

WHEN RECORDED MAIL TO:  
Title Service and Escrow Company  
P. O. Box 855  
Fernley, NV 89408

175602

NOTE OF DEFAULT AND ELECTION TO SELL

Order No. TSF-9557F  
APN # 007-391-02

TO WHOM IT MAY CONCERN:

WHEREAS, RONALD DAVE BARNES and LINDA ANNE BARNES, husband and wife, as Trustor did execute Deed of Trust wherein FIRST AMERICAN TITLE CO. OF NEVADA, is Trustee for HAWTHORNE CREDIT UNION, as Beneficiary, as security for payment of their Promissory Note made, executed and delivered on February 28, 1997, to said Beneficiary, and which said Deed of Trust was recorded in the Official Records of Eureka County, Nevada, on February 28, 1997 as Document No. 166273, in Book 306 at page 154; and

WHEREAS, TITLE SERVE AND ESCROW COMPANY, a Nevada corporation, is the present Trustee, by substitution of Trustee recorded in the Official Records of Eureka County, Nevada, on 11-15-00, as Document No. 175601; and

WHEREAS, a breach of the obligation for which said Deed of Trust is security has occurred in that default has been made in the payment of the installment of principal and/or interest which became due on June 1, 1997, and in the payment of such subsequent installments that became due, also in the payment of any Real and/or Personal property Taxes which may be delinquent and the premiums for Policy or Policies of Fire Insurance which may be due or overdue and all costs in connection with this foreclosure, including but not limited to reasonable Attorneys Fees, Trustees Fee Trustees Sale Guarantee and all expenses of Trustee.

NOTICE IS HEREBY GIVEN that the Beneficiary has elected to consider all unpaid balance of principal and the interest accrued thereon to be due in consequence of said default, all in accordance with the terms of said Promissory Note and Deed of Trust and the Beneficiary has elected to sell or cause to be sold the Real and Personal Property described in said Deed of Trust, to satisfy said obligation.

YOU MAY HAVE the right to cure the default and reinstate the obligation secured by the Deed of Trust described herein. To determine if reinstatement is possible or to get any information on this foreclosure, contact the office of TITLE SERVICE AND ESCROW COMPANY, 25 West St. Fernley, Nv. 89408 Telephone 775-575-2286, between the hours of 9:00 A.M. and 5:00 P.M., Monday through Friday.

DATED November 6, 2000

TITLE SERVICE AND ESCROW COMPANY

by: Sharon Beaty  
SHARON BEATY, Director

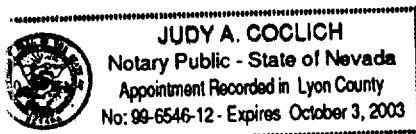
STATE OF NEVADA

SS.

COUNTY OF LYON

This instrument was acknowledged before me on November 6, 2000 by SHARON BEATY as DIRECTOR of TITLE SERVICE AND ESCROW COMPANY.

Judy A. Coclich  
Notary Public



RECORDERS USE

BOOK 338 PAGE 590  
OFFICIAL RECORDS  
RECORDED AT THE REQUEST OF  
Stewart Title  
00 NOV 15 PM 3:51

EUREKA COUNTY NEVADA  
M.N. REBALEATI, RECORDER  
FILE NO. 175602 FEES 7.00

BOOK 338 PAGE 590

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