

T.S. No.:NV-19827  
Loan No.:44-0182-0200782

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

CITIFINANCIAL SERVICES, INC.  
C/O TRAVELERS BANK & TRUST, FSB  
7467 NEW RIDGE ROAD, 1ST FLOOR  
HANOVER, MD 21076

Phone: (410) 689-1248

Dated: January 17, 2002

First American Title Insurance Company, as agent for  
BUCKLEY & ASSOCIATES, INC.

By: Luis Cerda  
Luis Cerda, assist. Sec.

State of CA )  
County of Orange )

On 1-17-2002 before me, the undersigned Notary Public, personally appeared Luis Cerda 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 Laura M. Soza (Seal)



WHEN RECORDED MAIL TO:  
Buckley & Associates, Inc.  
26522 La Alameda, Suite #200  
Mission Viejo, California 92691

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NO. 117606  
FILED AND RECORDED AT REQUEST OF  
FIRST AMERICAN TITLE  
JANUARY 24, 2002  
AT 12 MINUTES PAST 11 O'CLOCK  
AM IN BOOK 161 OF OFFICIAL  
RECORDS PAGE 261 LINCOLN  
COUNTY, NEVADA.  
LESLIE BOUCHER  
COUNTY RECORDER  
BY J. D. ... DEPUTY

BOOK 161 PAGE 262

TS No. :NV-19827

Loan No.:44-0182-0200782

LV-919713-TSG

Order #: 1050212

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

NOTICE IS HEREBY GIVEN THAT: BUCKLEY & ASSOCIATES, INC. is the duly appointed Trustee under a Deed of Trust dated 6/28/99, executed by CHERI SUE BURRIS, AN UNMARRIED WOMAN, as trustor in favor of ASSOCIATES FINANCIAL SERVICES COMPANY OF UTAH, INC., recorded 7/6/99, under instrument no. 113026, in book 142, page 475, of Official Records in the office of the County recorder of Lincoln, County, Nevada securing, among other obligations.

ONE (1) for the Original sum of \$69,691.59, 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:

**INSTALLMENT OF PRINCIPAL AND INTEREST PLUS IMPOUNDS AND / OR ADVANCES WHICH BECAME DUE ON 8/5/2001 PLUS LATE CHARGES, AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST, BALLOON PAYMENTS, PLUS IMPOUNDS AND/OR ADVANCES AND LATE CHARGES THAT BECOME PAYABLE.**

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 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.

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