

FIRST AMERICAN TITLE INSURANCE COMPANY

RECORDING REQUESTED BY:
RECONTRUST COMPANY
1757 TAPO CANYON ROAD, SVW-88
SIMI VALLEY, CA 93063

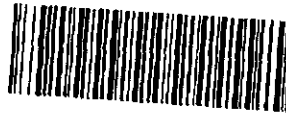
WHEN RECORDED MAIL TO:
1757 TAPO CANYON ROAD, SVW-88
SIMI VALLEY, CA 93063

TS No. 08-0060724
Title Order No. 3764597

JULIE RODEWALD
San Luis Obispo County - Clerk/Recorder
Recorded at the request of
Title Court Services Inc

AZ
10/08/2008
8:25 AM

DOC#: 2008050336



| | |
|-------------|----------------|
| Titles: 1 | Pages: 2 |
| Fees | 11.00 |
| Taxes | 0.00 |
| Others | 0.00 |
| PAID | \$11.00 |

APN No. 008-065-029

NOTICE OF TRUSTEE'S SALE

YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 05/05/2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

Notice is hereby given that RECONTRUST COMPANY, as duly appointed trustee pursuant to the Deed of Trust executed by MATTHEW CODY, AND COREEN CODY, HUSBAND AND WIFE AS JOINT TENANTS, dated 05/05/2006 and recorded 05/18/2006, as Instrument No. 2006034802, in Book , Page of Official Records in the office of the County Recorder of SAN LUIS OBISPO County, State of California, will sell on 10/03/2008 at 11:30 AM, At the Osos Street entrance near the doors to the San Luis Obispo County Courthouse, San Luis Obispo, CA.

at public auction, to the highest bidder for cash or check as described below, payable in full at time of sale, all right, title, and interest conveyed to and now held by it under said Deed of Trust, in the property situated in said County and State and as more fully described in the above referenced Deed of Trust. The street address and other common designation, if any, of the real property described above is purported to be: 2918 OAK STREET, PASO ROBLES, CA 93446-1234. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein.

The total amount of the unpaid balance with interest thereon of the obligation secured by the property to be sold plus reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$367,676.30. It is possible that at the time of sale the opening bid may be less than the total indebtedness due.

In addition to cash, the Trustee will accept cashier's checks drawn on a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state.

Said sale will be made, in an "AS IS" condition, but without covenant or warranty, express or implied, regarding title, possession or encumbrances, to satisfy the indebtedness secured by said Deed of Trust, advances thereunder, with interest as provided, and the unpaid principal of the Note secured by said Deed of Trust with interest thereon as provided in said Note, plus fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. If required by the provisions of Section 2923.5 of the California Civil Code, the declaration from the mortgagee, beneficiary or authorized agent is attached to the Notice of Trustee's Sale duly recorded with the appropriate County Recorder's office.

DATED: September 11, 2008
RECONTRUST COMPANY
1757 TAPO CANYON ROAD, SVW-88
SIMI VALLEY, CA 93063
Phone/Sale Information: (800) 281-8219

By: Pamela Schneider
Pamela Schneider, Team Member

RECONTRUST COMPANY is a debt collector attempting to collect a debt. Any information obtained will be used for that purpose.



HOME LOANS

Mail Stop: PTX A-65
7105 Corporate Drive
Plano, TX 75024

08-60724

Notice Date: October 1, 2008

Matthew & Coreen Cody
2918 Oak St
Paso Robles, CA 93446

Account No.: [REDACTED]

Property Address:
2918 Oak Street
Paso Robles, CA 93446

CALIFORNIA DECLARATION

I, Gillian Johnson, Loss Mitigation Review Specialist of Countrywide's, Home Retention Division declare on behalf of Countrywide, under penalty of perjury, and under the laws of the State of California, that Countrywide's business records maintained in the ordinary course of business reflect the following is true and correct:

1. On Date of contact with borrower contact was made with the borrower to assess their financial situation and to explore options for the borrower to avoid foreclosure.

2. The following efforts were made to contact the borrower to assess their financial situation and to explore options for the borrower to avoid foreclosure:

92 Phone Attempts & 10 Correspondence Attempts.

3. Countrywide verified that the borrower has surrendered the property.

4. Countrywide has evidence and reasonably believes that the borrower has contracted with an organization, person, or entity whose primary business is advising people who have decided to leave their homes on how to extend the foreclosure process and to avoid their contractual obligations to beneficiaries.

5. Countrywide has confirmed that the borrower(s) filed for bankruptcy and the proceedings have not been finalized to wit, there is no order on the court's docket closing or dismissing the bankruptcy case.

6. The provisions of California Civil Code Section 2923.5 do not apply because

10/1/08 Gert North, Sr.
Date and Place

Gillian Johnson
Name of Signor



First American Title Company

899 Pacific Street - San Luis Obispo, CA 93401
Phone (805) 543-8900 FAX (805) 544-0785

Prepared For :

Prepared By: Tyson McDermott

Parcel : 008 065 029
Owner : **Cody Matthew & Coreen**
CoOwner :
Site : 2918 Oak St Paso Robles 93446
Mail : 2918 Oak St Paso Robles Ca 93446
Xfered : 05/18/2006
Price : Doc # : 34801
Pr Xfer : PrDoc# :
PrPrice : Deed : Grant Deed
First TD : GRANT DEED
LandUse : 209 *unknown Use Code*
Legal : CY PR PM 61/69-70 PAR 1

Total : \$355,504
Land : \$175,099
Struct : \$180,405
Other :
%Imprvd : 51
Exempt : \$7,000
Type : Homeowners
TaxArea : 2032
07-08 Tax: \$3,763.36
MapGrid : 513 F3

Phone
Owner :
Tenant :

Census : Tract: 101.00 Block : 1
Seller : CODY MATTHEW
School District: Paso Robles Unified

PROPERTY CHARACTERISTICS

| | | |
|--------------------|-----------------------|-------------------|
| Bedrooms : 3 | Building SqFt : 1,368 | Lot Acres : .09 |
| Bathrooms : 2.00 | Garage Type : | Lot SqFt : 3,900 |
| Fireplace : 1 | Garage SqFt : | Bldg Matl : |
| Air Cond : Yes | Stories : 1 | Year Built : 1960 |
| Heat Mthd : Forced | Pool : | |

SALES AND LOAN INFORMATION

Current

Sale Price :
Loan Amount : \$340,000
Lender : Americas Wholesale Lender
Document # : 34801
Loan Type : Conventional

Prior

Sale Price :
Prior Date : 10/20/2004
Doc # :