REQUESTED BY
WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO.. HEVADA

A. P. No. Escrow No. 137645-FCL

2004 FEB 17 PM 3: 21

When recorded mail to:

WERNER CHRISTEN RECORDER

WESTERN TITLE COMPANY PO BOX 3059 RENO, NV 89505 \$15 PAID K& DEPUTY

89606 TEG

NOTICE OF DEFAULT AND ELECTION TO SELL

TO WHOM IT MAY CONCERN:

WHEREAS, on April 5, 1995, JAMES E. FROST executed as Trustor a Deed of Trust wherein WESTERN TITLE COMPANY, INC. is Trustee for A-1 MORTGAGE SERVICES INC. MONEY PURCHASE PENSION PLAN & TRUST, Beneficiary, as security for the payment of a Promissory Note made, executed and delivered on April 5, 1995, which said Deed of Trust was recorded April 5, 1995, as Document No. 359509, Official Records, Douglas County, Nevada; and

WHEREAS, a breach of the obligation for which said transfer in trust as security was made has occurred in that default has been made in the failure to pay the installment of principal and interest due on March 5, 2001, and in the failure to pay each such monthly installment that thereafter became due, and in the failure to perform any other term, covenant or condition contained in the Deed of Trust securing the Promissory Note and to be performed by Trustor, whether such failure to perform occurred prior to or subsequent to the date hereof, together with penalties and advances that have been incurred or made or will be incurred or made during the period of default;

NOTICE IS HEREBY GIVEN that the undersigned has elected to consider all of the unpaid balance of principal and interest to be due in consequence of said default, together with attorney's fees and costs that have been incurred and will hereafter accrue, all in accordance with the terms of said Promissory Note and Deed of Trust, and the undersigned has elected to sell or cause to be sold the real property described in said Deed of Trust to satisfy said obligation.

To obtain further information with respect to this Notice of Default and Election To Sell, contact the Foreclosure Office of WESTERN TITLE COMPANY, INC., 500 Damonte Ranch Parkway, Reno,

Nevada 89511, Telephone No. (775) 850-7176, between the hours of 9:00 A.M. and 5:00 P.M., Monday through Friday. DATED: 2-11 Trustee of A-1 Mortgage Services Inc. Money Purchase Pension Plan & Trust STATE OF SS COUNTY OF This instrument was acknowledged before me on $\frac{2-(1-0.4)}{2004}$, by $\frac{\cancel{\text{Scott}}}{\cancel{\text{MONTGAGE}}}$ as Trustee of the A-1 MONTGAGE SERVICES INCOMEY PURCHASE PENSION PLAN & TRUST.