

APN 1770-15-910-012

Title Order No. Trustee Sale No. 100613 Loan No. 6162488883

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

NOTICE IS HEREBY GIVEN THAT: CALIFORNIA RECONVEYANCE COMPANY is either the original Trustee, the duly appointed substituted Trustee, or acting as agent for the Trustee or Beneficiary under a Deed of Trust dated 10/12/1994, executed by RONALD D. PENFOLD AND JACQUELINE D. PENFOLD, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, to secure certain obligations in favor of AMERICAN FEDERAL SAVINGS BANK under a Deed of Trust Recorded 10/13/1994, Book 1094, Page 2332, Instrument 348498, of Official Records in the Office of the Recorder of DOUGLAS County, State of Nevada. APN#: 000027574020 \* 2327

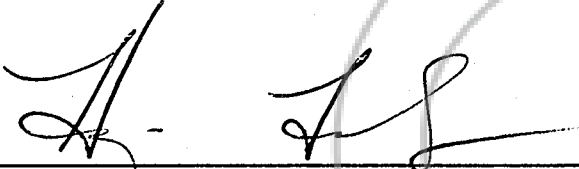
That a breach of the obligations for which said Deed of Trust is security has occurred in that payment has not been made of: THE 06/01/2001 INSTALLMENT OF PRINCIPAL AND INTEREST AND ALL SUBSEQUENT MONTHLY INSTALLMENTS OF PRINCIPAL AND INTEREST; PLUS ANY ADDITIONAL ACCRUED AND UNPAID AMOUNTS INCLUDING, BUT NOT LIMITED TO, LATE CHARGES, ADVANCES, IMPOUNDS, TAXES, HAZARD INSURANCE, ADMINISTRATIVE FEES, INSUFFICIENT AND PARTIAL RETURN CHECK FEES, STATEMENT FEES, AND OBLIGATIONS SECURED BY PRIOR ENCUMBRANCES.

That by reason thereof, the present beneficiary under such Deed of Trust, has executed and delivered to said Trustee, a written Declaration of Default and Demand for Sale, and has surrendered to 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 has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

To find out the amount you must pay, to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact: WASHINGTON MUTUAL BANK, FA SUCCESSOR BY CORPORATE MERGER TO BANK UNITED OF TEXAS, FSB  
9301 CORBIN AVENUE - N030204  
NORTHRIDGE, CA 91324  
818-775-4871 or 2339

Date: 11/28/01

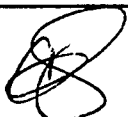
CALIFORNIA RECONVEYANCE COMPANY



Huey - Jen Crapotta, Assistant Vice President

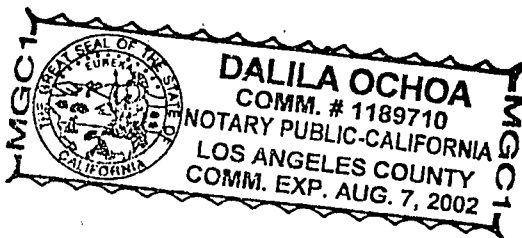
State of California  
County of Los Angeles

CALIFORNIA RECONVEYANCE COMPANY IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.



On 11/28/01 before me, DALILA OCHOA, a Notary Public in and for said county, personally appeared Huey - Jen Crapotta, Assistant Vice President, 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

RECORDING REQUESTED BY  
CALIFORNIA RECONVEYANCE COMPANY

AND WHEN RECORDED MAIL TO

CALIFORNIA RECONVEYANCE COMPANY  
9301 Corbin Avenue N030204  
Northridge, CA 91324

Space above this line for Recorder's use

0529302 BK 1201 PG 1195

REQUESTED BY  
**WESTERN TITLE COMPANY, INC.**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2001 DEC -4 PM 4: 05

LINDA SLATER  
RECORDER

\$15<sup>00</sup> PAID *BC* DEPUTY

**0529802**

**BK 1201 PG 1196**