

WHEN RECORDED MAIL TO:

**Statewide
Foreclosure Services**

601 University Avenue #230
Sacramento, CA 95825

916/925-0288

ORIGINAL

TS# 09269101

DO-14107-TSG

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

86-6-1335

WHEREAS, ALBERT J. LOWRY AND DARLENE LOWRY, HUSBAND AND WIFE

was the original Trustor.

DOUGLAS COUNTY TITLE, INC. was the original Trustee, and

SUNKIST SERVICE COMPANY, A NEVADA CORPORATION

was the original Beneficiary under that certain Deed of Trust dated June 2, 1983

and recorded on June 16, 1983, in book 683 # 081622, page 1307

Official Records of Douglas County, State of Nevada.

WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust, and

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of said original Trustee or Successor Trustee thereunder, in the manner in said Deed of Trust provided.

NOW, THEREFORE, the undersigned hereby substitutes STATEWIDE FORECLOSURE SERVICES, a corporation, as Trustee under said Deed of Trust.

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE is hereby given by the undersigned the owner and holder of that Promissory Note secured by the Deed of Trust above referred to that a breach of and default in the obligations secured by said Deed of Trust has occurred in that payment has not been made of:

The Monthly installment of \$2,473.04 which was due and payable on 10/1/85, together with the late charges due thereon, and also together with all subsequent monthly installments and late charges which become due during the term of this default;

AND ALSO TOGETHER WITH any ensuing charges which become due during the term of this default including the Trustee's fees and costs incurred.

THE UNDERSIGNED HEREBY DECLARES ALL SUMS SECURED BY SAID DEED OF TRUST IMMEDIATELY DUE AND PAYABLE, AND ELECTS TO SELL THE PROPERTY DESCRIBED IN SAID DEED OF TRUST TO SATISFY SAID OBLIGATIONS.

You may have the right to cure the default herein and reinstate the obligation secured by such Deed of Trust above described. Section 107,080NRS 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 the amount, if any, necessary to cure the default, contact the Beneficiary, whose name and address as of the date of this notice is American Savings and Loan Association (formerly State Savings and Loan) 540 E. Main Street Stockton, CA 95202

Vickie LaBerge
Loan Counselor
800-367-2567

DATED: February 19, 1985

AMERICAN SAVINGS AND LOAN ASSOCIATION

State of California } SS.

BY: George E. Knight
George E. Knight, Vice President

County of San Joaquin

On this the 19th day of February 19 86

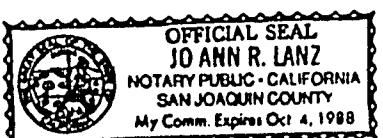
before me, Jo Ann R. Lanz,
the undersigned Notary Public, personally appeared

George E. Knight

personally known to me
(or proved to me on the basis of satisfactory evidence)
to be the person(s) who executed the within instrument as Vice President or
on behalf of the corporation therein named, and
acknowledged to me that the corporation executed
the same

WITNESS my hand and official seal.

Jo Ann R. Lanz
(NOTARY'S SIGNATURE)



REQUESTED BY
Northern Nevada Title Company
IN OFFICIAL RECORDS OF
DOUGLAS COUNTY, NEVADA

86 FEB 28 P12:10

SUZANNE M. AUBREAU
RECORDER
\$ 7.00 PAID IK DEPUTY

131501
BOOK 286 PAGE 2348