TS No.:8039-0043 Loan No.:8668691

## NOTICE OF BREACH AND DEFAULT AND OF ELECTION TO CAUSE SELL OF REAL PROPERTY UNDER DEED OF TRUST

NOTICE IS HEREBY GIVEN THAT: CAMERON & DREYFUSS, PLC is either the original trustee, the duly appointed substituted trustee, or acting as agent for the trustee or beneficiary under a Deed of Trust dated 06/18/1997, executed by KRYSTINA A. FELTER, as trustor in favor of MISSION HILLS MORTGAGE, recorded 07/22/1997, under instrument no. 0416168, in book 0697, page 5994, and Rerecorded on 08/20/97 as instrument# 0418505 in book 0897at page 0027

of Official Records in the office of the County recorder of **Douglas**, County, Nevada securing, among other obligations.

ONE (1) for the Original sum of \$141,750.00, that the beneficial interest under such Deed of Trust and the obligations secured hereby are presently held by the undersigned; that a breach of and default in the obligations for which such Deed of Trust is security has occurred or that payment has not been made of:

INSTALLMENT WHICH BECAME DUE On 08/01/1999 PLUS LATE CHARGES, AND ALL SUBSEQUENT INSTALLMENTS AND LATE CHARGES THAT BECOME PAYABLE, TRUSTEE'S FEE AND EXPENSES INCURRED.

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 insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary or mortgagee may require as a condition of reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

That by reason thereof the present Beneficiary under such deed of Trust has executed and delivered to said duly appointed Trustee a written Declaration of Default and Demand for Sale and has deposited with said duly appointed Trustee such Deed of Trust and all documents evidencing 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.

## **NOTICE**

You may have the right to cure the default hereon and reinstate the one obligation secured by such Deed of Trust above described. Section NRS 107.080 permits certain defaults to be cured upon the Payment of the amounts required by that statutory section without requiring payment of that portion of principal and interest which would not be due had no default occurred. Where reinstatement is possible, if the default is not cured within 35 days following recording and mailing of this Notice to Trustor of Trustors's successor in interest, the right of reinstatement will terminate and the property may thereafter be sold. The Trustor may have the right to bring a court action to assert the nonexistence of a default or any other defense of Trustor to acceleration and Sale.

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0484051 BK0100PG1130 T.S. No.:8039-0043 Loan No.:8668691

## To determine if reinstatement is possible and the amount, if any, to cure the default, contact:

GREENPOINT MORTGAGE CORPORATION C/O CAMERON & DREYFUSS, PLC 1750 E. Fourth Street, Suite 500 Santa Ana, CA 92705-3923 Phone: (714) 972-1144

Cameron & Dreyfuss disclaims any liability for any incorrectness of the street address and other common designation, if any, shown: 870 BARBER WAY
GARDNERVILLE, NV 89410

THIS FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THE DEBT SET FORTH ON THIS NOTICE WILL BE ASSUMED TO BE VALID UNLESS YOU DISPUTE THE DEBT BY PROVIDING THIS OFFICE WITH A WRITTEN NOTICE OF YOUR DISPUTE WITHIN 30 DAYS OF YOUR RECEIPT OF THIS NOTICE, SETTING FORTH THE BASIS OF YOUR DISPUTE. IF YOU DISPUTE THE DEBT IN WRITING WITHIN 30 DAYS, WE WILL OBTAIN AND MAIL VERFICATION OF THE DEBT TO YOU. IF THE CREDITOR IDENTIFIED IN THIS NOTICE IS DIFFERENT THAN YOUR ORIGINAL CREDITOR, WE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR IF YOU REQUEST THIS INFORMATION IN WRITING WITHIN 30 DAYS.

Dated:January 04, 2000

**CAMERON & DREYFUSS, PLC** 

Linda's Mayes, Asst. Manager, Trustee Operations

Jo Anne Handlon, Asst. Manager, Trustee Operations - or -

S. T. Williams, Manager, Trustee Operations

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## State of California }ss County of Orange}

On January 04, 2000 before me, B. PADILLA Notary Public, personally appeared JO ANNE HANDLON personally known to me (or 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.

(Seal)

WITNESS my hand and official seal.

Signature 9

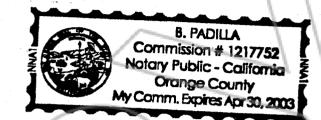
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B. PADILLA

WHEN RECORDED MAIL TO:

CAMERON & DREYFUSS, PLC 1750 E. Fourth Street, Suite 500

Santa Ana, CA 92705-3923



(PAGE 2 OF 2)

REQUESTED BY
Americal Title
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 JAN -7 PM 1: 12

LINDA SLATER RECORDER

S 900 PAID DEPUTY

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