



	Old Republic Title Company	1000 Burnett Avenue, Suite 400
	Trustee Services	Concord, CA 94520
		Phone: 925-363-2239
		Fax: 925-798-3283
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Declaration of Default and Request to Prepare Notice of Default

To: Old Republic Title Company, Trustee Services Division, a California Corporation, as Trustee

Dated: _____

Trustor(s) Name(s): _____ Loan Number: _____
 Type: FHLMC FNMA FHA
 VA CONV UCC
 All-Inclusive Deed of Trust

SSN /Tax ID# of Trustor/Owner: _____

Property Address(es): _____ APN#(s) _____

NOTICE IS HEREBY GIVEN that the above-referenced Trustor(s) are in breach of and default in the obligations secured by that certain Deed of Trust (or other security instrument(s)) attached hereto.

The following documents are enclosed:

- | | | |
|---|---|--|
| <input type="checkbox"/> Promissory Note(s) | <input type="checkbox"/> Assignments | <input type="checkbox"/> Substitution of Trustee |
| <input type="checkbox"/> Deed(s) of Trust | <input type="checkbox"/> Servicing Agreements | <input type="checkbox"/> Modification Agreements |

The Breach and Default which has occurred is as follows:

- Failure to make payment pursuant to Note that came due
- Failed to make installments in the amount of \$ _____
that became due: _____ and totaling \$ _____
- Failure to pay formal demand dated (attach copy)
- Failure to provide evidence of satisfactory fire insurance
- Failure to pay property taxes on the Trust Property
- Failure to make payments on senior lien beginning
- Failure to make balloon payment which came due on
- Other breach or default (specify)

At the present time there is due and outstanding the following amounts:

Unpaid Principal balance: \$ _____	Total Monthly Payment \$ _____ (include impounds)
Late Charges owed: \$ _____	Late Charge Amount: \$ _____
Interest Rate: _____	Interest Paid To: _____
Other Charges owed: _____	
Adjustable Interest Rate <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Rate Adjust(ed)s _____

Explain Adjustable Rate Calculation _____

Prepayment penalty of \$ _____ is in effect until this date _____.

Any Funds Advanced by Beneficiary? Yes No

Amount Advanced:\$_____ Date:_____ To whom:_____

Amount Advanced:\$_____ Date:_____ To whom:_____

List All Additional Requirements for Reinstatement (current taxes, senior encumbrances, fire insurance):

Name and last known business and residential mailing address for the current property owner(s):

Residential or Business

Name:
Address:
City:
State:
Zip:

Residential or Business

Name:
Address:
City:
State:
Zip:

To your knowledge does the Owner have an active Bankruptcy pending? Yes No

Bankruptcy Court Info:_____

Are you aware of any Temporary Restraining Orders, or other actions involving the property that is encumbered by the Deed of Trust? Yes No

Is the present Owner in the Military Service? Yes No

Was the loan that is secured by the Deed of Trust principally negotiated in Spanish? Yes No

Did the Deed of Trust arise as a result of a contract for goods, services, such as the purchase of a new roof, pool, siding or air conditioning? Yes No

In addition to the property described in the Deed of Trust, was any personal property granted as security for the loan? Yes No

If Yes, would you like us to include said property in the foreclosure? Yes No

The Trust Property is Improved Unimproved

The Trust Property is 1-4 Residential Office Retail Multi-family Agricultural

Additional Persons to be Noticed

Name:

Address:
City:
State:
Zip:

By reason of the defaults referred to herein and/or in Exhibit "A" attached hereto, the Beneficiary has executed and delivered to the Trustee this Declaration of Default and Demand for Sale Under Deed of Trust, and has declared and does hereby declare all sums secured by the Deed of Trust immediately due and payable and has elected and does hereby elect to cause the Trust Property to be sold to satisfy the obligation secured thereby.

You are, therefore hereby requested and instructed to execute on behalf of the Beneficiary and record in the Official Records of said County and State, the Notice of Default and Election to Sell. I/We hereby guarantee payment of all expenses of these proceedings, including attorney fees and costs of collection.

In the event legal action is instituted to enjoin these proceedings to nullify said Note and Deed of Trust, or for any other reason, including any claim of invalidity of this foreclosure proceeding or any Trustee's Deed executed pursuant hereto, not caused wholly by your negligence or error, I/we agree to indemnify you against any costs, fees or expenses that you may incur, and/or I/we will have our attorney respond to the suit on your behalf, without expense to your company. I/We have made and/or given all notices which may have been required pursuant to the terms of the Note, Deed of Trust, etc., and/or in accordance with any requirements set forth in state, local, or federal law.

(Not Applicable to Institutional Lenders)

DEPOSIT OF \$ _____ HAS BEEN MADE AND RECEIVED BY OLD REPUBLIC TITLE COMPANY, TRUSTEE SERVICES. AN ADDITIONAL DEPOSIT OF \$ _____, WILL BE REQUIRED PRIOR TO THE COMMENCEMENT OF PUBLICATION. ALL COSTS ARE ESTIMATED. ANY OVERPAYMENT OF DEPOSIT WILL BE REFUNDED. ANY ADDITIONAL SUMS WHICH ARE REQUIRED ARE TO BE PAID UPON RECEIPT OF THE INVOICE.

Your Name/Company Name: _____

Contact Person: _____

Address: _____

Phone Number: _____

Fax Number: _____

Phone Number: _____

Dated: _____

By: _____
Signature

Name (print): _____

Title: _____

Exhibit "A"

DEFAULTS:

Please complete each applicable field.

The total of all sums detailed should total the amount you would demand if the default was to be cured on the date of this Declaration of Default. If the Note has not matured you can only demand the amounts required to reinstate the loan pursuant to California Civil Code 2924C (a) (1). Any other monetary or non-monetary default not itemized below should be detailed on a separate attachment.

1. Delinquent Installment (s):

The trustor has failed to pay the installment in the amount of \$ _____ which became due _____, and all subsequent installments, which installments total, in the aggregate, \$ _____.

The trustor has failed to pay late charges in the amount of \$ _____, which became due _____, and all subsequent late charges, which total, in the aggregate, \$ _____.

2. Note Matured:

The trustor failed to pay the balance of the principal sum which became due _____, together with interest due thereon. The principal balance is \$ _____. The interest due thereon, accrued through the date of the Declaration is \$ _____.

3. Other Possible Defaults:

The trustor failed to pay previously assessed late charges (i.e. previous installments were paid but the applicable late charges were not) which total, in the aggregate, \$ _____.

The trustor failed to pay default rate interest which totals, in the aggregate, \$ _____.

The trustor failed to pay attorney’s fees and expenses which have been incurred by the beneficiary in connection with protecting the security of the Note and/or Deed of Trust, or the Trustor and/or the Trust Property, and which attorney’s fees and expenses total, in the aggregate, \$ _____.

The trustor failed to pay advances made by the Beneficiary under the terms of the Deed of Trust for _____, (real estate taxes, hazard insurance, delinquencies due under a senior encumbrance), and which advances total, in the aggregate, \$ _____.

4. Other Monetary Defaults:

Other monetary defaults which defaults total, in the aggregate, \$ _____ representing _____.

5. See attached sheet for other defaults: _____ (yes) _____ (no)

TOTAL DUE THE BENEFICIARY AS OF THE DATE OF THIS REQUEST TO PREPARE DECLARATION OF DEFAULT IS: \$ _____;

IF PERSONAL PROPERTY IS ALSO SECURED AND YOU WISH TO REQUEST A UNIFIED FORECLOSURE PLEASE CHECK ONE: _____ (YES) _____ (NO) _____.