

When Recorded Mail to  
Stewart Title of Northern Nevada  
401 Ryland Street  
Reno, NV 89502

181383

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

**NOTICE IS HEREBY GIVEN**

THAT Stewart Title of Northern Nevada, a Nevada corporation, is duly appointed Trustee, under a Deed of Trust, Dated January 13, 1999 and Executed by Wade D. Mallory, an unmarried man as Trustor, to secure certain obligations in favor of Great Basin Bank of Nevada as Beneficiary, recorded January 19, 1999, in Book 324, at Page 585, as Document No. 171761 and re-recorded April 2, 1999, in Book 326, at Page 344, as Document No. 172113, of Official Records of Eureka County, State of Nevada, including one note in the amount of \$63,000.00

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 October 20, 2002 installment in the amount of \$696.40. Late charges in the amount of \$5.00 owing for each installment more than 15 days late from October 20, 2002. ALSO TOGETHER with any attorney fees, advances and ensuing charges and subsequent installments and late 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.

**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. Frnk at (775) 789-4100

DATED: March 3, 2003

Associates Housing Finance, LLC

*[Signature]*  
BY Gema Carpio

STATE OF TENNESSEE )  
COUNTY OF KNOX ) SS

This instrument was acknowledged before me on March 6, 2003  
by Gema Carpio

Jana Gose  
NOTARY PUBLIC 8-1-2004

Phil Frnk 031503605  
Trustee Sale Officer Foreclosure No

BOOK 359 PAGE 270

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Stewart Title

13.17.19 P. 2:07

Luzerne County Nevada

for Kibaliati Recorder

FILE NO

15<sup>00</sup>

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