

Recording Requested By:

**And When Recorded Mail To:**

Pioneer Lender Trustee Services, LLC  
c/o Executive Trustee Services, LLC  
2255 North Ontario Street, Suite 400  
Burbank, California 91504-3120  
(818) 260-1600

DANIEL J. ENGLISH 2P I 2213687000  
KOOTENAI CO. RECORDER Page 1 of 2  
AAA Date 05/28/2009 Time 16:30:21  
REC-REQ OF PIONEER TITLE COMPANY  
RECORDING FEE: 6.00  
2213687000 MV

Loan No.: 0178155800

T.S. No.: ID-183649-C

090352341 - 133094

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

NOTICE IS HEREBY GIVEN that PIONEER LENDER TRUSTEE SERVICES, LLC, is the Successor Trustee under the Deed of or Transfer in Trust executed by BRIAN SUTHERLAND, A SINGLE MAN, as Grantor, to FIRST AMERICAN TITLE COMPANY, as Trustee, in favor of "MERS" MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR LENDER GMAC MORTGAGE, LLC F/K/A GMAC MORTGAGE CORPORATION, as Beneficiary, dated 6/6/2007, recorded 6/11/2007, as Instrument No. 2104394000 ~~and re-recorded~~, official records of Kootenai County, IDAHO, the beneficiary interest in which is presently held by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.. Said Deed of Trust covers real property situated in said County, describing land therein as follows:

**LOT 4, BLOCK 3, COPPER RIDGE, ACCORDING TO THE PLAT RECORDED IN  
BOOK J OF PLATS, PAGE 260, RECORDS OF KOOTENAI COUNTY, IDAHO.**

The Trustee hereby gives notice that a breach of the obligation for which such transfer is security has occurred under the Deed of Trust Note dated 6/6/2007. The nature of such breach being:

Failure to pay the monthly payment due 2/1/2009 of principal, interest and/or impounds and subsequent installments due thereafter; plus late charges; together with all subsequent sums advanced by beneficiary pursuant to the terms and conditions of said deed of trust.

This amount is \$19,462.32 as of 5/21/2009

All delinquencies are now due, together with unpaid and accruing taxes, assessments, trustee's fees, attorney's fees, costs and advances made to protect the security associated with this foreclosure. The unpaid principal balance of \$569,000.00 together with interest thereon at the current rate of 7.5% per annum from 1/1/2009 until paid.

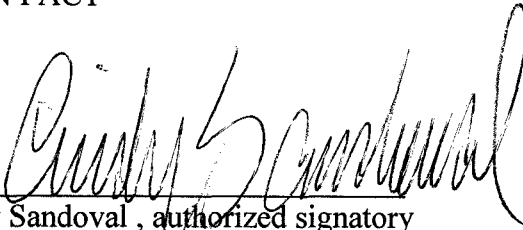
And that the Beneficiary elects to sell or cause the trust property to be sold to satisfy said obligation.

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

ID-183649-C  
0178155800

Dated: 5/21/2009

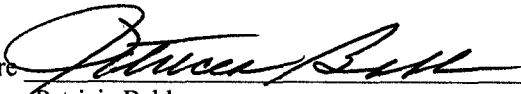
PIONEER LENDER TRUSTEE SERVICES, LLC BY EXECUTIVE TRUSTEE SERVICES,  
AS ATTORNEY IN FACT

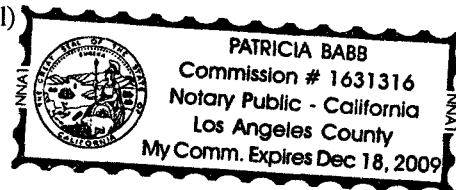
  
By: Cindy Sandoval, authorized signatory

State of California } S.S.  
County of Los Angeles }

On 5/21/2009 before me, Patricia Babb Notary Public personally appeared Cindy Sandoval 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.

Signature  (Seal)  
Patricia Babb



**THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION  
OBTAINED WILL BE USED FOR THAT PURPOSE.**