL  
BE USED FOR THAT PURPOSE.

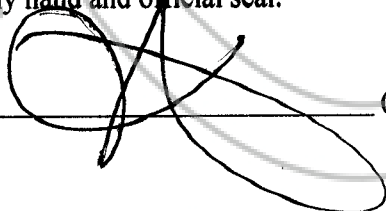
STATE OF CALIFORNIA  
COUNTY OF LOS ANGELES

On 04/22/2010 before me, JASON M. MAGGARD, "Notary Public" personally appeared MEMORY ESQUIBEL, 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)

