

020506377

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**

NOTICE IS HEREBY GIVEN:

THAT Stewart Title of Northern Nevada, a Nevada corporation, is duly appointed Trustee, under a Deed of Trust, Dated October 2, 2001 and Executed by Thomas E. Lloyd and Morna M. Lloyd, husband and wife as Trustor, to secure certain obligations in favor of John Wittrig, an unmarried man as to an undivided \$15,000.00 interest; Fontella L. Kirk, a widow as to an undivided \$20,000.00; Dorothy Dutton, a widow as to an undivided \$11,500.00; Jean P. Irissarry, an unmarried man as to an undivided \$18,500.00; Donald L. Davis and Irma A. Davis, Trustees of the Davis Family Trust Under Agreement Dated June 19, 1996, as to an undivided \$25,000.00 interest as Beneficiary, recorded October 11, 2001, in Book 1001, at Page 3172, as Document No. 524810, of Official Records of Douglas County, State of Nevada, including one note in the amount of \$90,000.00 and one in the amount of \$10,000.00 as evidenced by a Notice of Additional Advance.

That the beneficial interest under such Deed of Trust and the obligation secured thereby are presently held by John Wittrig, an unmarried man as to an undivided \$15,000.00 interest; Fontella L. Kirk, a widow as to an undivided \$20,000.00; Dorothy Dutton, a widow as to an undivided \$11,500.00; Jean P. Irissarry, an unmarried man as to an undivided \$18,500.00; Donald L. Davis and Irma A. Davis, Trustees of the Davis Family Trust Under Agreement Dated June 19, 1996, as to an undivided \$25,000.00 interest; 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 May 2, 2002 installment in the amount of \$1,155.00 which includes a collection fee of \$30.00. Late charges in the amount of \$112.50 owing for each installment more than 5 days late from May 2, 2002, plus, \$25.00 per day until said default is reinstated.

ALSO, on April 23, 2002 the beneficiary herein advanced to Foremost Insurance \$84.90 to reinstate insurance.

ALSO, on April 25, 2002 the beneficiary herein advanced to Nevada Insurance Agency Co. \$326.56 to reinstate insurance.

ALSO, on April 30, 2002 the beneficiary herein advanced to First American Title Company of Nevada \$1,829.59 to reinstate default on the senior lien.

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.**

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To determine if reinstatement is possible, and for the amount necessary to cure the default, contact Phillip E. Frink at (775) 789-4100.

DATED: June 18, 2002

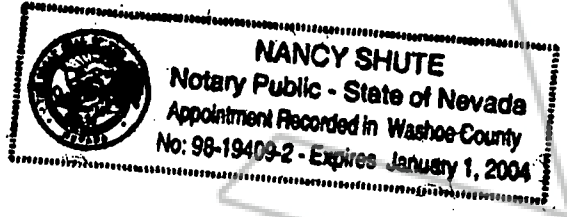
Stewart Title of Northern Nevada as Foreclosing Agent for the herein mentioned beneficiaries

*[Signature]*  
BY: Phillip E. Frink, Trustee Sale Officer

State of Nevada )  
                          )SS  
County of Washoe )

This instrument was acknowledged before me on 6-18-02 by Phillip E. Frink.

*[Signature]*  
\_\_\_\_\_  
Notary Public



Phil Frink                      021505518  
Trustee Sale Officer          Foreclosure No.

COOPER

REQUESTED BY  
**Stewart Title of Douglas County**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO. NEVADA

2002 JUN 20 AM 10: 31

LINDA SLATER  
RECORDER

\$ 15.00 PAID KD DEPUTY

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