

WHEN RECORDED MAIL TO:
S.B.S. Trust Deed Network
(818) 991-4600
31194 La Baya Drive, Suite 106
Westlake Village, California 91362

Douglas County - NV
Karen Ellison - Recorder
Page: 1 Of 2 Fee: 215.00
BK-0111 PG- 5511 RPTT: 0.00

APN: 1318-26-501-004
TS No. :2011-1135
Loan No.:127



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

NOTICE IS HEREBY GIVEN THAT: S.B.S. TRUST DEED NETWORK, A CALIFORNIA CORPORATION is the duly appointed Trustee under a Deed of Trust dated 7/17/2008, executed by **JOHN C. SERPA, SR., AN UNMARRIED MAN**, as trustor in favor of **Z LOAN & INVESTMENT, LLC**, recorded 7/18/2008, under instrument no. **727041**, in book **708**, page **3772**, of Official Records in the office of the County recorder of **Douglas**, County, Nevada securing, among other obligations.

1 for the Original sum of **\$600,000.00**, that the beneficial interest under such Deed of Trust and the obligations secured hereby are presently held by the undersigned; that a breach of and default in the obligations for which such Deed of Trust is security has occurred as stated below:

THE REMAINING PRINCIPAL BALANCE WHICH BECAME DUE ON 2/1/2010, INCLUDING ALL INTEREST DUE THEREON PLUS LATE CHARGES; ATTORNEY'S FEES INCURRED IN THE PROTECTION OF THE SECURITY HEREIN; AND ANY RECURRING OBLIGATIONS

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 35 days following recording and mailing of this Notice to Trustor or Trustor's successor in interest, 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.

T.S. No.:2011-1135
Loan No.:127

To determine if reinstatement is possible and the amount, if any, to cure the default, or foreclosure status, contact:

Z LOAN & INVESTMENT, INC.
C/O S.B.S. Trust Deed Network
31194 La Baya Drive, Suite 106
Westlake Village, California 91362
Phone: (818) 991-4600

HUD APPROVAL LOCAL COUNSELING AGENCY: Housing for Nevada (702) 270-0300

http:www.housingfornevada.com

LOAN MODIFICATION CONTACT INFORMATION: Z LOAN & INVESTMENT, INC.

MIKE SIGALA

PHONE: 775-588-6164

PROPERTY ADDRESS:

173 GRANITE SPRINGS DRIVE

STATELINE, NV 89449

APN: 1318-26-501-004

Dated: 1/21/2011

S.B.S. TRUST DEED NETWORK,
A CALIFORNIA CORPORATION



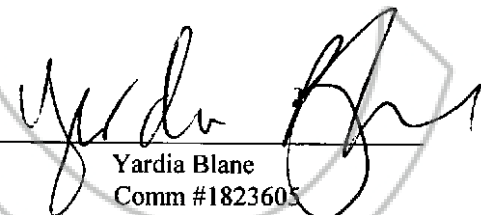
By: _____
HEATHER SHERMAN, TRUSTEE SALES OFFICER

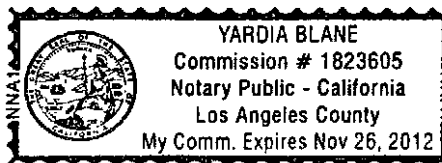
STATE OF California
COUNTY OF Los Angeles

On 1/21/2011 before me, Yardia Blane, Notary Public, Personally appeared, HEATHER SHERMAN 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.


Yardia Blane
Comm #1823605
Expires Nov. 26, 2012



S.B.S. is a debt collector attempting to collect a debt and any information will be used for that purpose