

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

NOTICE IS HEREBY GIVEN THAT: MTC FINANCIAL, INC., dba TRUSTEE CORPS is the original trustee, the duly appointed Substituted Trustee, or acting as agent for the Trustee or Beneficiary under a Deed of Trust dated 10/3/2001, executed by JULIE HAMMOND AND MITCHELL S. HAMMOND, SR., WIFE AND HUSBAND as Trustor, to secure certain obligations in favor of WELLS FARGO HOME MORTGAGE, INC. under a Deed of Trust Recorded on 10/25/2001, Instrument 0526309, Book 1001, Page 8982 of Official Records in the Office of the Recorder of DOUGLAS County, State of Nevada, describing land therein AS MORE FULLY DESCRIBED ON SAID DEED OF TRUST

said obligations including note for the sum of \$313,400.00 AND A MODIFICATION AGREEMENT Recorded on 04/12/2002, Instrument 0539430, Book 0402, Page 03876 of Official Records in the Office of the Recorder of DOUGLAS County, State of Nevada that the beneficial interest under such Deed of Trust and the obligations secured thereby are presently held by the undersigned.

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 INSTALLMENT OF PRINCIPAL AND INTEREST WHICH BECAME DUE ON 8/1/2002 AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL AND INTEREST, ALONG WITH LATE CHARGES, FORECLOSURE COSTS AND LEGAL FEES.**

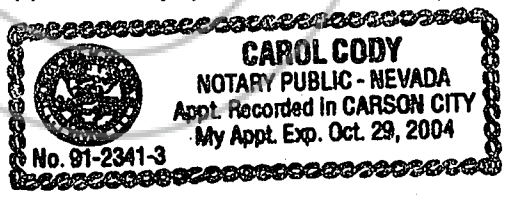
That by reason thereof, the present beneficiary under such Deed of Trust, has executed and delivered to said Trustee, a written Declaration of Default and Demand for Sale, and has surrendered to said Trustee such Deed of Trust and all documents evidencing obligations secured thereby and has declared 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.

Date: 11/22/02  
WELLS FARGO HOME MORTGAGE, INC., As Beneficiary  
TRUSTEE CORPS, As Agent for Beneficiary  
BY FIRST AMERICAN TITLE COMPANY, As Agent for the Trustee

*W.D. Bernard*  
BY: W.D. BERNARD, ASSISTANT SECRETARY

State of Nevada  
County of Carson  
On 11/22/2002 before me, Carol Cody, a Notary Public in and for said county, personally appeared W.D. Bernard, 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.  
*Carol Cody*  
Notary Public in and for said County and State



Space below this line is for recorders use

only \_\_\_\_\_  
Recording Requested By:  
When Recorded Mail To:

TRUSTEE CORPS  
2112 BUSINESS CENTER DRIVE  
SUITE 201  
IRVINE, CA 92612  
(949) 252-8300

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

2002 NOV 25 PM 12: 17

LINDA SLATER  
RECORDER

\$ 14.00 PAID kg DEPUTY

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BK 1102 PG 10334