

WHEN RECORDED, MAIL TO:

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

APN 11-146-04  
FILE NO. - 0003005212  
SERVICER - SOURCE ONE  
LOAN NO. - 121229593  
BORROWER - BANNING

## 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 agent for the beneficiary under deed of trust dated December 26, 1991 executed by DALE BRUCE BANNING as trustor, to secure obligations in favor of SILVER SIERRA MORTGAGE, INC. as beneficiary, recorded January 8, 1992 as Instrument No. 268548 in Book 192 Page 717 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 \$106,850.00;

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 December 1, 1999 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:

**WHITE MOUNTAINS SERVICES CORPORATION fka SOURCE ONE MORTGAGE SERVICES CORPORATION**

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

DATED: February 23, 2000

NORTHWEST MORTGAGE SERVICES, INC., trustee  
FIDELITY NATIONAL TITLE COMPANY, agent

By: *Gerri Sheppard*  
Gerri Sheppard, Authorized Signatory

STATE OF CALIFORNIA  
COUNTY OF ORANGE

On February 23, 2000, before me, the undersigned Notary Public for and State personally appeared Gerri Sheppard 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

*Catherine Grant*

Signature

FILE NO. - 0003005212



Space below this line for recorder's use

REQUESTED BY

**STEWART TITLE of DOUGLAS COUNTY**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2000 FEB 25 PM 3: 27

LINDA SLATER  
RECORDER

\$8.00 PAID kg DEPUTY