

T.S. No.: 00-02-0598
Loan No.: 0094212392

000500769-T.S.G.

APR. 21-120-29

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

NOTICE IS HEREBY GIVEN THAT: Castle, Barrett, Daffin & Frappier, LLC is the duly appointed Trustee under a Deed of Trust dated **January 26, 1999**, executed by **Lori L. Cernusak**, as trustor in favor of **American Pioneer Financial Services, Inc.**, recorded Instrument No. **0460158**, on **February 2, 1999**, in Book **0299**, Page **0479** 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 **\$117,850.00**, 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:

The installment of Principal, Interest, impounds and late fees which became due **November 1, 1999** together with all subsequent installments of principal, interest, impounds, late fees and foreclosure fees and expenses. Any advances which may hereafter be made. All obligations and indebtedness as they become due and charges pursuant to said Note and Deed of Trust.

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.

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

PNC Mortgage Corporation
C/O Castle, Barrett, Daffin & Frappier, LLC
Denver Place Plaza Tower
1099 18th Street, Suite 2300
Denver, Colorado 80202
(303) 299-1800 Telephone
(303) 299-1808 Facsimile

BE ADVISED THAT CASTLE, BARRETT, DAFFIN & FRAPPIER, LLC IS ACTING AS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION PROVIDED BY YOU WILL BE USED FOR THAT PURPOSE.

Dated: April 3, 2000

CASTLE, BARRETT, DAFFIN & FRAPPIER, LLC

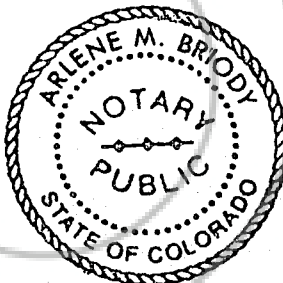
By: *Suzie Clayton*
Suzie Clayton

State of COLORADO } ss.
County of DENVER }

On April 3, 2000, before me, Arlene Briody, Notary Public, personally appeared Suzie Clayton 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 *Arlene M. Briody* (Seal)



MY COMMISSION EXPIRES 03/31/2001

WHEN RECORDED MAIL TO:
Castle, Barrett, Daffin & Frappier, LLC
Denver Place Plaza Tower
1099 18th Street, Suite 2300
Denver, Colorado 80202
(303) 299-1800 Telephone
(303) 299-1808 Facsimile
Attn.: Melissa Walker

Cernusak / 00-02-0598

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

2000 APR -6 PM 3:01

LINDA SLATER
RECORDER

\$ 8.00 PAID KD DEPUTY

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