APN: 1420-27-810-001

RECORDING REQUESTED BY:
Lawyers Title Company
WHEN RECORDED MAIL TO
Trustee Corps
30 Corporate Park, Suite 400
Irvine, CA 92606

DOC # 766461
07/02/2010 12:10PM Deputy: SG
OFFICIAL RECORD
Requested By:
LAWYERS TITLE DEFAULT SE
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 3 Fee: 216.00
BK-710 PG-526 RPTT: 0.00

The undersigned hereby affirms that there is no Social Security number contained in this document.

Trustee Sale No. NV09003386-10-1 1500 STEPHANIE WAY MINDEN NV 89423 Title Order No:08600704 Loan No. 118046367

NOTICE OF BREACH AND DEFAULT AND OF ELECTION TO CAUSE SALE OF REAL PROPERTY UNDER DEED OF TRUST

NOTICE IS HEREBY GIVEN THAT: TRUSTEE CORPS is either the original trustee, the duly appointed substituted trustee, or acting as agent for the trustee or beneficiary under that certain Deed of Trust (together with any modifications thereto, the "Deed of Trust") dated March 15, 2006, executed by DOUGLAS R. RICE AND CARLA RICE, HUSBAND AND WIFE AS JOINT TENANTS, as trustor in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS NOMINEE FOR LENDER AND LENDER'S SUCCESSORS AND ASSIGNS as Beneficiary and OAK STREET MORTGAGE as lender under Deed of Trust recorded on March 20, 2006, as Instrument No. 0670239 of Official Records in the office of the County recorder of Douglas County, Nevada, and that

The Deed of Trust secures the payment of and the performance of certain obligations, including, but not limited to, the obligations set forth in that certain Promissory Note with a face amount of \$298,000.00 (together with any modifications thereto the "Note"), and that

A breach of, and default in, the obligations for which said Deed of Trust is security has occurred in that the Trustor has failed to perform obligations pursuant to or under the Note and/or Deed of Trust, specifically: failed to pay payments which became due;

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.

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 the statutory period set forth in Section NRS 107.080, 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: BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP C/O TRUSTEE CORPS.

30 Corporate Park, Suite 400

Irvine, CA 92606

Phone No.: 949-252-8300

Dated: July 1, 2010

MTC FINANCIAL Inc dba Trustee Corps as Agent for the Beneficiary

By: Lawyers Title Company, as authorized signatory

By: Matt Johnson

State of

California

County of

Orange

On July 2, 2010 before me, Kevin J. McKenna Notary Public in and for said county, personally appeared Matt Johnson 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 the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature

Kevin J. McKenna

(Seal)

KEVIN J. MCKENNA Commission # 1833793 Notary Public - California **Orange County**

My Comm. Expires Jan 27, 2013

BK-710

PG-528

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LOAN MODIFICATION CONTACT AND HUD COUNSELING CONTACT FORM

Pursuant to the requirements of NRS 107.085, and the exercise of the power of sale pursuant to NRS 107.080 with respect to any trust agreement which concerns owneroccupied housing and as required under NRS 107, the trustee and/or its authorized agent hereby provides the following information:

The contact information which the grantor or the person who holds the title of record may use to reach a person with authority to negotiate a loan modification on behalf of the beneficiary of the deed of trust is: **Loan Modification Contact Information: Bank Of America Home Loans** 400 Countrywide Way Simi Valley, CA 93065 Phone No.:800-669-6607

Contact information for at least one local housing counseling agency approved by the United States Department of Housing and Urban Development is:

HOUSING FOR NEVADA 285 E Warm Springs Road Ste 100 Las Vegas, NV 89119 **Telephone 877-649-1335** Telephone 702-270-0300

CONSUMER CREDIT COUNSELING SERVICE OF SOUTHERN NEVADA

841 E 2ND

Carson City, Nevada 89701

Telephone: 800-451-4505

NEVADA LEGAL SERVICES, INC.

841-A East Second Street Carson City, Nevada 89701 Telephone: 702-386-0404

CONSUMER CREDIT COUNSELING SERVICE OF SOUTHERN NEVADA

2920 N. Green Valley Parkway Henderson, Nevada 89014 Telephone: 702-364-0344

ACORN HOUSING, LAS VEGAS, NV 953 E. Sahara Ave., #226 Las Vegas, Nevada 89104

Telephone: 702-384-3022

SPRINGBOARD - HENDERSON 1489 West Warm Springs Road, Suite 213

Henderson, Nevada 89102 Telephone: 800-947-3752

CCCS OF SOUTHERN NEVADA

2650 S. Jones Blvd

Las Vegas, Nevada 89146-0000

Telephone: 702-364-0344