IN OFFICIAL RECORDS OF DOUGLAS CO. NEVADA

2004 SEP 20 PM 3: 09

WERNER CHRISTEN RECORDER

15 PAID BL DEPUTY

APN: 1220-24-301-003
WHEN RECORDED MAIL TO:
CTC Real Estate Services
177 Countrywide Way
Lancaster, CA 93535

Attn:

Franklin &

TS No. 04-11248
Doc ID #000443642802005N
Title Order No. 4231379
Investor/Insurer No. 1695115121
APN No. 1220-24-301-003 134873-TSS

## 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 03/06/2004, executed by ROBERT I HAUG, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY as Trustor, to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as beneficiary recorded 03/24/2004, as Instrument No. 0608221 (or Book 0304, Page 11525) of Official Records in the Office of the County Recorder of Douglas County, Nevada. Said obligation including ONE NOTE FOR THE ORIGINAL sum of \$200,000.00. 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 AND INTEREST WHICH BECAME DUE ON 05/01/2004 AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL AND INTEREST, TOGETHER WITH ALL LATE CHARGES; PLUS ADVANCES MADE AND COSTS INCURRED BY THE BENEFICIARY INCLUDING FORECLOSURE FEES AND COSTS AND/OR ATTORNEYS' FEES. IN ADDITION, THE ENTIRE PRINCIPAL AMOUNT WILL BECOME DUE ON 04/01/2019 AS A RESULT OF THE MATURITY OF THE OBLIGATION ON THAT DATE.

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 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.

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. 177 Countrywide Way Lancaster, CA 93535, PHONE: (800) 281-8219

0624579

DATED:September 14, 2004

CTC Real Estate Services, Trustee By: CHICAGO TITLE - NEVADA, as Agent

Authorized Signature

State of: California

County of: OKANGE

Jeff Phu

, notary public, personally appeared

On 09/14/2004 before me 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 Commission # 1471217 Notary Public - California Orange County My Comm. Expires Feb 20, 2008