

WHEN RECORDED, MAIL TO:

FIDELITY NATIONAL FORECLOSURE SOLUTIONS
P.O. BOX 601520
SAN DIEGO, CA 92160-1520

FILE NO. - 000501212
SERVICER - CITIMORTGAGE
LOAN NO. - 121229593
BORROWER - BANNING

APN 11-146-04

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

NOTICE is hereby given that FIDELITY NATIONAL FORECLOSURE SOLUTIONS, A CALIFORNIA 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.

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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 FIDELITY NATIONAL FORECLOSURE SOLUTIONS
P.O. BOX 601520
SAN DIEGO, CA 92160-1520
(619) 528-4688

DATED: May 22, 2000

FIDELITY NATIONAL FORECLOSURE SOLUTIONS, trustee

By: Gerri Sheppard
Gerri Sheppard, Authorized Signatory

STATE OF CALIFORNIA
COUNTY OF ORANGE

On May 22, 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)

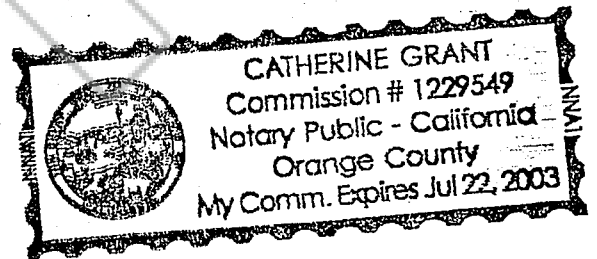
WITNESS MY HAND AND OFFICIAL SEAL

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 MAY 24 PM 3: 15

LINDA SLATER
RECORDER

\$ 8.00 PAID k2 DEPUTY