

WHEN RECORDED MAIL TO:

ARM FINANCIAL CORPORATION
P.O. BOX 85309
SAN DIEGO, CA 92186-5309

RPT 8
~~172.90~~
173.55

MAIL TAX STATEMENTS TO:

HOMESIDE LENDING INC.
9601 MCALLISTER FREEWAY
SAN ANTONIO TX 78216-4605

APN 1220-22-410-093

000501273

Space above this line for recorder's use only

Trustee Sale No. 00-03165 Loan No. 18841782 Title Order No. 0013251

TRUSTEE'S DEED UPON SALE

APN 1220-22-410-093

The undersigned grantor declares:

- 1) The Grantee herein was the foreclosing beneficiary.
- 2) The amount of the unpaid debt together with costs was \$169,512.89
- 3) The amount paid by the grantee at the trustee sale was \$133,077.00
- 4) The documentary transfer tax is ~~\$172.90~~ 173.55 *wg*
- 5) Said property is in GARDNERVILLE

and ARM FINANCIAL CORPORATION (herein called Trustee), as the duly appointed Trustee under the Deed of Trust hereinafter described, does hereby grant and convey, but without covenant or warranty, express or implied, to HOMESIDE LENDING, INC. (herein called Grantee), all of its right, title and interest in and to that certain property situated in the County of DOUGLAS, State of Nevada, described as follows:

SEE LEGAL DESCRIPTION EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

1468 KATHY WAY, GARDNERVILLE, NV 89410

RECITALS:

This conveyance is made pursuant to the powers conferred upon Trustee by that certain Deed of Trust dated 11/26/1997 and executed by VIJAY K. RATTI, A MARRIED MAN AND MEENA K. RATTI, HIS WIFE, as Trustor, and Recorded on 12/03/1997 as Instrument 0427664 in Book 1297 at Page 0866 of official records of DOUGLAS County, Nevada, and after fulfillment of the conditions specified in said Deed of Trust authorizing this conveyance.

0505341

BK 1200PG3904

T.S. #: 00-03165
LOAN #: 18841782
ORDER #: 0013251

Default occurred as set forth in a Notice of Default and Election to Sell which was recorded in the Office of the Recorder of said County, and such default still existed at the time of sale.

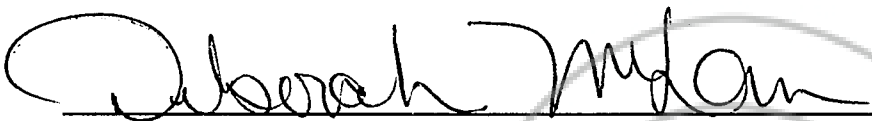
All requirements of law regarding the mailing of copies of notices or the publication of a copy of the Notice of Default or the personal delivery of the copy of the Notice of Default and the posting and publication of copies of the Notice of a Sale have been complied with.

Trustee, in compliance with said Notice of Trustee's Sale and in exercise of its powers under said Deed of Trust, sold the herein described property at public auction on 10/24/2000. Grantee, being the highest bidder at said sale, became the purchaser of said property for the amount bid being \$133,077.00 in lawful money of the United States, or by credit bid if the Grantee was the beneficiary of said Deed of Trust at the time of said Trustee's Sale.

DATE: October 24, 2000

ARM FINANCIAL CORPORATION, as Trustee


BEVERLY K. HUBER, ASST. VICE PRESIDENT

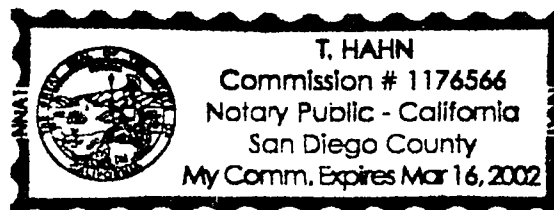

DEBORAH MCLAIN, ASSISTANT SECRETARY

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

On October 24, 2000 before me, T.HAHN, a Notary Public in and for said county, personally appeared BEVERLY K. HUBER, ASST. VICE PRESIDENT and DEBORAH MCLAIN, ASSISTANT SECRETARY personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.


Notary Public in and for said County and State



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EXHIBIT "A"

All that certain lot, piece or parcel of land situate in the County of Douglas, State of Nevada, described as follows:

Lot 900, as shown on the map of GARDNERVILLE RANCHOS UNIT NO. 7, filed for record in the Office of the County Recorder of Douglas County, Nevada, on March 27, 1974, in Book 374, Page 676, as File No. 72456

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COPY

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

2000 DEC 19 PM 4: 13

LINDA SLATER
RECORDER

\$10⁰⁰ PAID *kg* DEPUTY

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BK 1200PG3907