

APN: 1022-15-001-023

NOTICE OF DEFAULT AND ELECTION TO SELL

Order No. TSF-12322F

TO WHOM IT MAY CONCERN:

WHEREAS, DONNA J. SUTTON, a widow, as Trustor did execute a Deed of Trust wherein WESTERN TITLE COMPANY, INC., a Nevada corporation, as Trustee for TED L. WINGER, TRUSTEE, of the Ted L. Winger Family Trust, dated 6/11/90, as Beneficiary, as security for payment of their Promissory Note made, executed on February 19, 1998, to said Beneficiary, and which said Deed of Trust was recorded in the Official Records of Douglas County, Nevada, on February 20, 1998, as Document No. 0433067, in Book 298, at page 3745; and

Said Deed of Trust includes the following Mobile Home: One 1978 Skyline Mobile Home ID #0172-0420 AM&BM

WHEREAS, TITLE SERVICE AND ESCROW COMPANY, a Nevada corporation, is the present Trustee, by Substitution of Trustee recorded in the Official Records of Douglas County, Nevada, on 8-29-02, as Document No. 550913; and

WHEREAS, a breach of the obligation for which said Deed of Trust is security has occurred in that default has been made in the payment of the installment of principal and/or interest which became due on May 20, 2002, and in the payment of such subsequent installments that became due, also in the payment of any Real and/or Personal property Taxes which may be delinquent and the premiums for Policy or Policies of Fire Insurance which may be due or overdue and all costs in connection with this foreclosure, including but not limited to reasonable Attorneys Fees, Trustees Fees, Trustees Sale Guarantee and all expenses of Trustee.

NOTICE IS HEREBY GIVEN that the Beneficiary has elected to consider all unpaid balance of principal and the interest accrued thereon to be due in consequence of said default, all in accordance with the terms of said Promissory Note and Deed of Trust and the Beneficiary has elected to sell or cause to be sold the Real and Personal Property described in said Deed of Trust, to satisfy said obligation.

YOU MAY HAVE the right to cure the default and reinstate the obligation secured by the Deed of Trust described herein. To determine if reinstatement is possible or to get any information on this foreclosure, contact the office of TITLE SERVICE AND ESCROW COMPANY, 25 West St. Fernley, Nv. 89408, Telephone 775-575-2286, between the hours of 9:00 A.M. and 5:00 P.M., Monday through Friday.

DATED August 26, 2002

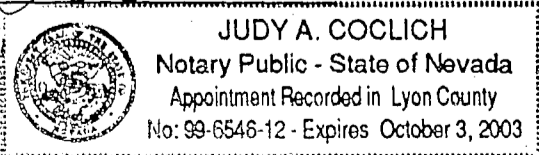
TITLE SERVICE AND ESCROW COMPANY

by: Sharon Beaty  
SHARON BEATY, Director

STATE OF NEVADA )  
                                  ) ss.  
COUNTY OF LYON )

This instrument was acknowledged before me on 8/26/02 by SHARON BEATY as DIRECTOR of TITLE SERVICE AND ESCROW COMPANY.

Judy A. Coclich  
Notary Public



WHEN RECORDED MAIL TO:  
TITLE SERVICE AND ESCROW COMPANY  
P.O. BOX 855  
FERNLEY, NV 89408

0550914

BK0802PG10227

RECORDERS USE

REQUESTED BY  
Stewart Title of Douglas County

IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2002 AUG 29 AM 11:27

LINDA SLATER  
RECORDER

\$ 14.00 PAID Dr DEPUTY