

WHEN RECORDED MAIL TO:

J.R. COLLINS  
JOCOL FINANCIAL  
P.O. Box # 11030  
Zephyr Cove, Nevada 89448

TRUSTEE'S DEED

R.P.T.T. \$ 0

THIS INDENTURE, made and entered into on the 30th day of NOVEMBER 1992, by and between WESTERN TITLE COMPANY, INC., a Nevada corporation, as Trustee, party of the first party, and

J.R. COLLINS, DBA JOCOL FINANCIAL  
party of the second part, whose address is:  
P.O. BOX# 11030 Zephyr Cove, Nevada 89448

W I T N E S S E T H:

WHEREAS, JOANIE K. WENGER

executed a Promissory Note payable to the order of

MATTHEW A. GRAY, AN UNMARRIED MAN

in the principal sum of \$ 16,750.00\*\*\*\*\*, and bearing interest, and as security for the payment of said Promissory Note, said

JOANIE K. WENGER

as Trustor, executed a certain Deed of Trust to FIRST NEVADA TITLE COMPANY, A NEVADA CORPORATION

as Trustee for MATTHEW A. GRAY

as Beneficiary, which Deed of Trust was dated JUNE 26, 1991, and was recorded on July 2, 1991, in Book 791, page 347, Document No. 254373, Official Records, of DOUGLAS County, Nevada; and

WESTERN TITLE COMPANY, INC. WAS SUBSTITUTED AS TRUSTEE BY SUBSTITUTION OF TRUSTEE RECORDED ON NOVEMBER 9, 1992, as DOCUMENT #292701, in Book #1192, PAGE #1311 BY OFFICIAL RECORDS OF DOUGLAS COUNTY, NEVADA.

WHEREAS, a breach of the obligation for which such transfer in trust as security was made occurred in that default was made in the failure to pay the balance of the installment of principal and interest due on February 15, 1992, and in the failure to pay each payment of principal and interest that thereafter became due together with attorney's fees, foreclosure fees and costs; and

WHEREAS, J.R. COLLINS, DBA JOCOL FINANCIAL

executed and acknowledged a Notice of Default and Election to Sell the  
(Continued)



