000501301-TSG

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

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

APN: 27-312-06

1220-09-810-064

NOTICE IS HEREBY GIVEN:

THAT Stewart Title of Northern Nevada, a Nevada corporation, is duly appointed Trustee, under a Deed of Trust, Dated September 25, 1998 and Executed by Harry Ruble, a married man as his sole and separate property as Trustor, to secure certain obligations in favor of David N. Hegland, an unmarried man as Beneficiary, recorded September 30, 1998, in Book 998, at Page 6887, as Document No. 450774, of Official Records of Douglas County, State of Nevada, including one note in the amount of \$35,000.00.

That the beneficial interest under such Deed of Trust and the obligation secured thereby 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 in that payment has not been made of:

Non-payment of the October 30, 1999 installment in the amount of \$256.81. Late charges in the amount of \$20.00 owing for each installment more than 10 days late from October 30, 1999. 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:July 19, 2000		<b>A</b>	1	
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	Da	vid N. Hegland	0	டை
STATE OF IOWA	)			<b>0</b> 0 □
COUNTY OF SAC )	) SS			
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This instrument was	acknowledged befo	ore me on $07-19-6$		
by David N Hegland	<b>A</b>	SE	AL, IN OFFICIAL REDOUGLAS CO.	HEVADA
Jan Wil			2000 JUL 28	PM 3: 48
NOTARY PUBLIC Gar	y Wicker		LUIDA S	LATER
Phil Frink 001	505169		LINDA S RECOF	RDER
Trustee Sale Officer For	reclosure No.		7. PAID-	QU DEPUTY