said obligations

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 (Set forth in NRS Section 107.080)

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). This amount is notice). This amount is as of

and will increase until your account becomes current. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay the amount stated above. 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; (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: (818) 704-8822

ATTN: DAVE PARAS 10639 SANTA MONICA BLVD. LOS ANGELES, CA 90025

If you have any questions, you should contact a lawyer or the government 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.

WESTWOOD ASSOCIATES NOTICE IS HEREBY GIVEN: , a corporation, is duly appointed JAMES LEROY WATSON AND DIANE 04/02/73 executed by Trustee under a Deed of Trust dated ANGELA WATSON, HUSBAND AND WIFE

THE GIDDINGS COMPANY as Trustor, to secure certain obligations in favor of

65018 as beneficiary, Recorded 04/03/73 as Doc No. 473 Book Page of Official Records in the office of the Recorder of DOUGLAS County, Nevada, describing the land therein:

As more fully described on said Deed of Trust

PRINCIPAL sum of \$ including note(s) for the 21,000.00 that the beneficial interest under such Deed of Trust and the obligations 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:

FAILURE TO MAKE THE 10/01/88 PAYMENT OF PRINCIPAL AND/OR INTEREST AND ALL SUBSEQUENT PAYMENTS, TOGETHER WITH LATE CHARGES, IMPOUNDS, ADVANCES, TAXES, DELINQUENT PAYMENTS ON SENIOR LIENS, OR ASSESSMENTS IF ANY.

that by reason thereof, the undersigned, 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 duly appointed 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.

Dated

01/31/89

WESTWOOD ASSOCIATES, TRUSTEE, BY: ADVANCED TRUST DEED SERVICES

TRICOMPANY, AGENT, BY: KAREN TOMPKINS, ASSISTANT SECRETARY

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REQUESTED BY Barrier France RECORDING REQUESTED BY

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AND WHEN RECORDED MAIL TO

195663 289 PAGE 222

ADVANCED TRUST DEED SERVICES CO. 3350 E. BIRCH ST., SUITE 211 P.O. BOX 9337 BREA, CA 92622-9337

CORPOBATION
STATE OF CALIFORNICE SOUNTY OF Orange SS.
before me, the undersigned, a Notary Public in and for said State, personally appeared
and
Dersonally known to me proved to me on the basis of satisfactory evidence
to be the persons who executed the within instrument as president and
of the corporation therein named and acknowledged to me that the corporation executed it pursuant to its by-laws or a resolution of its board of directors.
Signature Martha C. Galvey
T-716 NOTARY PUBLIC IN AND FOR SAID STATE

OFFICIAL SEAL
MARTHA C GALVEZ
MOTARY PUBLIC-CALIFORNIA
ORANGE COUNTY
MY COMM. EXP. DEC. 14,1990

(This area for official seal)

WESTERN TITLE COMPANY, INC.

IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

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SUZANNE BEAUDREAU
RECORDER 195663

600K 289 PAGE 223