

2002-61547-TGD

"Please be advised that we are a debt collector and attempting to collect a debt. Any information that you provide will be used for that purpose."

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

NOTICE IS HEREBY GIVEN THAT: VERDUGO TRUSTEE SERVICE CORPORATION, A CALIFORNIA CORPORATION is the duly appointed Trustee under a Deed of Trust dated 12/17/98, executed by **KEVIN A. HUFF AND SHIRLEY HUFF, HUSBAND AND WIFE**, as trustor in favor of **HEADLANDS MORTGAGE COMPANY, A CALIFORNIA CORPORATION**, recorded 12/28/98, under instrument no. 0457406, in book 1298, page 6327, of Official Records in the office of the County recorder of Douglas, County, Nevada securing, among other obligations.

ONE (1) for the Original sum of \$167,500.00, 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 12/1/2001 PAYMENT OF PRINCIPAL AND INTEREST AND ALL SUBSEQUENT MONTHLY INSTALLMENTS OF PRINCIPAL AND INTEREST; PLUS ANY ADDITIONAL ACCRUED AND UNPAID AMOUNTS INCLUDING, BUT NOT LIMITED TO, LATE CHARGES, ADVANCES, IMPOUNDS, TAXES, HAZARD INSURANCE, ADMINISTRATIVE FEES, INSUFFICIENT AND PARTIAL RETURN CHECK FEES, STATEMENT FEES, AND OBLIGATIONS SECURED BY PRIOR ENCUMBRANCES.

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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0535317
BK 0202 PG 07573

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

03-02 MERS
C/O VERDUGO TRUSTEE SERVICE CORP.
2710 WINONA AVENUE
1ST FLOOR
BURBANK, CA 91504

Phone: (818) 260-3021

Dated:February 21, 2002

VERDUGO TRUSTEE SERVICE CORPORATION, AS TRUSTEE

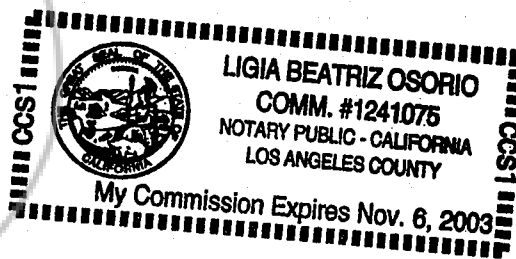
By: *Esther Valenzuela*
ESTHER VALENZUELA, AUTHORIZED SIGNATORY

State of CALIFORNIA}ss
County of LOS ANGELES}

On February 21, 2002 before me, **LIGIA BEATRIZ OSORIO** Notary Public, personally appeared **ESTHER VALENZUELA, ASSISTANT SECRETARY** 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 *Ligia Beatriz Osorio* (Seal)
LIGIA BEATRIZ OSORIO



**WHEN RECORDED MAIL TO:
VERDUGO TRUSTEE SERVICE CORP.
2710 WINONA AVENUE
1ST FLOOR
BURBANK, CA 91504**

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REQUESTED BY
FIRST AMERICAN TITLE CO.

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 FEB 22 AM 11:42

LINDA SLATER
RECORDER

\$15.00 PAID KJ DEPUTY

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