

REQUESTED BY  
**Stewart Title of Douglas County**

IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2003 NOV -3 PM 3: 57

WERNER CHRISTEN  
RECORDER

\$ 16.00 PAID PC DEPUTY

APN 1220-21-810-097

Recording Requested By:

**Stewart Title of Douglas County**

1650 N. Lucerne, Ste. 101

Minden, NV 89423

030503887

NOTICE OF BREACH AND DEFAULT  
(Title of Document)

This page added to provide additional information required by NRS 111.312 Sections 1-2.  
(Additional recording fee applies)

This cover page must be typed.

0595685

BK 1103PG00795

**FIDELITY NATIONAL TITLE - NDS**

TS No.: 001-5082

Loan No.: 75007245

389039

APN: 1220-21-810-097

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

**NOTICE IS HEREBY GIVEN THAT: 3 ARCH TRUSTEE SERVICES, INC** is the duly appointed Trustee under a Deed of Trust dated 10/10/1997, executed by **DENNIS V. RUSLER AND JOYCE L. RUSLER, HUSBAND AND WIFE AS JOINT TENANTS**, as Trustor, to secure certain obligations in favor of **MORTGAGE MARKET DBA TOWER MORTGAGE, A CALIFORNIA CORPORATION**, as beneficiary, recorded 10/17/1997 as Instrument No. 0424242, in Book 1097 Page 3460 of Official Records in the office of the County recorder of **DOUGLAS County, Nevada** securing, among other obligations.

**1 NOTE(S)** for the Original sum of **\$25,000.00**, 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:

**INSTALLMENT OF PRINCIPAL AND INTEREST PLUS IMPOUNDS AND / OR ADVANCES WHICH BECAME DUE ON 08/21/2003 PLUS AMOUNTS THAT ARE DUE OR MAY BECOME DUE FOR THE FOLLOWING: LATE CHARGES, DELINQUENT PROPERTY TAXES, INSURANCE PREMIUMS, ADVANCES MADE ON SENIOR LIENS, TAXES AND/OR INSURANCE, TRUSTEES FEES, AND ANY ATTORNEY FEES AND COURT COSTS ARISING FROM OR ASSOCIATED WITH BENEFICIARIES EFFORT TO PROTECT AND PRESERVE ITS SECURITY MUST BE CURED AS A CONDITION OF REINSTATEMENT.**

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.

(page 1 of 2)

0595685

BK 1103PG00796

TS No.: 001-5082

Loan No.:  
75007245

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

Wells Fargo Bank Minnesota, NA, As Trustee under the pooling and servicing agreement dated as of 2/28/01, series 2001-1

C/O 3ARCH TRUSTEE SERVICES  
19732 MacArthur Blvd, Suite 100  
Irvine, CA 92612

Phone: (949) 474-4505

Dated: 10/31/2003

3 ARCH TRUSTEE SERVICES, INC., AS AGENT FOR  
THE BENEFICIARY, BY: FIDELITY NATIONAL  
DEFAULT SOLUTIONS IT'S AGENT

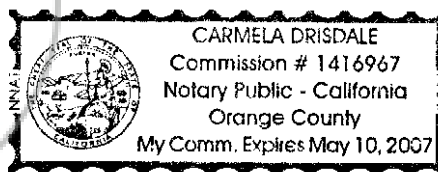
BY: Terri Sheppard

State of California } ss  
County of Orange }

On 10/31/03 before me, Notary Public, personally appeared Terri Sheppard 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 Carmela Drisdale (Seal)



WHEN RECORDED MAIL TO:  
3ARCH TRUSTEE SERVICES  
19732 MacArthur Blvd, Suite 100  
Irvine, CA 92612

0595685

DK1103PG00797