WHEN RECORDED, MAIL TO:

NORTHWEST MORTGAGE SERVICES, INC. P.O. BOX 601520 SAN DIEGO, CA 92160-1520 FILE NO. - 141490

SERVICER - FIRST NATIONWIDE

LOAN NO. - 5770393017

TRUSTOR - AV VISNOVITS

98130543 TSG

NOTICE OF BREACH & DEFAULT AND OF ELECTION TO CAUSE SALE OF REAL PROPERTY UNDER DEED OF TRUST

NOTICE is hereby given that NORTHWEST MORTGAGE SERVICES, INC., A MINNESOTA CORPORATION is duly appointed trustee under deed of trust dated March 4, 1992 executed by ANNAMARIA VISNOVITS as trustor, to secure obligations in favor of WEYERHAEUSER MORTGAGE COMPANY as beneficiary, recorded March 10, 1992 as instrument no. 272881 in book 392 page 1281, of official records of the recorder's office of DOUGLAS County, Nevada.

Said deed of trust secures certain obligations including one promissory note for the sum of \$202,300.00;

that the beneficial interest under such deed of trust and the obligations secured thereby are presently held by the below named beneficiary; that a breach of, and default in, the obligations for which such deed of trust is security has occurred in that payment has not been made of:

The monthly installment of principal and interest plus impounds and late charges which became due May 1, 1998 and all subsequent installments due thereafter, together with all sums advanced by the beneficiary as provided under the terms and provisions as said note and deed of trust.

The present beneficiary under the deed of trust has signed and delivered to the trustee a written Declaration of Default and Demand for Sale, and has given to trustee the deed of trust and all documents evidencing the secured obligations, and declares all sums immediately due and payable, and has elects to cause the property to be sold to satisfy the secured obligations.

NOTICE

We are attempting to collect a debt and any information we obtain will be used for that purpose. You may have the right to cure the default herein and reinstate the one obligation secured by such deed of trust above described. Section 107.080NRS permits certain defaults to be cured upon the payment of the amounts required by that section without requiring payment of that portion of principal and interest that would not be due had no default occurred. Where reinstatement is possible, if the default is not cured within 35 days following the recording and mailing to trustor or trustor's successor in interest of this notice, the right of reinstatement will terminate and the property may thereafter be sold.

NOTICE OF BREACH & DEFAULT AND OF ELECTION TO CAUSE SALE OF REAL PROPERTY UNDER DEED OF TRUST

To determine if reinstatement is possible and the amount, if any, necessary to cure the default, contact the Beneficiary or their successors in interest, whose name and address as of the date of this notice is:

FIRST NATIONWIDE MORTGAGE CORPORATION

c/o NORTHWEST MORTGAGE SERVICES, INC. P.O. BOX 601520 SAN DIEGO, CA 92160-1520 (619) 528-4688

DATED: July 16, 1998

NORTHWEST MORTGAGE SERVICES, INC., as Trustee

FIDELITY NATIONAL TITLE COMPANY, agent

JOHN KEMPER, Authorized Signatory

STATE OF CALIFORNIA }_{SS} COUNTY OF ORANGE }

On July 16, 1998, before me, the undersigned Notary Public for and State personally appeared JOHN KEMPER personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL

Signature

FILE NO. - 141490

(NOTARIAL SEAL)

VICKI IMAMURA
Comm. #1124809
NOTARY PUBLIC CALIFORNIA
ORANGE COUNTY
Comm. Exp. Jan. 29, 2001

Space below this line for recorder's use

MARQUIS TITLE & ESCROW, INC.

IN OFFICIAL RECORDS OF

DOUGLAS CO... NEVADA

'98 JUL 20 P2:44

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RECORDER
PAID SLOPUTY