

REQUESTED BY
FIRST CENTENNIAL TITLE CO.

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2004 NOV -2 PM 3: 03

WERNER CHRISTEN
RECORDER

\$15⁰⁰ PAID BL DEPUTY

APN: 1318-26-101-074
RECORDING REQUESTED BY:
WHEN RECORDED MAIL TO:
CTC Real Estate Service
177 Countrywide Way
Lancaster, CA 93535
Attn: Vanessa Perales
TS No. 04-13311
Doc ID #00009357212005N
Title Order No. 4231626
Investor/Insurer No. 1000056303

136249-TSG

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

NOTICE IS HEREBY GIVEN THAT: CTC Real Estate Service, is the duly appointed Trustee under a Deed of Trust dated 07/06/2001, executed by WENDY S. GUIDRY, AN UNMARRIED WOMAN as Trustor, to secure certain obligations in favor of FREMONT INVESTMENT AND LOAN as beneficiary recorded 08/01/2001, as Instrument No. 0519765 (or Book 0801, Page 0388) of Official Records in the Office of the County Recorder of Douglas County, Nevada. Said obligation including ONE NOTE FOR THE ORIGINAL sum of \$224,000.00. 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 08/01/2004 AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST AND IMPOUNDS, TOGETHER WITH ALL LATE CHARGES, PLUS ADVANCES MADE AND COSTS INCURRED BY THE BENEFICIARY.

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 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.

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

DATED: October 28, 2004

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

BY: _____

Authorized Signature

Anselmo Pagkaliwangan

State of: California)

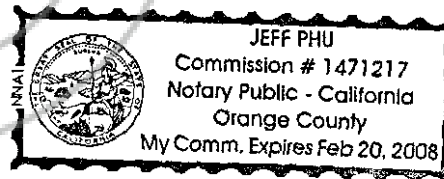
County of: ORANGE)

Jeff Phu

On 10/28/2004 before me Jeff Phu, notary public, personally
appeared Anselmo Pagkaliwangan, 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



CTC Form nvnodfax (03/01)

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