

Order No. 47987-FL
~~XXXXXX~~ 207711-TSG
Loan No. RLF-18

WHEN RECORDED MAIL TO:
FIRST AMERICAN TITLE CO
P O BOX 3425
MODESTO CA 95354
ATTN SHIRLEY JOHNSTON

SPACE ABOVE THIS LINE FOR RECORDER'S USE

NOTICE OF DEFAULT 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, which is normally five business days prior to the date set for the sale of your property. 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 \$10,469.08 as of 10-22-91, and will increase
(Date)

until your account becomes current. 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:

CITY OF MODESTO, CITY ATTORNEY/STUART

(Name of Beneficiary or Mortgagee)

P O BOX 642

(Mailing Address)

MODESTO CA 95353

(209) 577 5284

(Telephone)

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.

264071
BOOK 1191 PAGE 075

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN: That FIRST AMERICAN TITLE INSURANCE COMPANY, a corporation, is duly appointed Trustee under a Deed of Trust dated 4-30-90, executed by RICHARD L. BIRMINGHAM AND SHARON E. BIRMINGHAM, HUSBAND AND WIFE AS JOINT TENANTS

_____ as Trustor, in favor of CITY OF MODESTO, CALIFORNIA

_____ as Beneficiary, recorded 5-9-90, as instrument no. 225677, in book 590, page 1470, of Official Records in the Office of the County Recorder of DOUGLAS County, California, securing, among other obligations, ONE note(s) for the ORIGINAL sum of \$ 50,000.00

_____ 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 such Deed of Trust is security has occurred in that payment has not been made of: THE INSTALLMENT OF PRINCIPAL AND INTEREST DUE FEBRUARY 1, 1991 AND ALL SUBSEQUENT INSTALLMENTS, ALSO PROPERTY TAXES FOR THE 1990/91 TAX YEAR OF \$182.58 PLUS PENALTY AND 1991/1992 TAXES IN THE AMOUNT OF \$137.29 PLUS PENALTY AND SUBSEQUENT DELINQUENCIES.

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: 10-22-91

FIRST AMERICAN TITLE INSURANCE COMPANY, A CORPORATION

BY: Shirley Johnston
SHIRLEY JOHNSTON, ASSISTANT SECRETARY
P O BOX 3425

STATE OF CALIFORNIA
COUNTY OF STANISLAUS ss.

On 10-29-91, before me, the undersigned, a Notary Public in and for said State, personally appeared SHIRLEY JOHNSTON and

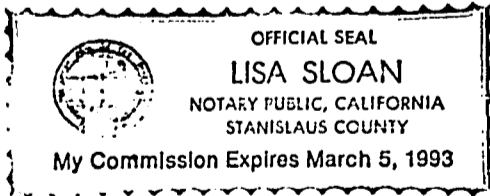
_____ personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as

XXXXXXXXXXXXXXXXXXXX and ASSISTANT Secretary, on behalf of FIRST AMERICAN TITLE INSURANCE COMPANY

the corporation therein named, and acknowledged to me that such corporation executed the within instrument pursuant to its by-laws or a resolution of its board of directors.

WITNESS my hand and official seal.

Signature Lisa Sloan



(This area for official notarial seal)

REQUESTED BY
FIRST NEVADA TITLE CO.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'91 NOV -1 AM :10

SUZANNE BEAUDREAU
RECORDER

\$6 PAID KR DEPUTY

264071

BOOK **1191** PAGE **076**

REQUESTED BY

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'91 OCT 29 AM :19

SUZANNE BEAUDREAU
RECORDER

\$ PAID DEPUTY

3002 (6/82) - (Corporation) First American Title Insurance Company