FIRST CENTENNIAL TITLE CO.

IN OFFICIAL RECORDS OF
DOUGLAS OF HEAVED.

2004 APR 23 PM 2: 57

WERNER CHRISTEN RECORDER

15 PAID X 8 DEPUTY

APN. 1220-24-701-028
WHEN RECORDED MAIL TO:
CTC Real Estate Services
5898 CONDOR DRIVE, MP-88
MOORPARK, CA 93021
Attn: IVETTE PELAYO
TS No. 04-05171
Doc ID #00076792682005N
Title Order No. 4230636

Investor/Insurer No. 2286003168

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

NOTICE IS HEREBY GIVEN THAT: CTC Real Estate Services, is the duly appointed Trustee under a Deed of Trust dated 08/26/1999, executed by DAVE T MERCURIO AND LINDA L MERCURIO, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, to secure certain obligations in favor of COUNTRYWIDE HOME LOANS, INC. as beneficiary recorded 08/31/1999, as Instrument No. 0475584 (or Book 0899, Page 5799) of Official Records in the Office of the County Recorder of Douglas County, Nevada. Said obligation including ONE NOTE FOR THE ORIGINAL sum of \$90,000.00. 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:

FAILURE TO PAY THE INSTALLMENT OF PRINCIPAL, INTEREST AND IMPOUNDS WHICH BECAME DUE ON 02/01/2004 AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST AND IMPOUNDS, TOGETHER WITH ALL LATE CHARGES.

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 17.080 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 occured. Where reinstatement is possible, if the default is not cured within 35 days following recording and mailing of this Notice to Trustor or Trustor's successor in interest, the right of reinstatement will terminate and the property may there after be sold. The Trustor may have the right to bring court action to assert the non existence of a default or any other defense of Trustor to acceleration and sale.

0611110 BKOYUY PG11593 To determine if reinstatement is possible and the amount, if any, to cure the default, contact: Countrywide Home Loans, Inc, c/o CTC Real Estate Services, 5898 CONDOR DRIVE, MP-88, MOORPARK, CA 93021, PHONE: (800) 281-8219

DATED: April 19, 2004

CTC Real Estate Services, Trustee

Authorized Signature

By: CHICAGO TITLE - NEVADA, as Agent

State of: California

County of: DRANGE

On 04/19/2004 before me

Jeff Phu

notary public, personally

appeared **Gary Trafford** , 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 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

Jeff Phu

JEFF PHU Commission # 1471217 Notary Public - California Orange County My Comm. Expires Feb 20, 2008

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