

**JULIE RODEWALD**  
San Luis Obispo County – Clerk/Recorder

SC  
11/05/2008  
8:56 AM

**RECORDING REQUESTED BY:**

FIRST AMERICAN TITLE INSURANCE

**WHEN RECORDED MAIL TO:**  
ETS Services, LLC  
2255 North Ontario Street, Suite 400  
Burbank, California 91504-3120

Recorded at the request of  
**Title Court Services Inc**

DOC#: **2008055635**



Titles: 1 Pages: 2

Fees	11.00
Taxes	0.00
Others	2.00
PAID	\$13.00

SPACE ABOVE THIS LINE FOR RECORDER'S USE

TS No.: GM-168427-C Loan No.: 7441262326

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

**IMPORTANT NOTICE**

**IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS IT MAY BE SOLD WITHOUT ANY COURT ACTION,**

and you may have the legal right to bring your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally five business days prior to the date set for the sale of your property. No sale date may be set until three months from the date this notice of default may be recorded (which date of recordation appears on this notice).

This amount is **\$17,107.13** as of **11/4/2008**, and will increase until your account becomes current. While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your note and deed of trust or mortgage. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required in the note and deed of trust or mortgage, the beneficiary or mortgagee may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary or mortgagee may require as a condition of reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

Upon your written request, the beneficiary or mortgagee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than the three month period stated above) to, among other things, (1) provide additional time in which to cure the default by transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2).

Following the expiration of the time period referred to in the first paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your creditor permits a longer period, you have only the legal right to stop the sale of your property by paying the entire amount demanded by your creditor. To find out the amount you must pay, or to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact, **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.**

C/O ETS Services, LLC  
2255 North Ontario Street, Suite 400  
Burbank, California 91504-3120  
(818) 260-1600 phone

059-786-643

862 Sycamore Canyon Rd  
Paso

TS NO.: GM-168427-C

LOAN NO.: 7441262326

55035

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

If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan. Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale provided the sale is concluded prior to the conclusion of the foreclosure.

**Remember, YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION.**

NOTICE IS HEREBY GIVEN: That **Executive Trustee Services, LLC dba ETS Services, LLC** 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 **3/2/2006**, executed by **SANDRA RAE PATTISON, A MARRIED WOMAN, AS HER SOLE AND SEPARATE PROPERTY**, as Trustor, to secure certain obligations in favor of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.**, as beneficiary, recorded **3/8/2006**, as Instrument No. **2006015904**, in Book, Page, of Official Records in the Office of the Recorder of **San Luis Obispo** County, California describing land therein as:

AS MORE FULLY DESCRIBED IN SAID DEED OF TRUST

including **ONE NOTE FOR THE ORIGINAL** sum of **\$415,000.00**; that the beneficial interest under such Deed of Trust and the obligations secured thereby 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 in that payment has not been made of:

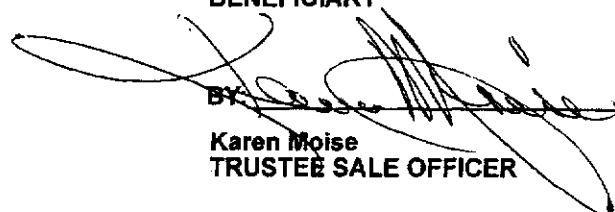
Installment of Principal and interest plus impounds and/or advances which became due on 7/1/2008 plus late charges, and all subsequent instalments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

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 same, 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.

The undersigned declares that the beneficiary or its authorized agent has declared that they have complied with California Civil Code Section 2923.5 by making contact with the borrower or tried with due diligence to contact the borrower as required by California Civil Code Section 2923.5.

Dated: 11/4/2008

ETS Services, LLC AS AGENT FOR  
BENEFICIARY

BY:   
\_\_\_\_\_  
Karen Moise  
TRUSTEE SALE OFFICER

17107.13

END OF DOCUMENT



# 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	: 009 786 043	Total	: \$408,495
Owner	: <b>Pattison Frank W &amp; Sandra R</b>	Land	: \$119,066
CoOwner	:	Struct	: \$289,429
Site	: 862 Sycamore Canyon Rd Paso Robles 93446	Other	:
Mail	: 862 Sycamore Canyon Rd Paso Robles Ca 93446	%Imprvd	: 71
Xfered	: 03/09/2006	Doc #	: 16177
Price	:	PrDoc#	: 15414
Pr Xfer	: 02/27/2004	Deed	: Grant Deed
PrPrice	: \$375,000 Full	Type	: Homeowners
First TD	: GRANT DEED	TaxArea	: 2026
LandUse	: 110 Res, Single Family Residence	07-08 Tax	: \$4,752.68
Legal	: CY PR TR 1632-9 LT 305	MapGrid	: 534 B1

Phone

Owner :  
Tenant :

Census : Tract: 102.02 Block : 2  
Seller : PATTISON SANDRA R  
School District: Paso Robles Unified

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## PROPERTY CHARACTERISTICS

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Bedrooms	: 3	Building SqFt	: 2,144	Lot Acres	: .14
Bathrooms	: 2.50	Garage Type	: Garage	Lot SqFt	: 6,225
Fireplace	: 1	Garage SqFt	:	Bldg Matl	:
Air Cond	: Yes	Stories	: 2	Year Built	: 2003
Heat Mthd	: Forced	Pool	:		

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## SALES AND LOAN INFORMATION

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**Current**

Sale Price :  
Loan Amount :  
Lender :  
Document # : 16177  
Loan Type :

**Prior**

Sale Price :  
Prior Date : 03/08/2006  
Doc # : 15414