

T.S. No. : GM-49849-C

Loan No.: 306522705

EX-20045-D

APN # 21-181-08

000500189

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

NOTICE IS HEREBY GIVEN THAT: EXECUTIVE TRUSTEE SERVICES, INC. is the duly appointed Trustee under a Deed of Trust dated 12/3/96, executed by **SHERRY CROWNOVER, A SINGLE WOMAN**, as trustor in favor of **CENTRAL PACIFIC MORTGAGE COMPANY, a California Corporation**, recorded 12/10/96, under instrument no. 402609, in book 1296, page 1517, of Official Records in the office of the County recorder of **DOUGLAS**, County, Nevada securing, among other obligations.

One note(s) for the Original sum of **\$104,000.00**, 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 OF PRINCIPAL AND INTEREST PLUS IMPOUNDS AND / OR ADVANCES WHICH BECAME DUE ON 11/1/99 PLUS LATE CHARGES, AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST, BALLOON PAYMENTS, PLUS IMPOUNDS AND/OR ADVANCES AND LATE CHARGES THAT BECOME PAYABLE.

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 or 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.

(page 1 of 2)

0485199

BK0100PG4216

T.S. No. : GM-49849-C

Loan No.:306522705

EK-20045-D

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

GMAC MORTGAGE CORPORATION

C/O Executive Trustee Services, Inc.

15455 San Fernando Mission Blvd., Suite 208

Mission Hills, California 91345

Phone: 818-361-4488

dated: January 25, 2000

EXECUTIVE TRUSTEE SERVICES, INC.

By: _____

Elizabeth Yeranosian
Elizabeth Yeranosian

State of California } SS.

County of Los Angeles }

On January 25, 2000 before me, Marvell L. Carmouche Notary Public, personally appeared Elizabeth Yeranosian 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.

WITNESS my hand and official seal.

Signature *Marvell L. Carmouche* (Seal)
Marvell L. Carmouche



WHEN RECORDED MAIL TO:
EXECUTIVE TRUSTEE SERVICES, INC.
15455 SAN FERNANDO MISSION BLVD
SUITE #208
MISSION HILLS, CA 91345
Attn: Elizabeth Yeranosian

(PAGE 2 OF 2)

REQUESTED BY
STEWART TITLE OF DOUGLAS COUNTY

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 JAN 27 PM 3: 06

LINDA SLATER
RECORDER

\$8⁰⁰ PAID *KJ* DEPUTY

0485199

BK0100PG4217