

REQUESTED BY
Stewart Title of Douglas County
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2004 AUG 11 PM 3:32

WERNER CHRISTEN
RECORDER

\$15⁰⁰ PAID *KJ* DEPUTY

040502569-T.S.G.
WHEN RECORDED MAIL TO:
Quality Loan Service Corp.
319 Elm Street, 2nd Floor
San Diego, CA 92101-3006

TS No. :F-36306-NV-ER
Loan No.:31727506
APN: 1220-21-110-013

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

NOTICE IS HEREBY GIVEN THAT: QUALITY LOAN SERVICE CORP. is the duly appointed Trustee under a Deed of Trust dated **8/8/2002**, executed by **ANDRIA MCCALL MONTGOMERY AND JAMES MONTGOMERY III, HUSBAND AND WIFE, AS JOINT TENANTS**, as trustor in favor of **WMC MORTGAGE CORP.**, recorded **8/21/2002**, under instrument no. **550068**, in book *******, page ******* of Official Records in the office of the County recorder of **Douglas, County, Nevada** securing, among other obligations,

002 6763
ONE (1) for the Original sum of **\$198,000.00**, 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:

FAILURE TO MAKE THE 5/1/2004 PAYMENT OF PRINCIPAL AND INTEREST AND ALL SUBSEQUENT PAYMENTS, TOGETHER WITH LATE CHARGES, IMPOUNDS, TAXES ADVANCES AND ASSESSMENTS.

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.

(Page 1 of 2)

0621213

BK0804PG04490

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

Ocwen Federal Bank FSB
C/O Quality Loan Service Corp.
319 Elm Street, 2nd Floor
San Diego, CA 92101-3006
Phone: (619) 645-7711

This debt will be presumed to be valid unless you notify this firm in writing within thirty (30) days after receipt of this notice that you dispute the validity of the debt or any portion thereof. If you dispute the validity of this debt or any portion thereof, and if you notify this firm of your dispute in writing within the thirty-day period, we will provide you with verification of the debt and mail such to you at the address to which this notice was sent. Upon your written request within the thirty-day period, we will provide you the name and address of the original creditor according to our records if different than the present creditor.

THIS NOTICE IS SENT FOR THE PURPOSE OF COLLECTING A DEBT. THIS FIRM IS ATTEMPTING TO COLLECT A DEBT ON BEHALF OF THE HOLDER AND OWNER OF THE NOTE. ANY INFORMATION OBTAINED BY OR PROVIDED TO THIS FIRM OR THE CREDITOR WILL BE USED FOR THAT PURPOSE.

Dated: August 10, 2004

QUALITY LOAN SERVICE CORP., AS AGENT FOR BENEFICIARY

By: FIDELITY NATIONAL TITLE - TUSTIN

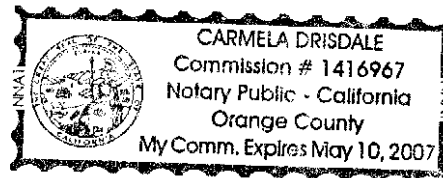
Terri Sheppard
Terri Sheppard

State of CA } ss
County of OR }

On August 10, 2004 before me, Carmela Drisdale 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)



0621213
BK0804PG04491