APN: 1420-33-410-033 RECORDING REQUESTED BY: AND WHEN RECORDED MAIL TO:

CAL-WESTERN RECONVEYANCE CORPORATION P.O. Box 22004 525 East Main Street El Cajon CA 92022-9004 DOC # 774751

12/02/2010 10:41AM Deputy: DW
OFFICIAL RECORD
Requested By:
LSI TITLE AGENCY INC.
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 2 Fee: 215.00
BK-1210 PG-348 RPTT: 0.00



100737894

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 SALE OF REAL PROPERTY UNDER DEED OF TRUST

T.S. No. 1310005-11

Loan No. XXXXXXX6037

NOTICE IS HEREBY GIVEN: THAT CAL-WESTERN RECONVEYANCE CORPORATION, A California Corporation, 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 November 20, 2002

executed by RORI M DAVIS AND GAIL L DAVIS HUSBAND AND WIFE AS JOINT TENANTS as Trustor, in favor of NATIONAL CITY MORTGAGE CO. as Beneficiary, recorded November 26, 2002, under Instrument No. 0559102 in book 1102 page 11576, of Official Records in the Office of the County Recorder of DOUGLAS County, Nevada describing land therein as:

COMPLETELY DESCRIBED IN SAID DEED OF TRUST

Securing, among other obligations, one note(s) for the original sum of \$183,000.00 that the beneficial interest under such Deed of Trust and the obligations secured thereby are presently held by the below set out beneficiary; that a breach of, and default in the obligations for which said Deed of Trust is security has occurred in that payment has not been made of

Failure to pay the monthly payment due August 1, 2010 of principal and interest and subsequent installments due thereafter; plus late charges; failure to pay when due liens and charges superior hereto; together with all subsequent sums advanced by beneficiary pursuant to the terms and conditions of said deed of trust.

The street address and other common designation, if any, of the real property described above is purported to be:

2605 SWEET CLOVER CT MINDEN NV 89423

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

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

T.S. No. 1310005-11

Loan No. XXXXXXX6037

## NOTICE

You may have the right to cure the default herein and reinstate the obligation secured by such Deed of Trust above described. Section 107.080 NRS permits certain defaults to be cured upon the payment of the amounts required by that 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 107.080 NRS, the right of reinstatement will terminate and the property may thereafter be sold.

HUD approved local Counseling Agency: NEVADA LEGAL SERVICES, INC. (800)323-8666

To determine if reinstatement is possible and the amount, if any, necessary to cure the default, contact: PNC BANK, NATIONAL ASSOCIATION SBM NATIONAL CITY REAL ESTATE SERVICES, LLC SBM NATIONAL CITY MORTGAGE CO

c/o PNC MORTGAGE, A DIVISION OF PNC BANK, NA 3232 NEWMARK DRIVE MIAMISBURG OH 45342

(937)910-1200

Loan Modification contact information: LOSS MITIGATION DEPT

(877)626-2873

For Foreclosure status, please contact: Cal-Western Reconveyance Corp.

525 East Main Street P.O. Box 22004

El Cajon, CA 92022-9004 (619) 590-9200 By

CAL-WESTERN RECONVEYANCE CORPORATION /

LSI TITLE AGENCY, INC. AS AGENT

\\\\\\	
Signature/By	n
JFiene	_
State of California	/ /
County of San Diego Cungl	/ /
On 12 00 D before me, _	Enedina O. Sanchez
a Notary Public, personally appeared	Ttiene, 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 entit
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.
Manapara	

Signature .

NODNV.DOC

Date Ref. December 02, 2010

DAVIS, GAIL

Enedina O. Sanchez

ENEDINA O. SANCHEZ
Commission # 1796125
Notary Public - California
Orange County
MyComm. Expires Apr 21, 2012