

When Recorded Mail to:
Stewart Title of Northern Nevada
401 Ryland Street
Reno, NV 89502
000 500952

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

APN: 37-465-04

NOTICE IS HEREBY GIVEN:

THAT Stewart Title of Northern Nevada, a Nevada corporation, is duly appointed Trustee, under a Deed of Trust, Dated September 13, 1995 and Executed by Lorraine D. Westmark, a married woman as her sole and separate property as Trustor, to secure certain obligations in favor of Helga Aman, a single woman as Beneficiary, recorded October 10, 1995, in Book 1095, at Page 1547, as Document No. 372304, of Official Records of Douglas County, State of Nevada, including one note in the amount of \$63,500.00.

That the beneficial interest under such Deed of Trust and the obligation secured thereby are presently held by the herein mentioned beneficiary; that a breach of, and default in, the obligations for which such Deed of Trust is security has occurred in that payment has not been made of:

Non-payment of the September 10, 1999 installment in the amount of \$531.14. ALSO TOGETHER with any attorney fees, advances and ensuing charges and subsequent installments and late charges which may become due during the term of this default.

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 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.

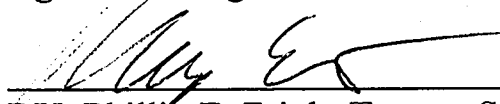
NOTICE

YOU MAY HAVE THE RIGHT TO CURE THE DEFAULT HEREIN AND REINSTATE THE OBLIGATION SECURED BY SUCH DEED OF TRUST ABOVE DESCRIBED. SECTION 107.080 NEVADA REVISED STATUTES PERMITS CERTAIN DEFAULTS TO BE CURED UPON THE PAYMENT OF THE AMOUNTS REQUIRED BY THAT 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 THE RECORDING AND MAILING TO TRUSTOR OR TRUSTOR'S SUCCESSOR IN INTEREST OF THIS NOTICE, THE RIGHT OF REINSTATEMENT WILL TERMINATE AND THE PROPERTY MAY THEREAFTER BE SOLD.

To determine if reinstatement is possible, and for the amount necessary to cure the default, contact Phillip E. Frink at (775) 789-4100.

DATED: MAY 12, 2000

Stewart Title of Northern Nevada as Foreclosing Agent for Helga Aman

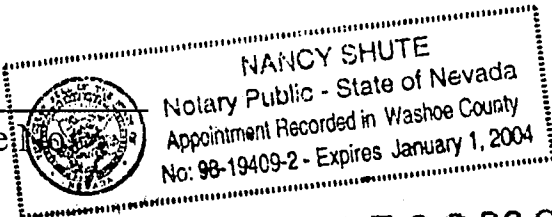

BY: Phillip E. Frink, Trustee Sale Officer

STATE OF NEVADA)
) SS
COUNTY OF WASHOE)

This instrument was acknowledged before me on May 12, 2000 by Phillip E. Frink


NOTARY PUBLIC

Phil Frink 001503130
Trustee Sale Officer Foreclosure



REQUESTED BY
STEWART TITLE of DOUGLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 MAY 17 PM 3: 28

LINDA SLATER
RECORDER

BK 0500PG3783

\$ 7.00 PAID  DEPUTY

0492160