

LSI Title Company (CA)

JULIE RODEWALD
San Luis Obispo County - Clerk/Recorder

SC
9/02/2008
9:47 AM

RECORDING REQUESTED BY

Recorded at the request of
Title Court Services Inc

T.D. SERVICE COMPANY

DOC#: **2008044659**

Titles: 1 Pages: 2

and when recorded mail to
T.D. SERVICE COMPANY
1820 E. FIRST ST., SUITE 210
P.O. BOX 11988
SANTA ANA, CA 92711-1988



Fees 11.00
Taxes 0.00
Others 0.00
PAID \$11.00

M827588 SPACE ABOVE THIS LINE FOR RECORDERS USE _____

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

"IMPORTANT NOTICE"

T.S. No: K370994 CA Unit Code: K Loan No: 0030339279/GARZA
Min No: 100314000006899925
AP #: 092-291-022
Property Address: 519 AVENIDA MONTECITO VERDE, NIPOMO, CA 93444

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 \$17,880.01, As of September 5, 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 to 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 end of 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).

092-291-022

519 Avenida Montecito Verde

Ng



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	: 092 291 022	Total	: \$419,176
Owner	: Saenz Misty C	Land	: \$191,017
CoOwner	:	Struct	: \$228,159
Site	: 519 Avenida Montecito Verde Nipomo 93444	Other	:
Mail	: 519 Avenida Montecito Verde Nipomo Ca 93444	%Imprvd	: 54
Xfered	: 11/24/2004 Doc # : 102945	Exempt	:
Price	: \$395,000 Full PrDoc# : 91415	Type	:
Pr Xfer	: 08/13/2003 Deed : Grant Deed	TaxArea	: 52040
PrPrice	: \$290,000 Full	07-08 Tax:	: \$4,215.76
First TD	: GRANT DEED	MapGrid	: 756 C4
LandUse	: 110 Res, Single Family Residence		
Legal	: TR 458 LT 21 & PTN COMM AREA		

Census : Tract: 124.01 Block : 3
Seller : CAMARILLO MARCELO/ALMA
School District: Lucia Mar Unified

Phone

Owner :
Tenant :

PROPERTY CHARACTERISTICS

Bedrooms	: 3	Building SqFt	: 1,112	Lot Acres	: .14
Bathrooms	: 2.00	Garage Type	: Garage	Lot SqFt	: 6,000
Fireplace	:	Garage SqFt	:	Bldg Matl	:
Air Cond	:	Stories	: 1	Year Built	: 1978
Heat Mthd	: Forced	Pool	:		

SALES AND LOAN INFORMATION

Current

Sale Price : \$395,000 Full
Loan Amount : \$316,000
Lender : Miscellaneous
Document # : 102945
Loan Type : Conventional

Prior

Sale Price : \$290,000
Prior Date : 08/13/2003
Doc # : 91415