

APN: 1419-00-001-019

When Recorded Mail to:
Phil Frink & Associates, Inc.
401 Ryland Street Ste 202
Reno, NV 89502

DOC # 0688403
11/13/2006 10:47 AM Deputy: CF
OFFICIAL RECORD
Requested By:
STEWART TITLE OF DOUGLAS
COUNTY
Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 3 Fee: 16.00
BK-1106 PG-3854 RPTT: 0.00



060501870

(Space Above For Recorder's Use Only)

**NOTICE OF DEFAULT AND ELECTION
TO SELL UNDER DEED OF TRUST**

NOTICE IS HEREBY GIVEN:

THAT Phil Frink & Associates, Inc., a Nevada corporation, is duly appointed Trustee, under a Deed of Trust, Dated January 23, 2004 and Executed by Jeff Dingman, an individual as Trustor, to secure certain obligations in favor of Gerald R. Novotny and Jeanne M. Moss-Novotny, Trustees of the Novotny Family Trust dated February 9, 1984, as amended as Beneficiary, recorded January 23, 2004, in Book 104, at Page 7743, as Document No. 602737, of Official Records of Douglas County, State of Nevada, including one note in the amount of \$244,183.69.

That the beneficial interest under such Deed of Trust and the obligation secured thereby are presently held by the undersigned; that a breach of, and default in, the obligations for which such Deed of Trust is security has occurred in that payment has not been made of:

Non-payment of the entire unpaid principal balance in the amount of \$244,183.69 which became all due and payable on January 23, 2005. Together with interest at the rate of 14 from January 23, 2004. ALSO TOGETHER with any attorney fees, advances and ensuing charges which may become due during the term of this default.

That by reason thereof, the present beneficiary under such Deed of Trust, has executed and delivered to said duly appointed Trustee, a written Declaration of Default and Demand for Sale, and has deposited with 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 payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

This document is being signed in counterparts

NOTICE

YOU MAY HAVE THE RIGHT TO CURE THE DEFAULT HEREIN AND REINSTATE THE OBLIGATION SECURED BY SUCH DEED OF TRUST ABOVE DESCRIBED. SECTION 107.080 NEVADA REVISED STATUTES PERMITS CERTAIN DEFAULTS TO BE CURED UPON THE PAYMENT OF THE AMOUNTS REQUIRED BY THAT SECTION WITHOUT REQUIRING PAYMENT OF THAT PORTION OF PRINCIPAL AND INTEREST WHICH WOULD NOT BE DUE HAD NO DEFAULT OCCURRED. WHERE REINSTATEMENT IS POSSIBLE, IF THE DEFAULT IS NOT CURED WITHIN 35 DAYS FOLLOWING THE RECORDING AND MAILING TO TRUSTOR OR TRUSTOR'S SUCCESSOR IN INTEREST OF THIS NOTICE, THE RIGHT OF REINSTATEMENT WILL TERMINATE AND THE PROPERTY MAY THEREAFTER BE SOLD.

To determine if reinstatement is possible, and for the amount necessary to cure the default, contact Phillip E. Frink at (775) 324-2567

DATED: October 11, 2006

Gerald R. Novotny
Gerald R. Novotny, Trustee

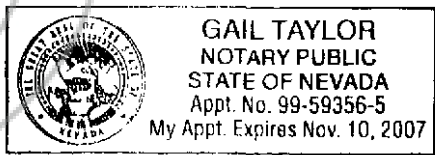
Jeanne M. Moss-Novotny, Trustee

STATE OF NEVADA)
) SS.
COUNTY OF WASHOE)

This instrument was acknowledged before me on
by Gerald R. Novotny & [REDACTED]

Gail Taylor

NOTARY PUBLIC



Phil Frink 10081
Trustee Sale Officer Foreclosure No.

NOTICE

YOU MAY HAVE THE RIGHT TO CURE THE DEFAULT HEREIN AND REINSTATE THE OBLIGATION SECURED BY SUCH DEED OF TRUST ABOVE DESCRIBED. SECTION 107.080 NEVADA REVISED STATUTES PERMITS CERTAIN DEFAULTS TO BE CURED UPON THE PAYMENT OF THE AMOUNTS REQUIRED BY THAT SECTION WITHOUT REQUIRING PAYMENT OF THAT PORTION OF PRINCIPAL AND INTEREST WHICH WOULD NOT BE DUE HAD NO DEFAULT OCCURRED. WHERE REINSTATEMENT IS POSSIBLE, IF THE DEFAULT IS NOT CURED WITHIN 35 DAYS FOLLOWING THE RECORDING AND MAILING TO TRUSTOR OR TRUSTOR'S SUCCESSOR IN INTEREST OF THIS NOTICE, THE RIGHT OF REINSTATEMENT WILL TERMINATE AND THE PROPERTY MAY THEREAFTER BE SOLD.

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Gerald R. Novotny, Trustee

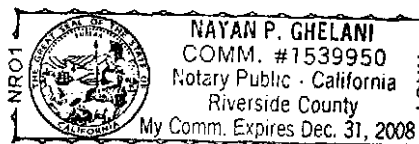
Jeanne M. Moss-Novotny

Jeanne M. Moss-Novotny, Trustee
trustee

STATE OF NEVADA *CALIFORNIA*
)
) SS
COUNTY OF WASHOE *RIVERSIDE*

This instrument was acknowledged before me on *NOV 1st, 2006*
by ~~Gerald R. Novotny and~~ Jeanne M. Moss-Novotny.

NOTARY PUBLIC



Phil Frink 10081
Trustee Sale Officer Foreclosure No.