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RECORDING REQUESTED BY CALIFORNIA RECONVEYANCE COMPANY

AND WHEN RECORDED MAIL TO

CALIFORNIA RECONVEYANCE COMPANY

9301 Corbin Avenue N030312 Northridge, CA 91324 FILED FOR RECOMMING AT THE REQUEST OF

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LESLIE BOUGHER \$\frac{1}{2} \qqrt{1}

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APN#: 01-191-23

Title Order No. 3232260 Trustee Sale No. 501455 Loan No. 5942827774

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

NOTICE IS HEREBY GIVEN THAT: CALIFORNIA RECONVEYANCE COMPANY is either the original Trustee, the duly appointed substituted Trustee, or acting as agent for the Trustee or Beneficiary under a Deed of Trust dated 02/18/1999, executed by JUDITH A. JOSEPH, AN UNMARRIED WOMAN as Trustor, to secure certain obligations in favor of CAPITOL COMMERCE MORTGAGE CO. under a Deed of Trust Recorded 02/24/1999, Book 140, Page 191, Instrument 112371 of Official Records in the Office of the Recorder of LINCOLN County, State of Nevada.

That a breach of the obligations for which said Deed of Trust is security has occurred in that payment has not been made of: THE 05/01/2002 INSTALLMENT OF PRINCIPAL AND INTEREST AND ALL SUBSEQUENT MONTHLY INSTALLMENTS OF PRINCIPAL AND INTEREST; PLUS ANY ADDITIONAL ACCRUED AND UNPAID AMOUNTS INCLUDING, BUT NOT LIMITED TO, LATE CHARGES, ADVANCES, IMPOUNDS, TAXES, HAZARD INSURANCE, ADMINISTRATIVE FEES, INSUFFICIENT AND PARTIAL RETURN CHECK FEES, STATEMENT FEES, AND OBLIGATIONS SECURED BY PRIOR ENCUMBRANCES.

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

To find out the amount you must pay, to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact: WASHINGTON MUTUAL BANK, FA 9451 CORBIN AVENUE - N010204 NORTHRIDGE, CA 91324 800 892-6902.

Title Order No. 3232260 Trustee Sale No. 501455 Loan No. 5942827774

Date: 02/17/04

CALIFORNIA RECONVEYANCE COMPANY

Huey - Jen Chiu, Assistant Vice President

State of California County of Los Angeles CALIFORNIA RECONVEYANCE COMPANY IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

On 2/17/04 before me, TERRI L. Gibson, a Notary Public in and for said county, personally appeared <u>Huey – Jen Chiu</u>, 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.

Notary Public in and for said County and State

TERRI L. GIBSON
Commission # 1348643
Notary Public - California
Los Angeles County
My Comm. Expires Mar 26, 2006