

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO
GOLDEN WEST FORECLOSURE SERVICE,
INC.
702 MARSHALL STREET
6TH FLOOR, SUITE 619
REDWOOD CITY, CA 94063-1827

801-2018303

Attn: Foreclosure Department

Space above this line for recorder's use

APN: 13-281-04 NEW APN: 1420-07-818-023
Title Order No.

Trustee Sale No. 4608

Reference No. 08250231282

**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 the time permitted by law for reinstatement of your account, which is normally thirty-five days from the date this Notice of Default may be recorded. No sale date may be set until three months from the date this Notice of Default may be recorded (which date of recordation appears on this notice). This amount is \$3,282.55 as of 06/10/02 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; or (2) establish a schedule of payments in order to cure the default; or both (1) and (2). Following the expiration of the time period referred to in the first paragraph of this notice, 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:

CALIFORNIA FEDERAL BANK, FSB, ATTN: SCOTT BREAKEY, 840 STILLWATER RD.,
BLDG. B, W. SACRAMENTO, CA 95605 (916)374-6918

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

Continued on page 2

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Continued from page 1

NOTICE IS HEREBY GIVEN THAT: MASTER MORTGAGE COMPANY

is duly authorized Agent for the Trustee, or duly appointed Trustee, or as duly designated Trustee under a Deed of Trust dated 12/17/86, executed by BOBBY G. PARKHILL AND CAROL L. PARKHILL, HUSBAND AND WIFE AS JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP

as Trustor, to secure obligations in favor of CALIFORNIA FEDERAL-NEVADA DIVISION

as Beneficiary recorded on 12/22/86 as instrument no. 147165 in book 1286 page 2753 of Official Records in the Office of the Recorder of DOUGLAS County, Nevada, as more fully described on said Deed of Trust. Including 1 note(s) for the sum of \$57,520.90; that the beneficial interest under said Deed of Trust and the obligations secured thereby are presently held by the beneficiary; that a breach of, and default in, the obligations for which said Deed of Trust is security has occurred in that the payment has not been made of: FAILURE TO PAY REAL ESTATE PROPERTY TAXES AS REPORTED DELINQUENT AND ADVANCED BY THE BENEFICIARY IN THE AMOUNT OF \$2,761.11 ON 05/30/02, PLUS ALL SUBSEQUENT PAYMENTS DUE HEREUNDER FOR PRINCIPAL AND/OR INTEREST, TOGETHER WITH LATE CHARGES, FORECLOSURE/ATTORNEYS FEES, AND ALL OTHER SUMS DUE AND PAYABLE UNDER ALL OF THE TERMS AND CONDITIONS OF THE ORIGINAL NOTE, SECURITY AGREEMENT AND DEED OF TRUST. ANY SENIOR LIENS, TAXES AND INSURANCE MUST BE BROUGHT CURRENT WITH SUPPORTED PROOF, AND ANY ADVANCES BY THE BENEFICIARY TO PROTECT THEIR SECURITY REIMBURSED BEFORE REINSTATEMENT.

BENEFICIARY HEREBY ELECTS TO CONDUCT A UNIFIED/QUALIFIED FORECLOSURE SALE PURSUANT TO THE PROVISIONS OF NRS SECTION 104.9501(4) SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF.

That by reason thereof, the present beneficiary under such Deed of Trust, has executed and delivered to said Trustee, a written Declaration and Demand for Sale, and has deposited with said duly appointed Trustee, such Deed of Trust and all documents evidencing the 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.

DATE: 06/10/02

**GOLDEN WEST FORECLOSURE SERVICE, INC.
AS AGENT FOR THE TRUSTEE**

BY: Sue A. Cooper
SUE A. COOPER, PRESIDENT
STATE OF CALIFORNIA
COUNTY OF SAN MATEO

On 06-10-02 before me, Michael D. Orth, a Notary Public in and for said county, personally appeared Sue A. Cooper 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.
Michael D. Orth
Notary Public in and for said County and State

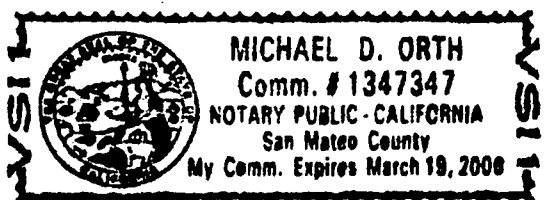


Exhibit "A" - Personal Property

Beneficiary hereby elects to conduct a unified/qualified foreclosure sale pursuant to the provisions of **NRS Section 104.9501(4)** and to include in the nonjudicial foreclosure all of the personal property and fixtures described in the Deed of Trust, Security Agreement and in any other instruments in favor of Beneficiary. Beneficiary reserves the right to revoke its election as to some or all of said personal property and/or fixtures, or to add additional personal property and/or fixtures to the election herein expressed, at Beneficiary's sole election, from time to time and at any time until the consummation of the Trustee's Sale to be conducted pursuant to the Deed of Trust and this Notice of Default and Election to Sell Under Deed of Trust.

COPIES

REQUESTED BY
FIRST AMERICAN TITLE CO.
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2002 JUN 11 PM 3:49

LINDA SLATER
RECORDER

s. *ll* PAID *BE* DEPUTY

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