

Preferred Default Management, Inc.
3920 Birch Street, Suite 102
Newport Beach, California 92660

T.S. No. 02-3039
Loan No. 00431224

NOTICE OF TRUSTEE'S SALE

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 11/2/2000. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

TRUSTOR: **Brett A. Metcalf and Elnette K. Metcalf husband and wife as joint tenants**
Duly Appointed Trustee: **Preferred Default Management, Inc.**
Recorded **11/8/2000** as Instrument No. **0503029** in book **1100**, page **1630** of Official Records in the office of the Recorder of **Douglas County, Nevada**, Described as follows:
As more fully described on said Deed of Trust.

Date of Sale: **1/22/2003 at 1:00 PM**
Place of Sale: **AT THE 8TH ST, ENTRANCE TO THE COUNTY ADMINISTRATION BUILDING, 1616 8TH STREET, MINDEN, NEVADA**
Estimated Sale Amount: **\$390,417.52**
Street Address or other common designation of real property: **3722 Lyla Lane
Carson City, NV 89705**

A.P.N.: **1420-06-201-002**

The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale.

Date: **December 27, 2002**

For Sales Information call: **714-573-1965**

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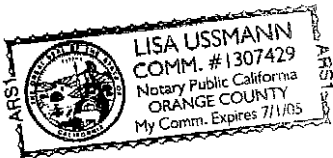
CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

State of California }
County of ORANGE } ss.

On 12-27-02, before me, LISA USSMANN, Notary Public
Date Name and Title of Officer (e.g., "Jane Doe, Notary Public")
personally appeared DENISE DLUGOS
Name(s) of Signer(s)

personally known to me
 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.

[Signature]
Signature of Notary Public

Place Notary Seal Above

OPTIONAL

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document

Title or Type of Document: NOTICE OF TRUSTEE'S SALE

Document Date: 12-27-02 Number of Pages: _____

Signer(s) Other Than Named Above: _____

Capacity(ies) Claimed by Signer

- Signer's Name: _____
- Individual
 - Corporate Officer — Title(s): _____
 - Partner — Limited General
 - Attorney in Fact
 - Trustee
 - Guardian or Conservator
 - Other: _____

Signer Is Representing: _____



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COPY

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

2003 JAN -3 PM 12: 30

LINDA SLATER
RECORDER

s/16 PAID *Kg* DEPUTY

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