

DOC # 763623
05/13/2010 03:39PM Deputy: PK

OFFICIAL RECORD

Requested By:

LSI TITLE AGENCY INC.

Douglas County - NV

Karen Ellison - Recorder

Page: 1 of 3 Fee: 216.00
BK-510 PG-2690 RPTT: 0.00



Recording requested by:
LSI Title Company

When Recorded Mail To:
NDEx West, L.L.C.
15000 Surveyor Boulevard, Suite 500
Addison, Texas 75001-9013

APN: 1220-17-614-021



DFF20100010600667

Space above this line for Recorder's use only

Trustee Sale No.: 20100010600667

Title Order No.: 100296071

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

NOTICE IS HEREBY GIVEN THAT: NDEX WEST, L.L.C. is the duly appointed Trustee, or acting as Agent for the Trustee or Beneficiary under a Deed of Trust dated 03/23/2005, executed by TIM C MILLER AND REBECCA L MILLER, as Trustor to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) under a Deed of Trust, Recorded on 03/28/2005 as Instrument No. 0640215 of Official Records in the office of the County recorder of DOUGLAS County, State of Nevada securing, among other obligations, one (1) note(s) for the Original sum of \$165,749.00.

Property Address: 1197 Manhattan Way, Gardnerville, Nevada 89460

That a breach of the obligations for which such Deed of Trust is security has occurred in that payment has not been made of:

THE INSTALLMENT OF PRINCIPAL AND INTEREST WHICH BECAME DUE ON 11/1/2009 AND ALL SUBSEQUENT INSTALLMENTS, TOGETHER WITH LATE CHARGES AS SET FORTH IN SAID NOTE AND DEED OF TRUST, ADVANCES, ASSESSMENTS, FEES, AND/OR TRUSTEE FEES, IF ANY.

NOTHING IN THIS NOTICE SHALL BE CONSTRUED AS A WAIVER OF ANY FEES OWING TO THE BENEFICIARY UNDER THE DEED OF TRUST, PURSUANT TO THE TERMS OF THE LOAN DOCUMENTS.

You may have the right to cure the default hereon and reinstate the obligation secured by said Deed of Trust above described. Section 107.080 NRS permits certain defaults to be cured upon the payments of that portion of



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principal and interest, which would not be due had no default occurred. This amount is \$8,799.38 as of 5/13/2010 and will increase until your account becomes current. Where reinstatement is possible, if the default is not cured within 35 days following recording and mailing of this Notice to Trustor or Trustor's successor in interest of this notice, the right of reinstatement will terminate and the property may thereafter be sold.

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 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.

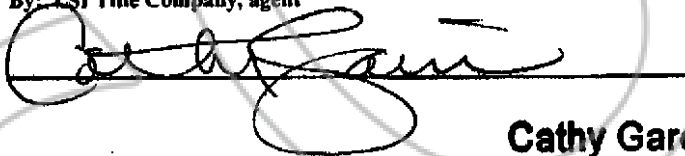
To find out the amount you must pay, to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact:

MIDLAND MORTGAGE CO.
c/o NDEX WEST, LLC
15000 Surveyor Boulevard, Suite 500
Addison, Texas 75001-9013
(866) 795-1852

If you have any questions, you should contact a lawyer or the government agency, which may have insured your loan.

DATE: 5/13/2010

NDEX WEST, LLC as Agent for the Beneficiary
By: LSI Title Company, agent



Cathy Garcia



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State of CA
County of ORANGE

NDEX WEST, LLC IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

On 5/13/2010 before me, Debra Pedley the undersigned Notary Public in and for said county, personally appeared Cathy Garcia 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.

(If signed and notarized in California):

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.

Debra Pedley
Notary Public in and for said County and State

Debra Pedley

