

REQUESTED BY  
**FIRST AMERICAN TITLE CO.**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2003 SEP 11 PM 12: 24

WERNER CHRISTEN  
RECORDER

\$15<sup>00</sup> PAID *KJ* DEPUTY

[RECORDING REQUESTED BY  
AND WHEN RECORDED MAIL TO:]

Trustee Corps  
2112 Business Center Drive  
2<sup>nd</sup> floor  
Irvine, CA 92612  
FIRST AMERICAN TITLE INSURANCE COMPANY

APN # 1121-05-000-003

[SPACE ABOVE THIS LINE FOR RECORDER'S USE ONLY]

Trustee Sale No. NV09095050 Loan No. 6771886022 Investor No. 080339891 Title Order No. 1903388

## IMPORTANT NOTICE NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

NOTICE IS HEREBY GIVEN THAT: **MTC FINANCIAL, INC. dba TRUSTEE CORPS** is the original Trustee, the duly appointed Substituted Trustee or acting as Agent for the Trustee or Beneficiary under a Deed of Trust dated **07/01/2002**, executed by **CHARLES H. CHERVENKA** as Trustor, to secure certain obligations in favor of **BANK OF AMERICA, N.A.** under a Deed of Trust **Recorded on 07/02/2002 as Instrument No. 0546318, Book No. 0702 and Page No. 00948**, of Official Records in the Office of the Recorder of **Douglas** County, State of Nevada, describing land therein, AS MORE FULLY DESCRIBED IN SAID DEED OF TRUST.

Said obligations including one Note for the sum of **\$68,500.00** that the beneficial interest under such Deed of Trust and the obligations secured thereby are presently held by the undersigned.

That a breach of the obligations for which said Deed of Trust is security has occurred in that payment has not been made of: **THE INSTALLMENT OF PRINCIPAL AND INTEREST WHICH BECAME DUE ON 06/01/2003 AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL AND INTEREST, ALONG WITH LATE CHARGES, FORECLOSURE COSTS AND LEGAL FEES.**

That by reason thereof, the present Beneficiary under such Deed of Trust, has executed and delivered to **TRUSTEE CORPS**, said Trustee, a written Declaration of Default and Demand for Sale, and has surrendered to said 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 has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

DATED: 9/10/03

**BANK OF AMERICA, N.A.**, as Beneficiary  
**TRUSTEE CORPS**, as Agent for Beneficiary

BY:  **LUIS CERDA, ASSIST. SEC.**

0589632

BK0903PG05718

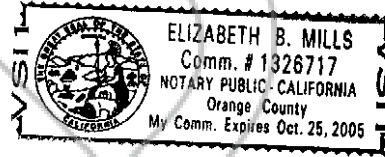
Trustee Sale No. **NV09095050** Loan No. **6771886022** Investor No. **080339891** Title Order No.

State of CA  
County of Orange

On 9/10/03 before me, **ELIZABETH B. MILLS**, a Notary Public in  
and for said county, personally appeared **LUIS CERDA** 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.

*Elizabeth B. Mills*  
Notary Public in and for said County and State



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