## NOTICE OF DEFAULT AND ELECTION TO SELL

Order No. TSF-9185F APN #13-225-06

TO WHOM IT MAY CONCERN:

WHEREAS, LYNN HORNING, an unmarried woman, as Trustor did execute a Deed of Trust wherein TITLE SERVICE AND ESCROW COMPANY, a Nevada corporation, is Trustee for TED L. WINGER, Trustee of the Ted L. Winger Family Trust, dated 6/11/90, Beneficiary, as security for payment of their Promissory Note made, executed and delivered on April 14, 2000, Beneficiary, and which said Deed of Trust was recorded in the Official Records of Douglas County, Nevada, on april 14, 2000, as Document No. 0489925, in Book 0400 at page 2500; and

WHEREAS, a breach of the obligation for which said Deed of Trust is security has occurred in that default has been made in the payment of the installment of principal and/or interest which became due on May 14, 2000, and in the payment of such subsequent installments that became due, also in the payment of any Real and/or Personal property Taxes which may be delinquent and the premiums for Policy or Policies of Fire Insurance which may be due or overdue and all costs in connection with this foreclosure, including but not limited to reasonable Attorneys Fees, Trustees Fees, Trustees Sale Guarantee and all expenses Trustee.

NOTICE IS HEREBY GIVEN that the Beneficiary has elected to consider all unpaid balance of principal and the interest accrued thereon to be due inconsequence of said default, all in accordance with the terms of said Promissory Note and Deed of Trust and the Beneficiary has elected to sell or cause to be sold the Real and Personal Property described in said Deed of Trust, to satisfy said obligation.

YOU MAY HAVE the right to cure the default and reinstate the obligation secured by the Deed of Trust described herein. To determine if reinstatement is possible or to get any information on this foreclosure, contact the office of TITLE SERVICE AND ESCROW COMPANY, 25 West St. Fernley, Nv. 89408, Telephone 775-575-2286, between the hours of 9:00 A.M. and 5:00 P.M., Monday through Friday.

DATED June 20, 2000

> JUDY A. COCLICH Notary Public - State of Nevada Appointment Recorded in Lyon County No: 99-6546-12 - Expires October 3, 2003

TITLE SERVICE AND ESCROW COMPANY

SHARON BEATY, Director

STATE OF NEVADA

SS.

COUNTY OF LYON

This instrument was acknowledged before me on by SHARON BEATY as DIRECTOR of TITLE

SERVICE AND ESCROW COMPANY.

RECORDERS USE

Notary /Public

WHEN RECORDED MAYL TO:

TITLE SERVICE AND ESCROW COMPANY

P.O.BOX 855

FERNLEY, NV 89408

REQUESTED BY WESTERN TITLE COMPANY, INC.

IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

2000 JUN 21 PM 12: 16

LINDA SLATER RECORDER

PAIDK & DEPUTY

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