

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO

R.E.F.S. INC.
17780 FITCH STREET, SUITE 240
IRVINE, CA 92614

LOAN: 68181000359599
APN: 01-111-19

INVESTOR LOAN #:

FILE: 20103449NV MJR

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

IMPORTANT NOTICE:

**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 three months from the date this notice of default may be recorded (which date of recordation appears on this notice).

888405-TSCG

While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your note and deed of trust or mortgage. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required in the note and deed of trust or mortgage, the beneficiary or mortgagee may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary or mortgagee may require as a condition to reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

Upon your written request, the beneficiary or mortgagee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than the end of the three-month period stated above) 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 referred to in the first paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your creditor permits a longer period, you have only the legal right to stop the sale of your property by paying the entire amount demanded by your creditor.

**TO FIND OUT THE AMOUNT YOU MUST PAY, OR TO ARRANGE FOR PAYMENT TO
STOP THE FORECLOSURE, OR IF YOUR PROPERTY IS IN FORECLOSURE FOR ANY
OTHER REASON, CONTACT:**

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST
LOAN: 68181000359599 INVESTOR LOAN #: FILE: 20103449NV MJR

BANK OF AMERICA N.A.
ATTN: ANITA LAMBERT
NATIONAL CONSUMER ASSETS SER. DIV. #1322
275 S. VALENCIA AVENUE
BREA, CA 92823

Phone: (714)792-5453

If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan.

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.

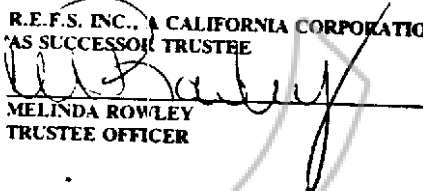
NOTICE IS HEREBY GIVEN That R.E.F.S. INC., A CALIFORNIA CORPORATION is duly appointed Trustee under the following described Deed of Trust dated: 02/23/2000, executed by BEVERLY A. WHITNEY, AS UNMARRIED PERSON as Trustor, to secure certain obligations in favor of BANK OF AMERICA N.A., as Beneficiary, recorded 03/03/2000, as Instrument No. 114195 Book 146 Page 560 of Official Records, in the office of the Recorder of LINCOLN County, Nevada, describing the land therein: As more fully described on said Deed of Trust.

including 1 notes) for the sum of \$16,000.00; that the beneficial interest under such Deed of Trust and the obligations secured thereby are presently held by the beneficiary; that a breach of, and default in the obligations for which said Deed of Trust is security has occurred in that payment has not been made of Failure to make the 12/01/2000 payment of principal and/or interest and all subsequent payments, together with late charges, impounds, advances, taxes, delinquent payments on senior liens or assessments, plus attorney's fees and/or costs.

THAT by reason thereof the beneficiary under said 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 duly appointed Trustee, such Deed of Trust and all documents evidencing obligations secured thereby, and has declared and does hereby declare all sums secured hereby 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.

DATE: March 15, 2001

R.E.F.S. INC., A CALIFORNIA CORPORATION
AS SUCCESSOR TRUSTEE



MELINDA ROWLEY
TRUSTEE OFFICER

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

State of California

Courty of ORANGE } ss.

On 03/15/01 before me, ELIZABETH BERBER

personally appeared MELINDA ROWLEY

personally known to me
 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.

Elizabeth Berber
Signature of Notary Public

Place Notary Seal Above

NO. 116285

FILED AND RECORDED AT REQUEST OF
First American Title
May 3, 2001

AT 38 MINUTES PAST 04 O'CLOCK
PM IN ROOM 154 OF OFFICIAL

RECORDS PAGE 553 - 553

COUNTY RECORDER:
Leslie Boucher

SPERITY RECORDED

By Jenessa Leavelle deputy