

TS No. :F-29739-NV-NF

Loan No.:0001142761

1479904

003-131-04

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

NOTICE IS HEREBY GIVEN THAT: QUALITY LOAN SERVICE CORP. is the duly appointed Trustee under a Deed of Trust dated 12/11/1997, executed by **EDWARD L. BOND AND LINDA N. BOND, HUSBAND AND WIFE AS JOINT TENANTS**, as trustor in favor of **ASSOCIATES MORTGAGE CORP.**, recorded 1/7/1998, under instrument no. 110304, in book 132, page 184, 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 **\$59,786.70**, 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:

FAILURE TO MAKE THE 7/13/2002 PAYMENT OF PRINCIPAL AND INTEREST AND ALL SUBSEQUENT PAYMENTS, TOGETHER WITH LATE CHARGES, IMPOUNDS, TAXES ADVANCES AND ASSESSMENTS.

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

CitiFinancial Mortgage Company, Inc.
C/O Quality Loan Service Corp.
319 Elm Street, 2nd Floor
San Diego, CA 92101-3006
Phone: (619) 645-7711

This debt will be presumed to be valid unless you notify this firm in writing within thirty (30) days after receipt of this notice that you dispute the validity of the debt or any portion thereof. If you dispute the validity of this debt or any portion thereof, and if you notify this firm of your dispute in writing within the thirty-day period, we will provide you with verification of the debt and mail such to you at the address to which this notice was sent. Upon your written request within the thirty-day period, we will provide you the name and address of the original creditor according to our records if different than the present creditor.

THIS NOTICE IS SENT FOR THE PURPOSE OF COLLECTING A DEBT. THIS FIRM IS ATTEMPTING TO COLLECT A DEBT ON BEHALF OF THE HOLDER AND OWNER OF THE NOTE. ANY INFORMATION OBTAINED BY OR PROVIDED TO THIS FIRM OR THE CREDITOR WILL BE USED FOR THAT PURPOSE.

Dated: December 04, 2002

QUALITY LOAN SERVICE CORP., AS AGENT FOR
BENEFICIARY

By: FIRST AMERICAN TITLE - SANTA ANA

Vangie Ortega

VANGIE ORTEGA

State of California)ss
County of Orange)

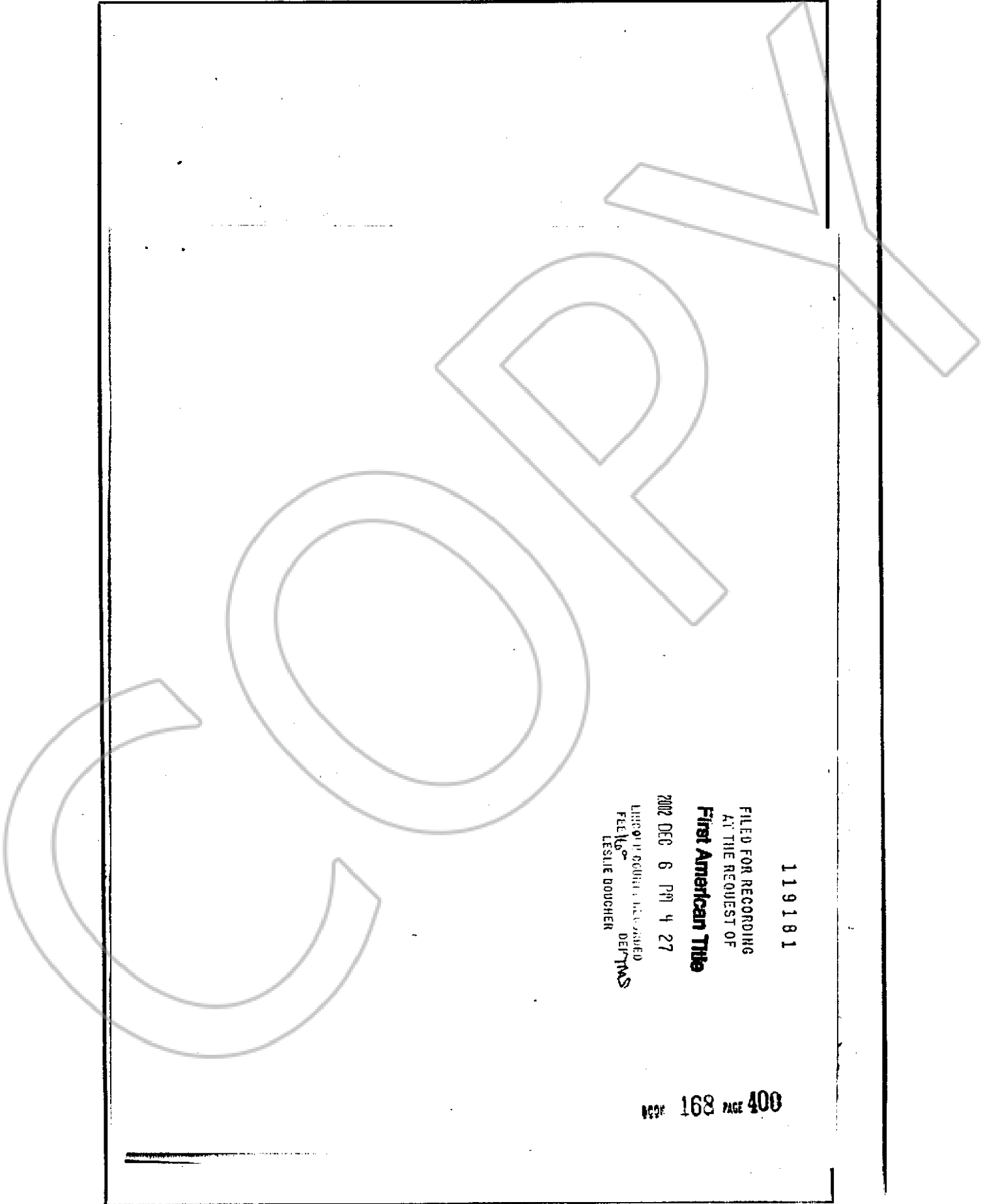
On December 04, 2002 before me, Kristin Weems Notary Public, personally appeared Vangie Ortega personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the 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 *Kristin Weems* (Seal)



WHEN RECORDED MAIL TO:
Quality Loan Service Corp.
319 Elm Street, 2nd Floor
San Diego, CA 92101-3006



119181

FILED FOR RECORDING
AT THE REQUEST OF

First American Title

2002 DEC 6 PM 4 27

LINCOLN COUNTY RECORDS
FEE \$15.00 DEPT/MS
LESLIE BOUCHER