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APN 1320-36-002-045

**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 three months from the date this notice of default was recorded. This amount is **\$21,284.77** as of **November 8, 2000**, 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; (2) establish a schedule of payments in order to cure your default; or both (1) and (2). After three months from the date of recordation of this document (which date of recordation appears hereon), 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:

BENEFICIARY: Gray & End, L.L.P., Agents for Beneficiary
MAILING ADDRESS: 600 North Broadway, Suite 300 Milwaukee, Wisconsin 53202
TELEPHONE: (414) 224-1235 or (414) 224-1236

LOAN NO. 0024193427 OTHER REF. CONV NO. TS NO. COS2933N

If you have any questions, you should contact a lawyer or the government 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.

NOTICE IS HEREBY GIVEN: THAT **Duncan C. Delhey** is duly appointed Trustee under a Deed of Trust dated 01/03/1996 executed by Anthony R. Costarella, III and Gina Marie Costarella as Trustor, to secure certain obligations in favor of NationsBanc Mortgage Corporation, recorded 01/30/1996, as Instrument No. 380001, in Book 0196, Page 4986, of Official Records in the Office of the Recorder of Douglas, Nevada, describing land therein as described in said Deed of Trust.

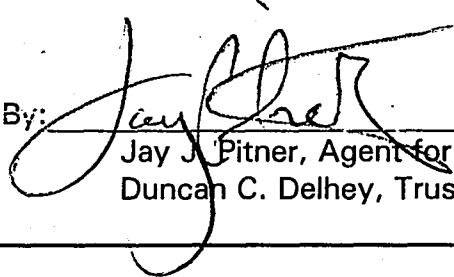
said obligations including ONE note for the PRINCIPAL sum of (\$262,000.00) Two Hundred Sixty-Two Thousand and no/100, with a present unpaid principal balance of \$251,250.67.

That a breach of, and default in, the obligations for which such Deed of Trust is security has occurred as follows: failure to pay monthly principal, interest and impound installments due 02/01/2000, and all subsequent installments together with late charges and advances.

That the beneficial interest under such Deed of Trust and the obligations secured thereby have been transferred to BA Mortgage, LLC, a wholly owned subsidiary of Bank of America, N.A., successor in interest by merger of NationsBanc Mortgage Corporation.

That by reason thereof, BA Mortgage, LLC, a wholly owned subsidiary of Bank of America, N.A., successor in interest by merger of NationsBanc Mortgage Corporation, present beneficiary under such Deed of Trust, has executed and delivered to said Trustee a written Declaration of Default and request 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.

APN: 1320-36-002-045
A/K/A: 1829 Bitterbrush Court
Gardnerville, NV 89410

By: 
Jay J. Pitner, Agent for
Duncan C. Delhey, Trustee

Dated: November 9, 2000

RECORDING REQUESTED BY

AND WHEN RECORDED
MAIL TO:

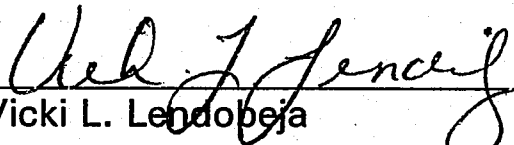
NAME GRAY & END, L.L.P.
STREET 600 NORTH BROADWAY
ADDRESS SUITE 400
CITY & MILWAUKEE, WI 53202-5099
STATE

(414) 278-8060

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BK 1100PG2178

STATE OF WISCONSIN)
)ss
COUNTY OF MILWAUKEE)

On November 9, 2000, before me, Vicki L. Lendobeja , a Notary Public in and said for State, personally appeared Jay J. Pitner, Agent for Duncan C. Delhey, Trustee personally known to me (or proved to me the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacities, and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.


Vicki L. Lendobeja
Notary Public, State of Wisconsin
My commission expires: 10/17/04



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

2000 NOV 13 AM 10:34

LINDA SLATER
RECORDER

\$ 8⁰⁰ PAID Bh DEPUTY

TS# COS2933N
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