APN#: 142007816016

AND WHEN RECORDED MAIL TO

CALIFORNIA RECONVEYANCE COMPANY 9200 Oakdale Avenue Mail Stop: CA2-4379 Chatsworth, CA 91311 800-892-6902 DOC # 781588
04/15/2011 08:09AM Deputy: SG
 OFFICIAL RECORD
 Requested By:
SPL INC - LA
 Douglas County - NV
 Karen Ellison - Recorder
Page: 1 of 2 Fee: 215.00
BK-411 PG-2714 RPTT: 0.00

Space above this line for recorder's use only

Property Address: 3403 SUNRIDGE CT, CARSON CITY, NV 89705

Title Order No. 110208093-NV-MAO Trustee Sale No. 146847NV Loan No. 0756313672

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

NOTICE IS HEREBY GIVEN THAT: CALIFORNIA RECONVEYANCE COMPANY 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 12-07-2006, executed by JAMES H RUGGIERO AND LISA M. RUGGIERO , HUSBAND AND WIFE, AS JOINT TENANTS as Trustor, to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., (MERS) SOLELY AS NOMINEE FOR LENDER, FREMONT INVESTMENT & LOAN , ITS SUCCESSORS AND ASSIGNS under a Deed of Trust Recorded 12-13-2006, Book , Page , Instrument 0690650 of Official Records in the Office of the Recorder of DOUGLAS County, State of Nevada.

That a breach of the obligations for which said Deed of Trust is security has occurred in that payment has not been made of: THE 03/01/2010 INSTALLMENT OF PRINCIPAL AND INTEREST AND ALL SUBSEQUENT MONTHLY INSTALLMENTS OF PRINCIPAL AND INTEREST; PLUS ANY ADDITIONAL ACCRUED AND UNPAID AMOUNTS INCLUDING, BUT NOT LIMITED TO, LATE CHARGES, ADVANCES, IMPOUNDS, TAXES, HAZARD INSURANCE, ADMINISTRATIVE FEES, INSUFFICIENT AND PARTIAL RETURN CHECK FEES, STATEMENT FEES, AND OBLIGATIONS SECURED BY PRIOR ENCUMBRANCES.

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.

BK-411 PG-2715

781588 Page: 2 of 2 04/15/2011

Title Order No. 110208093-NV-MAO Trustee Sale No. 146847NV Loan No. 0756313672

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: JPMorgan Chase Bank, National Association, 7301 BAYMEADOWS WAY JACKSONVILLE, FL 32256 800-848-9380.

Date: 4/14/2011

CALIFORNIA RECONVEYANCE COMPANY

LAURA MATTHIES, Assistant Secretary

CALIFORNIA RECONVEYANCE COMPANY IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

STATE OF CALIFORNIA COUNTY OF LOS ANGELES

On 4/14/2011 before me, ISAAC PACHECO, "Notary Public" personally appeared LAURA MATTHIES, 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

Signature

ISAAC PACHECO
Commission # 1786928
Notary Public - California
Los Angeles County
MyComm. Expres Dec 25, 2011