

REQUESTED BY
FIRST CENTENNIAL TITLE CO.

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2004 DEC 21 PM 3:10

WERNER CHRISTEN
RECORDER

\$15⁰⁰ PAID *KJ* DEPUTY

APN: 1420-34-810-027
RECORDING REQUESTED BY:
WHEN RECORDED MAIL TO:
CTC Real Estate Service
177 Countrywide Way
Lancaster, CA 93535
Attn: IVETTE PELAYO
TS No. 04-17287
Doc ID #000466874612005N
Title Order No. 4231969
Investor/Insurer No. 046687461
APN No. 1420-34-810-027

137680-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 10/24/2003, executed by DENNIS J GOLDEN AND RAYLENE S. GOLDEN, HUSBAND AND WIFE, AS JOINT TENANTS as Trustor, to secure certain obligations in favor of ENCORE CREDIT CORP., A CALIFORNIA CORPORATION as beneficiary recorded 11/14/2003, as Instrument No. 0596775 (or Book 1103, Page 06378) of Official Records in the Office of the County Recorder of Douglas County, Nevada. Said obligation including ONE NOTE FOR THE ORIGINAL sum of \$198,000.00. 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 10/01/2004 AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL AND INTEREST, TOGETHER WITH ALL LATE CHARGES: PLUS

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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BK1204PG10172

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

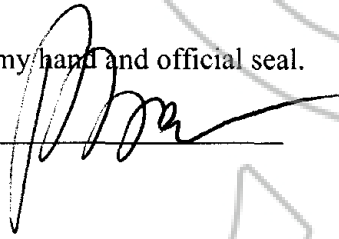
DATED: December 16, 2004

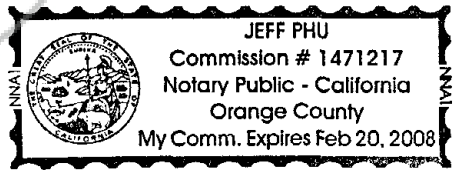
CTC Real Estate Service, Trustee
By: CHICAGO TITLE - NEVADA, as Agent

BY: 
Authorized Signature **Gary Trafford**

State of: California)
County of: ORANGE)

On 12/16/2004 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.




CTC Form nvnodfax (03/01)

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BK 1204 PG 10173