

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

Loan No. ATENCIO
T.S. No. W119990
UNIT CODE: W

NOTICE IS HEREBY GIVEN: THAT T.D. SERVICE COMPANY
is duly appointed Trustee under the following described deed of trust:

TRUSTOR: THOMAS R. ATENCIO

BENEFICIARY: RAYMOND L. HELMS

recorded January 12, 1990 as Instr. No. 218140 In Book 190
page 2171 of Official Records in the office
of the Recorder of Douglas County;

said deed of trust describes the following:

BEING ALL OF LOT 2 AS SHOWN ON THE MAP ENTITLED KINGSBURY VILLAGE UNIT
NO. 5, FILED FOR RECORD SEPTEMBER 7, 1966, IN THE OFFICE OF THE
COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, AS DOCUMENT NO. 33786.

said deed of trust secures certain obligations including one note for the
sum of \$55,555.00

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:

The installment of principal and interest which became due October 12,
1990, and all subsequent installments of principal and interest. All
late charges due.

THIS IS PAGE ONE OF A TWO PAGE DOCUMENT

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.

BY Raymond L. Helms DATED 3/11/91
RAYMOND L. HELMS

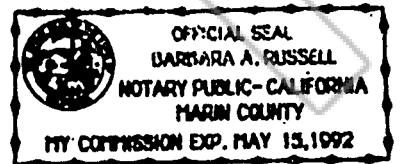
FOR INDIVIDUAL ACKNOWLEDGMENT
STATE OF CALIFORNIA
COUNTY OF Marin

On this 11 day of March, in the year 1991, before me, the undersigned, a Notary Public in and for said State, appeared Raymond L. Helms

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to this instrument, and acknowledged that he (she or they) executed it.
WITNESS my hand and official seal.

Signature Raymond L. Helms Barbara A. Russell

Barbara A. Russell
Name (Typed or Printed)
(This area for official notarial seal)



THIS IS PAGE TWO OF A TWO PAGE DOCUMENT

SEAD

SPACE BELOW THIS LINE FOR RECORDERS USE

RECORDING REQUESTED BY

T.D. SERVICE COMPANY

and when recorded mail to

T.D. SERVICE COMPANY
3100 Oak Road
Suite 300
Walnut Creek, CA 94596-2078

REQUESTED BY
FIRST NEVADA TITLE COMPANY
IN OFFICIAL RECORDS OF
DOUGLAS COUNTY, NEVADA

91 MAR 14 P12:28

SUZANNE BEAUDREAU
RECORDER
\$6.00 PAID Bh DEPUTY

246552

BOOK 391 PAGE 1681