

**RECORDING REQUESTED BY:
AND WHEN RECORDED MAIL TO:
THE MORTGAGE LAW FIRM, PLC
43180 BUSINESS PARK DRIVE, SUITE 202
TEMECULA, CA 92590
APN 116-290-047-6**

**This document was electronically submitted
to the County of Riverside for recording**
Received by: LCWEATHERS

Trustee Sale No. 120251 Title No. 140186673 Space above for Recorder's use only

IMPORTANT NOTICE

NOTICE OF NOTICE OF DEFAULT AND ELECTION TO SELL

**ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED
SUMMARY IS APPLICABLE TO THE NOTICE PROVIDED TO THE TRUSTOR ONLY**
NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED

注：本文件包含一个信息摘要

참고사항: 본 첨부 문서에 정보 요약서가 있습니다

NOTA: SE ADJUNTA UN RESUMEN DE LA INFORMACIÓN DE ESTE DOCUMENTO

TALA: MAYROONG BUOD NG IMPORMASYON SA DOKUMENTONG ITO NA NAKALAKIP
LƯU Ý: KÈM THEO ĐÂY LÀ BẢN TRÌNH BÀY TÓM LƯỢC VỀ THÔNG TIN TRONG TÀI LIỆU NÀY
**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 approximately 90 days from the date this Notice of Default may be recorded (which
date of recordation appears on this notice). This amount is **\$660,602.59** as of **12/20/2014** 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 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).

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.

TS No. 120251

Title No. 140186673

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

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:

HSBC Bank USA, National Association, as Trustee for the Holders of the Deutsche Alt-A Securities, Inc. Mortgage Loan Trust, Mortgage Pass-Through Certificates Series 2007-OA4
c/o The Mortgage Law Firm, PLC
43180 Business Park Drive, Suite 202
Temecula, CA 92590
619-465-8200

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 The Mortgage Law Firm, PLC is either the original Trustee, the duly appointed Substituted Trustee, or acting as Agent for the Trustee or Beneficiary under Deed of Trust dated **05/02/2007**, executed by **Donna Beltz, 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 **05/14/2007**, as Instrument No. **2007-0319880**, in Book **xx**, Page **xx**, of Official Records in the Office of the Recorder of **Riverside** County, California describing land therein as more fully described in said Deed of Trust.

Including the Note(s) for the sum of **\$1,500,000.00**, that the beneficial interest under said Deed of Trust and the obligations secured thereby are presently held by the Beneficiary; that a breach of and default in, the obligations for which said Deed of Trust is security has occurred in that the payment has not been made of:

THE INSTALLMENT OF PRINCIPAL AND INTEREST WHICH BECAME DUE 06/01/2008, TOGETHER WITH ALL LATE CHARGES, ADVANCES, INTEREST, INSURANCE, TAXES AND ASSESSMENTS, IF APPLICABLE.

That by reason thereof, the present beneficiary under such Deed of Trust has deposited with said duly appointed Trustee, such Deed of Trust and all documents evidencing the 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 Mortgagee Beneficiary or Authorized Agent for the Mortgagee or Beneficiary pursuant to California Civil Code Section 2923.55(c) declares that the mortgagee, beneficiary or the mortgagee's or beneficiary's authorized agent has either contacted the borrower or tried with due diligence to contact the borrower, or that no contact was required because the individual did not meet the definition of a "borrower" as required by California Civil Code Section 2920.5.

THE MORTGAGE LAW FIRM, PLC**Dated: 12/20/2014**


Ryan Remington/Authorized Signature

California Declaration of Compliance
(Civ. Code § 2923.55(c))

Borrower(s): **Donna Beltz**

Loan No.: **1008194485**

Property Address: **1095 Lowry Ranch Road, Corona CA 92881**

Trustee's Sale No.: **120251**

The undersigned declares as follows:

I am employed by the undersigned mortgage servicer, and I have reviewed its business records for the borrower's loan, including the borrower's loan status and loan information, to substantiate the borrower's present loan default and the right to foreclose. The information set forth herein is accurate, complete and supported by competent and reliable evidence that I have reviewed in the mortgage servicer's business records. Those records reflect *one* of the following.

- The mortgage servicer contacted the borrower to assess the borrower's financial situation and to explore options for the borrower to avoid foreclosure as required by California Civil Code § 2923.55. Thirty days, or more, have passed since the initial contact was made.
- The mortgage servicer has exercised due diligence to contact the borrower pursuant to California Civil Code § 2923.55(f) to "assess the borrower's financial situation and explore options for the borrower to avoid foreclosure." Thirty (30) days, or more, have passed since these due diligence efforts were satisfied.
- The mortgage servicer was not required to comply with California Civil Code § 2923.55 because the individual does not meet the definition of a "borrower" under Civil Code §2920.5(c).
- No contact was made with the borrower pursuant to Civil Code § 2923.55 because the above-referenced loan is not secured by a first lien mortgage or deed of trust that secures a loan described in Civil Code § 2924.15(a)

Executed on DEC 17 2014, 2014, at Highlands Ranch Colorado.

**Specialized Loan Servicing LLC, as servicer for
HSBC Bank USA, National Association, as
Trustee for the Holders of the Deutsche Alt-A
Securities, Inc. Mortgage Loan Trust, Mortgage
Pass-Through Certificates Series 2007-OA4**

By:


[Name of Signer] **Ami McKernan**

Second Assistant Vice President