



RECORDING REQUESTED BY:
PLM Lender Services, Inc.
AND WHEN RECORDED MAIL TO:
PLM Lender Services, Inc.
46 N. Second Street
Campbell, CA 95008
APN#: 1420-33-311-004

Space above this line for Recorder's use
Title Order No. 4473230 Trustee Sale No. 805D-059021 Loan No. 501973868

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

NOTICE IS HEREBY GIVEN THAT: PLM LENDER SERVICES, INC. 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 04-17-2008, executed by SUZANNE MARY ROLAND AND ROGER CARROL ROLAND, HUSBAND AND WIFE, AS JOINT TENANTS as Trustor, to secure certain obligations in favor of "MERS" MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. under a Deed of Trust Recorded 04-18-2008, Book , Page , Instrument 0721774, and as modified by the Modification of Deed of Trust recorded on 10-26-2009, Book , Page , Instrument 0752786 of Official Records in the Office of the Recorder of DOUGLAS County, State of Nevada, securing, among other obligations, 1 note(s) for the sum of \$321,947.00. Property purported to be 1267 DOWNS DR MINDEN, NV 89423.

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

INSTALLMENT OF PRINCIPAL, INTEREST, AND IMPOUNDS WHICH BECAME DUE ON 02/01/2010 , AND ALL SUBSEQUENT INSTALLMENTS , TOGETHER WITH LATE CHARGES, FORECLOSURE FEES AND/OR ATTORNEY FEES. IN ADDITION, SHOULD ANY PRIOR LIEN OR ENCUMBRANCE, INCLUDING PROPERTY TAXES AND PREMIUMS ON INSURANCE REQUIRED BY THE DEED OF TRUST, BE OR BECOME DELINQUENT, SAID DELINQUENCY MUST BE CURED AND WRITTEN EVIDENCE OF THE CURE MUST BE PROVIDED. FURTHERMORE, SHOULD THE BENEFICIARY ADVANCE SUMS TO PROTECT ITS SECURITY, SAID ADVANCES, TOGETHER WITH INTEREST, MUST BE PAID AS A CONDITION OF REINSTATEMENT OR PAYOFF.

You may have the right to cure the default herein and reinstate the obligation by said Deed of Trust above described. Section 107.080NRS permits certain defaults to be cured upon the payments of that portion of principal and interest, which would not be due had no default



occurred. This amount is **\$14,715.04** as of date of this Notice and will increase until your account becomes current. Where reinstatement is possible, if the default is not cured within 5 business days before trustee sale, the right of reinstatement will terminate and the property may thereafter be sold if obligation is not paid.

The undersigned Trustee intends to declare the entire unpaid balance due if acceleration is permitted by the obligation secured by the deed of trust, but acceleration will not occur if the deficiency in performance or payment is made good and any costs, fees and expenses incident to the preparation or recordation of the notice and incident to the making good of the deficiency in performance or payment are paid within the time specified above.

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.

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:

FLAGSTAR BANK, FSB
C/O PLM Lender Services
46 N. Second Street
Campbell, CA 95008
408 370-4030

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

Date: 07-07-2010

PLM LENDER SERVICES, INC., as Trustee

ELIZABETH A. GODBEY, VICE PRESIDENT

State of California
County of Santa Clara

On 07-07-2010 before me, Briana J. Smith the undersigned Notary Public in and for said county, personally appeared Elizabeth A. Godbey, 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.

Briana J. Smith

Notary Public in and for said County and State



PLM LENDER SERVICES, INC. IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT.
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

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