

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

Loan No.: 7439833070

T.S. No.: ID-202091-C

090373216

133152
DANIEL J. ENGLISH 2P I 2213899000
KOOTENAI CO. RECORDER Page 1 of 2
BBB Date 05/29/2009 Time 15:35:39
REC-REQ OF PIONEER TITLE COMPANY
RECORDING FEE: 6.00
2213899000 MV 8

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 MARK JACOBSEN and KRISTI JACOBSEN, HUSBAND AND WIFE, as Grantor, to LANDAMERICA LAWYERS TITLE, as Trustee, in favor of "MERS" MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR LENDER LOANCITY, FORMERLY KNOWN AS LOANCITY.COM, a California Corporation, as Beneficiary, dated 5/11/2005, recorded 5/13/2005, as Instrument No .1949702 ~~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 3, BLOCK 1, WEST HAYDEN ESTATES FIRST ADDITION, ACCORDING TO THE PLAT RECORDED IN BOOK "I" OF PLATS AT PAGE 193, 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 5/11/2005. The nature of such breach being:

Failure to pay the monthly payment due 3/1/2009 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 \$8,404.19 as of 5/26/2009

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 \$330,520.80 together with interest thereon at the current rate of 5.75% per annum from 2/1/2009 until paid.

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

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7439833070

Dated: 5/26/2009

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



By: Dee Ortega , authorized signatory

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

On 5/26/2009 before me, Patricia Babb Notary Public personally appeared Dee C. Ortega 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.

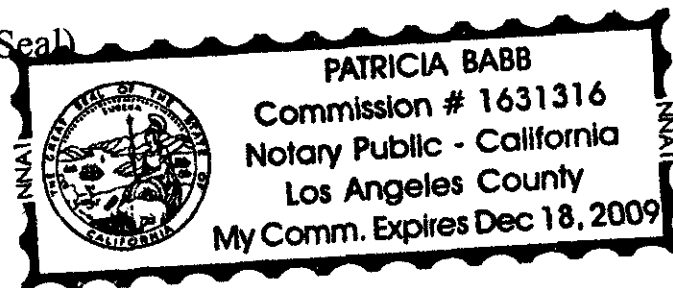
I certify under penalty of perjury under the laws of the State of California that the foregoing paragraph is true and correct.

Signature



Patricia Babb

(Seal)



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