RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO: TITLE TRUST DEED SERVICE COMPANY 26679 West Agoura Road Suite 225

Calabasas, CA 91302

Phone: (818) 871-1900 Fax: (818) 871-1901

801- 2020606 SPACE ABOVE THIS LINE FOR RECORDER'S USE

Title Order No.: 1239147

TTD No.: 20020024439559

Loan No.: 5766613

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 35 days from the date this notice of default was mailed. This amount is , and will increase until your account becomes current. You \$6,729.78 as of 06/27/2002 may not have to pay the entire portion of your account even though full payment was demanded, but you must pay the amount stated above.

After 35 days from the date of mailing of this document unless the obligation being foreclosed upon permits a longer period you have only the right to stop the foreclosure by paying the entire amount demanded by your creditor. However you and your beneficiary or mortgagee may mutually agree in writing to, among other things (1) provided additional time in which to cure the default by transfer of the property or otherwise; (2) establish a shedule of payments in order to cure your default; or both (1) and (2).

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:

WELLS FARGO HOME MORTGAGE INC.

C/O Title Trust Deed Service Company ATTN: FORECLOSURE DEPARTMENT

16633 Ventura Blvd., Suite 1000

Encino, CA 91436 Phone: (818) 986-8966

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.

TTD No.: 20020024439559

Loan No.: 5766613

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

NOTICE IS HEREBY GIVEN: That

TITLE TRUST DEED SERVICE COMPANY

As Agent for the current Beneficiary under a Deed of Trust dated 07/27/2000, executed by WILLIAM H. CHRISTIE, AND LAUNA G. CHRISTIE, HUSBAND AND WIFE

as Trustor, to secure certain obligations in favor of WELLS FARGO HOME MORTGAGE, INC.

as beneficiary, recorded

08/04/2000, as Instrument No.

0497212

, in Book

0800

Page 1057

, of Official Records in the Office of the Recorder of

DOUGLAS

County,

NEVADA describing land therein as:

As more fully described in the above referenced deed of trust

said obligations including ONE NOTE FOR THE ORIGINAL SUM OF \$155,000.00

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:

The installment of Principal, Interest, impounds and late fees which became due 04/01/2002 together with all subsequent installments of principal, interest, impounds, late fees and foreclosure fees and expenses. Any advances which may hereafter be made. All obligations and indebtedness as they become due and charges pursuant to said Note and Deed of Trust.

That by reason thereof, the present beneficiary under such deed of trust, has executed and delivered to said agent, a written Declaration of Default and Demand for same, and has deposited with said agent, 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.

Dated: July 1, 2002

Title Trust Deed Service Company, A California Corporation

By First American Title Insurance Company,

a California Corporation its Attorney-in-Fact

By:

RUBEN MARES

We are assisting the Beneficiary to collect a debt and any information we obtain will be used for that purpose whether received orally or in writing.

[Page 2 of 3]

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State of abound ss. County of variate state of the county
On 07/01/2002, before me Karina Roberson , Notary Public, personally appeared , 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) on their entity upon behalf of which the person(s) acted executed the instrument.
WITNESS my hand and official seal
Signature La
My Commission Expires: May 19,2004
KARINA ROBERSON Commission # 1264373
Notary Public - California Notary Public - Calif
REQUESTED BY FIRST AMERICAN TITLE (
IN OFFICIAL RECORDS DOUGLAS CO., NE VAD
2002 JUL -2 PM 3: 1
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LINDA SLATER
RECORDER

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TTD No.:

Loan No.: 5766613

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