

WHEN RECORDED, MAIL TO:

NORTHWEST MORTGAGE SERVICES, INC.
P.O. BOX 601520
SAN DIEGO, CA 92160-1520

FILE NO. - 130064
SERVICER - SOURCE ONE
LOAN NO. - 200615454
OWNER - EARNEST

98130885

**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 **November 3, 1994** executed by **RUSSELL F. EARNEST, DIANE EARNEST** as trustor, to secure obligations in favor of **CENTRAL PACIFIC MORTGAGE COMPANY** as beneficiary, recorded **November 28, 1994** as Instrument No. **351407** in Book ¹¹⁹⁴ --- Page ⁴⁰⁸⁵ --- of the 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 **\$110,650.00**;

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 **February 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.

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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:

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

DATED: **October 27, 1998**

NORTHWEST MORTGAGE SERVICES, INC., as Trustee
FIDELITY NATIONAL TITLE COMPANY, agent


By: 
RAUL LIRIO, Authorized Signatory

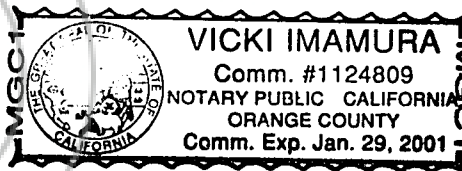
STATE OF CALIFORNIA }
COUNTY OF ORANGE }ss

On **October 27, 1998**, before me, the undersigned Notary Public for and State personally appeared **RAUL LIRIO**, 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.

(NOTARIAL SEAL)

WITNESS MY HAND AND OFFICIAL SEAL


Signature



FILE NO. - 130064

Space below this line for recorder's use

REQUESTED BY
MARQUIS TITLE & ESCROW, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

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