ARD 1420-07-211-011

T.S. No.:

01-02-1774

Loan No.:

0092861103

Tax Parcel No.:

21-307-04

Title Report No.:

2001-40665-TGZ

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

NOTICE IS HEREBY GIVEN THAT: Nevada Mortgagee Assistance Company, LLC is the duly appointed Trustee under a Deed of Trust dated June 17, 1998, executed by Jonathan D. Herman and Shanna C. Herman, as trustor in favor of Nevada Development Captiol Corporation, recorded Instrument No. 0442971, on June 26, 1998, in Book 0698, Page 6180 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 \$100,800.00, 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, 2000 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 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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0508555 BK 020 | PG | 947 T.S. No.:

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

Washington Mutual Home Loan

C/O Nevada Mortgagee Assistance Company, LLC

4411 South Pecos Road

Las Vegas, Nevada 89121

(702) 435-4300

Telephone

(702) 435-4181

Facsimile

BE ADVISED THAT NEVADA MORTGAGEE ASSISTANCE COMPANY, 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: February 9, 2001

NEVADA MORTGAGEE ASSISTANCE COMPANY, LLC

By:

Shannon White

Trustee Sale Officer

State of

NEVADA

} ss.

County of

Clark}

On February 9, 2001, before me, Laura Schnetzer Notary Public, personally appeared Shannon White 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

ure Laury Cluby (Seal)

WHEN RECORDED MAIL TO:

Nevada Mortgagee Assistance Company, LLC

4411 South Pecos Road

Las Vegas, Nevada 89121

(702) 435-4300

Telephone

(702) 435-4181

Facsimile

Attn.: Shannon White

Herman / 01-02-1774

(PAGE 2 OF 2)

REQUESTED BY

FIRST AMERICAN TITLE CO.

LAURA SCHNETZER

Notary Public, State of Nevada Appointment No. 00-64044-1 My Appt. Expires July 27, 2004

IN OFFICIAL RECORDS OF DOUGLAS CO. NEVADA

2001 FEB 12 AM 11: 33

LINDA SLATER RECORDER

\$ PAID A DEPUTY

0508555

BK0201PG1948