

A.P.N.: 002-034-05

When Recorded, Mail To:
W.T. CAPITAL LENDER SERVICES
7522 North Colonial Avenue, Suite 101
Fresno, CA 93711

BOOK 402 PAGE 79-82
OFFICIAL RECORDS
RECORDED AT THE REQUEST OF
First American Title
2004 DEC -9 PM 3:03

EUREKA COUNTY, NEVADA
M.N. REGALATI, RECORDER
FILE NO. FEES 17⁰⁰

194622

First American Title

2454285.0M

Space Above This Line For Recorder's Use Only

Loan No.: 62302744

T.S. No.: 04-6123-03

***THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT.
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.***

**NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF
TRUST AND SECURITY AGREEMENT**

IMPORTANT NOTICE

**IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE
BEHIND IN YOUR PAYMENTS,**

IT MAY BE SOLD WITHOUT ANY COURT ACTION,

and you may have the legal right to bring your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally five business days prior to the date set for the sale of your property. No sale date may be set until three months from the date this notice of default may be recorded (which date of recordation appears on this notice).

This amount is \$3,845.30 as of November 29, 2004, and will increase until your account becomes current.

While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your note and deed of trust and Security Agreement. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required in the note and deed of trust and Security Agreement, the beneficiary or mortgagee may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary or mortgagee may require as a condition to reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance

Notice of Default • Page 1 of 4

BOOK 402 PAGE 079

premiums.

Upon your written request, the beneficiary or mortgagee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than the end of the three-month period stated above) to, among other things, (1) provide additional time in which to cure the default by transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2).

Following the expiration of the time period referred to in the first paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your creditor permits a longer period, you have only the legal right to stop the sale of your property by paying the entire amount demanded by your creditor.

To find out the amount you must pay, or to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact:

GreenPoint Credit Corp.
c/o W.T. CAPITAL LENDER SERVICES
7522 North Colonial Avenue, Suite 101
Fresno, CA 93711
(559) 222-4644

If you have any questions, you should contact a lawyer or the governmental agency, which may have insured your loan.

Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale, provided the sale is concluded prior to the conclusion of the foreclosure.

Remember,

YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION.

NOTICE IS HEREBY GIVEN: That **WT Capital Lender Services**, is either the original trustee, the duly appointed substituted trustee, or acting as agent for the trustee or beneficiary under a Deed of Trust dated **6/11/1997**, executed by **Matthew T. Drenon**, Trustor, in favor of **BankAmerica Housing Services, a division of Bank of America, FSB**, as Beneficiary, Recorded **6/13/1997**, as Instrument No. **166924**, Book **308**, Page **543**, and re-recorded on **9/3/1999** as Instrument No. **172603** in book **328** at page **558** of Official Records in the office of the Recorder of **Eureka** County, Nevada, as more fully described in said Deed of Trust; and, as additional security, **Matthew T. Drenon** further executed a Security Agreement and/or Manufactured Home Contract dated **6/11/1997**, and a UCC-1 Financing Statement recorded in the Official Records in the office of

the Recorder of Eureka County, Nevada, on 6/13/1997 as Instrument No. 166925, Book 308, Page 549 in favor of BankAmerica Housing Services, a division of Bank of America, FSB described as a 1997 Champion Infinity manufactured home or mobile home, which is registered with the Manufactured Housing Division under registration Title Number B0202998, Serial Number 09976458240AB, located at 5056 Tenabo Ave, Crescent Valley, Nevada, (hereinafter referred to as "Security Instruments") to secure certain obligations including One (1) Note for the sum of \$58,487.30; that the beneficial interest under said Deed of Trust and under said Security Instruments and the obligation secured thereby are presently held by the current beneficiary; that a breach of, and default in, the obligations for which said Deed of Trust and Security Instruments is security has occurred in that the payment has not been made of:

THE INSTALLMENT OF PRINCIPAL AND INTEREST WHICH BECAME DUE ON 7/11/2004 AND ALL SUBSEQUENT INSTALLMENTS, TOGETHER WITH ALL LATE CHARGES, ADVANCES TO SENIOR LIENS, INTEREST, INSURANCE, TAXES AND ASSESSMENTS; ANY DELINQUENT TAXES AND/OR INSURANCE PREMIUMS AND/OR PAYMENTS TO PRIOR LIENHOLDERS TO BE ADVANCED BY THE BENEFICIARY AFTER THE RECORDING OF THE NOTICE OF DEFAULT.

The Beneficiary herein elects to conduct a unified sale pursuant to NRS 104.9604, et seq., of some or all of the personal property and/or fixtures collateral along with the real property collateral described herein. Notwithstanding the above, the Beneficiary reserves its right to revoke this election as to some or all of said personal property and/or fixtures.

That by reason thereof, the present beneficiaries under such Deed of Trust and Security Instruments have executed and delivered to said Trustee a written Declaration and Demand for Sale, and has deposited with said duly appointed Trustee such Deed of Trust and security instruments and all documents evidencing the 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 and all other secured property to be sold to satisfy the obligations secured thereby.

Dated: November 29, 2004

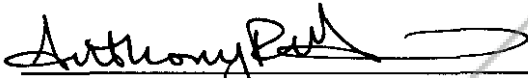
WT Capital Lender Services


DEBRA BERG, Senior Vice President

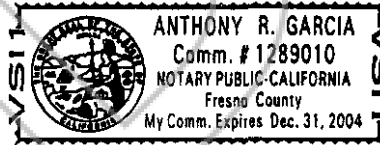
STATE OF CALIFORNIA)
) SS.
COUNTY OF FRESNO)

On November 30, 2004, before me, **Anthony R. Garcia**, a Notary Public in and for said County and State, personally appeared **Debra Berg** 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 his / her /-their signature(s) on the instrument is /-are the signature(s) of the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal



Anthony R. Garcia



194622