

WHEN RECORDED MAIL TO:

Angius & Terry LLP
1451 River Park Drive, Suite 299
Sacramento, CA 95815
(866) 320-7222

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 4 Fee: 17.00
BK-1205 PG-12721 RPTT: 0.00



APN: 1418-10-710-061
TS No. :05-LE0956-N
Title Order No.: 2787291

SPACE ABOVE THIS LINE FOR RECORDERS' USE

IMPORTANT NOTICE

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER NOTICE OF DELINQUENT ASSESSMENT

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 the time permitted by law for reinstatement of your account. No sale date may be set until ninety (90) days from the date this notice of default may be recorded or mailed. The amount is \$4,896.82 as of 12/27/2005 and will increase until your account becomes current. Upon your written request, Glenbrook Cottage Owners Association (the "Association") will give you a written itemization of the entire amount you must pay. You and the Association may mutually agree in writing prior to the time the notice of sale is posted to, among other things, (1) provide additional time in which to cure the default by transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2). Following the expiration of the time period previously referred to, unless a separate written agreement between you and the Association permits a longer period, you have only the legal right to stop the sale of your property by paying the entire amount demanded by the Association.

To find out the amount you must pay, or to arrange for payment to stop the foreclosure, contact the following trustee who has been authorized by the Association to enforce its lien by sale: Angius & Terry LLP, 1451 River Park Drive, Suite 299, Sacramento, CA 95815, (866) 320-7222.

THIS NOTICE is given pursuant to N.R.S. 117.070 et. Seq. or N.R.S. 116.3115 et. Seq. and N.R.S. 116.3116 through 116.31168 et. Seq., and pursuant to that certain Notice of Delinquent Assessment, recorded on 11/23/2005 as document no. 0661502 book --- page --- of Official Records in the office of the Recorder of Douglas County, State of Nevada. Owner: Claude B. Hutchison, Jr. and Susan S. Hutchison, Trustees, the Hutchison Family Trust dated April 25, 2001

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See Exhibit "A" attached hereto and made a part hereof

PROPERTY ADDRESS: 2031 Pray Meadow Road
Glenbrook, NV 89413
aka
2031 Lincoln Highway
Glenbrook, NV 89413

If you have any questions, you should contact a lawyer. 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

NOTICE IS HEREBY GIVEN THAT: Angius & Terry LLP, is the duly appointed Trustee/Agent authorized by the Association to record Notice of Delinquent Assessment obligations in favor of said Association, pursuant to the terms contained in that certain Declaration of Covenants, Conditions and Restrictions, Recorded on 6/17/1977 as document no. 10264 book no. 677 page 1119 of Official Records in the Office of the Recorder of Douglas County, Nevada, and any and all amendments or annexations of record thereto, describing the land therein. That the beneficial interest under said Notice of Delinquent Assessment is presently held by the Association. That a breach of, and default in, the obligation for which said Covenants, Conditions and Restrictions as security has occurred in that the payment(s) have not been made of:

periodic assessments, less credits and offsets, plus any late charges, interest, fees, charges, collection costs, trustees fees, and attorney fees, if any.

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That by reason thereof, the present Association under such Covenants, Conditions and Restrictions, has executed and delivered to said Trustee, a written Declaration and Demand for Sale, and has deposited with said duly appointed Trustee, such Covenants, Conditions and Restrictions and all documents evidencing the 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 herein described property, liened by said Association, to be sold to satisfy the obligations secured thereby.

PLEASE NOTE THAT WE ARE A DEBT COLLECTOR.

DATE: December 27, 2005

Angius & Terry LLP, as Trustee

Loretta Echols

Loretta Echols, Trustee Sale Officer
Extension 104

STATE OF California
COUNTY OF Sacramento

On December 27, 2005 before me, the undersigned, a Notary Public in and for said county, personally appeared Loretta Echols 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.

Brenda Bennett

Brenda Bennett, Notary Public



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Exhibit "A"

Lot 66, in Block B, as shown on the map of AMENDED MAP OF GLENBROOK UNIT NO. 2-2 AMD, filed in the office of the Recorder of Douglas County, Nevada, on October 13, 1978, Book 1078, page 999, as Document No. 26250 of Official Records of Douglas County Nevada and also as shown on the Second Amended Map of Glenbrook Unit No. 2 filed in the office of the Recorder on January 30, 1980, Page 1512, as Document No. 41035 Douglas County, Nevada, records

