

T.S. No.: 03-02-0700  
Loan No.: 1512317946  
Tax Parcel No.: 004-132-12  
Title Report No.: 116674 SLC

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

NOTICE IS HEREBY GIVEN THAT: THE COOPER CHRISTENSEN LAW FIRM, LLP is the duly appointed Trustee under a Deed of Trust dated June 25, 2001, executed by Theresa M. Cummins, as trustor in favor of Sterling Capital Mortgage Company, recorded Instrument No. 116561, on June 29, 2001, in Book 1156, Page 217 of Official Records in the office of the County recorder of Lincoln County, Nevada securing, among other obligations:

One note(s) for the Original sum of \$79,748.00, 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:

The installment of Principal, Interest, impounds and late fees which became due October 1, 2002 together with all subsequent installments of principal, interest, impounds, late fees and foreclosure fees and expenses. Any advances which may hereafter be made. All obligations and indebtedness as they become due and charges pursuant to said Note and Deed of Trust.

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 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:

Chase Manhattan Mortgage Corporation  
c/o The Cooper Christensen Law Firm, LLP  
820 South Valley View Blvd.  
Las Vegas, Nevada 89107  
(702) 435-4300 Telephone  
(702) 435-4181 Facsimile

BE ADVISED THAT THE COOPER CHRISTENSEN LAW FIRM, LLP IS ACTING AS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION PROVIDED BY YOU WILL BE USED FOR THAT PURPOSE.

Dated: February 26, 2003

THE COOPER CHRISTENSEN LAW FIRM, LLP

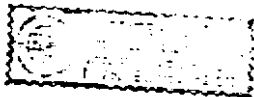
By: C. Rieth  
Cindy Rieth  
Trustee Sale Officer

State of NEVADA )  
County of Clark )

On February 26, 2003, before me, Renee Hilliard Notary Public, personally appeared Cindy Rieth 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: Renee Hilliard (Seal)



WHEN RECORDED MAIL TO:  
The Cooper Christensen Law Firm, LLP  
820 South Valley View Blvd.  
Las Vegas, Nevada 89107  
(702) 435-4300 Telephone  
(702) 435-4181 Facsimile  
Attn: Cindy Rieth

Commission / 03-02-0700

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FILED FOR RECORDING  
AT THE REQUEST OF  
SIVVA CHRISTENSEN TRUST  
2003 FEB 26 PM 3:20  
Lin. Co. Notary Public  
RENEE HILLIARD  
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