

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

IN THE MATTER OF THE DEED OF TRUST MADE BY: **DARREN GORGONIO and CINDIE TRAN**, Trustors, to TSI TITLE AND ESCROW, INC., a Nevada corporation, Trustee, dated September 7, 1992, and recorded in Book 1297, Official Records, at Page 4589, in the Office of the County Recorder of Douglas County, State of Nevada, as Document No. 429111, securing among other obligations, a Note for \$6,291.00, in favor of QM CORPORATION, a Nevada corporation, Beneficiary.

NOTICE IS HEREBY GIVEN that a breach of the obligation for which said Deed of Trust is security has occurred in that there has been a default as follows:

The monthly installment of \$148.02, which was due and payable on February 1, 1999, together with all subsequent payments due thereafter, plus all advances made, if any, plus all penalties, late charges and service charges, if any, that may be due.

That by reason thereof, the undersigned, present Beneficiary under such Deed of Trust, has elected to exercise the power of sale, and further declares that Beneficiary does hereby accelerate the entire unpaid balance in accordance with the terms of said Promissory Note and Deed of Trust, and Beneficiary has elected to sell or cause to be sold said real property described in said Deed of Trust to satisfy said obligation.

This notice is subject to Chapter 107 of Nevada Revised Statutes.

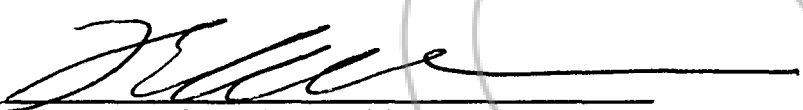
To determine if reinstatement is possible and the amount necessary to cure the default, contact Q. M. CORPORATION, at 515 Nichols Blvd., Sparks, Nevada 89431. Tel: 775-355-4040. Contact person: JOSIE LEVERETT.

Dated: 12-16-99

Q. M. CORPORATION, a Nevada corporation,

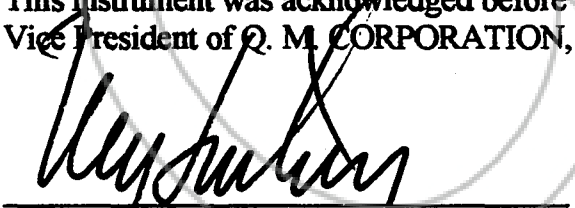
RETURN TO:

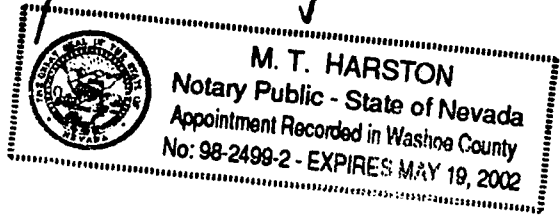
Q. M. CORP.
515 NICHOLS BLVD.
SPARKS, NV 89431


L. E. ALLISON, Vice President

STATE OF NEVADA)
)ss:
COUNTY OF WASHOE)

This instrument was acknowledged before me on 12-16-99, by L. E. ALLISON, Vice President of Q. M. CORPORATION, a Nevada corporation.


NOTARY PUBLIC



REQUESTED BY
Q.M. CORP.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 JAN -6 AM 9:53

LINDA SLATER
RECORDER

\$ 7.00 PAID KD DEPUTY

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