

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO
GOLDEN WEST FORECLOSURE SERVICE,
INC.
533 AIRPORT BOULEVARD, SUITE 502
BURLINGAME, CA 94010-2015

Attn: Foreclosure Department

Space above this line for recorder's use

Title Order No.

Trustee Sale No. 4072

Reference No. 08250235754

**NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST
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 thirty-five days from the date this Notice of Default may be recorded. 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 \$2,602.34 as of 12/06/99 and will increase until your account becomes current. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay the amount stated above. 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 the 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:

CALIFORNIA FEDERAL BANK, ATTN: CURTIS LINDGREN, SUPERVISED ASSET SPECIALIST, 840 STILLWATER ROAD, BUILDING B, WEST SACRAMENTO, CA 95605
(916) 374-6919

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.

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NOTICE IS HEREBY GIVEN THAT: MASTER MORTGAGE COMPANY

is duly authorized Agent for the Trustee, or duly appointed Trustee, or as duly designated Trustee under a Deed of Trust dated 11/16/87, executed by DONALD A. McCLAIN AND KELLENE McCLAIN

as Trustor, to secure obligations in favor of CALIFORNIA FEDERAL SAVINGS AND LOAN ASSOCIATION, A CORPORATION

as Beneficiary recorded on 11/23/87 as instrument no. 167023 in book 1187 page 3259 of Official Records in the Office of the Recorder of DOUGLAS County, Nevada, as more fully described on said Deed of Trust. Including 1 note(s) for the sum of \$46,158.18; that the beneficial interest under said Deed of Trust and the obligations secured thereby are presently held by the beneficiary; that a breach of, and default in, the obligations for which said Deed of Trust is security has occurred in that the payment has not been made of: FAILURE TO MAKE THE INSTALLMENT OF PRINCIPAL AND/OR INTEREST WHICH BECAME DUE 08/01/99 AND ALL SUBSEQUENT INSTALLMENTS, TOGETHER WITH ALL LATE CHARGES, ADVANCES FOR APPRAISAL FEES IN THE AMOUNT OF \$200.00, LESS -\$2.20 UNAPPLIED FUNDS, AND ALL OTHER SUMS DUE AND PAYABLE UNDER THE TERMS OF THE NOTE AND DEED OF TRUST. SHOULD THE R.E. TAXES AND/OR INSURANCE BE OR BECOME DELINQUENT IT SHALL BE A REQUIREMENT OF THE BENEFICIARY THAT THESE BE BROUGHT CURRENT WITH SUPPORTED PROOF BEFORE REINSTATEMENT. ANY AND ALL ADVANCES BY THE BENEFICIARY TO PROTECT THEIR SECURITY MUST BE REIMBURSED BEFORE REINSTATEMENT.

That by reason thereof, the present beneficiary under such Deed of Trust, has 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 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 to be sold to satisfy the obligations secured thereby.

DATE: 12/06/99

GOLDEN WEST FORECLOSURE SERVICE, INC.
AS AGENT FOR THE TRUSTEE

BY: *Sue A. Cooper*
SUE A. COOPER, PRESIDENT
STATE OF CALIFORNIA
COUNTY OF SAN MATEO

On 12-06-99 before me, MICHAEL D. ORTH, a Notary Public in and for said county, personally appeared SUE A. COOPER 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.

Michael D. Orth
Notary Public in and for said County and State



COPY

REQUESTED BY
FIRST AMERICAN TITLE CO.

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

1999 DEC -7 PM 4: 21

LINDA SLATER
RECORDER

\$ 99 PAID KJ DEPUTY

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