

WHEN RECORDED MAIL TO

GOLDEN WEST FORECLOSURE SERVICE, INC.  
533 AIRPORT BLVD.  
SUITE 500  
BURLINGAME, CA 94010

SPACE ABOVE THIS LINE FOR RECORDER'S USE

LOAN NO. 917402-4 SCOTT

OTHER REF.

T.S. NO. 2089

SLK

**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 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 \$4,192.25 as of 04/27/1993, and will increase 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:

JANEAL GRAVATT,  
ASSISTANT VICE PRESIDENT  
EL DORADO SAVINGS BANK  
247 MAIN ST.  
PLACERVILLE, CA 95667  
Phone: (916)622-1492

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.**

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

LOAN NO. 917402-4 SCOTT

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NOTICE IS HEREBY GIVEN: That GOLDEN WEST FORECLOSURE SERVICE, INC. A CALIFORNIA CORPORATION, is duly appointed Trustee under a Deed of Trust dated 09/26/1979, executed by F. M. SCOTT AND LUCILLE E. SCOTT, HUSBAND AND WIFE

obligations in favor of EL DORADO SAVINGS AND LOAN ASSOCIATION as Trustor, to secure certain

as Beneficiary,

Recorded 10/03/1979, as Instrument No. 37355, Book 1079, Page 322 and Re-recorded, as Instrument No., 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.

including 1 note(s) for the sum of \$89,250.00; 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 01/01/93 INSTALLMENT OF PRINCIPAL AND/OR INTEREST AND ALL SUBSEQUENT PAYMENTS, TOGETHER WITH LATE CHARGES, AND ALL OTHER SUMS DUE AND PAYABLE UNDER THE TERMS OF THE NOTE AND DEED OF TRUST.

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: 04/27/1993

EL DORADO SAVINGS BANK

Bonnie Holbrook  
BONNIE HOLBROOK,  
SENIOR VICE PRESIDENT

Janeal Gravatt  
JANEAL GRAVATT,  
ASS'T. VICE PRESIDENT

**CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT**


No. 5193

State of California  
County of El Dorado

On 4-28-93 before me, Elwanda Bridges, Notary Public  
DATE NAME, TITLE OF OFFICER - E.G., "JANE DOE, NOTARY PUBLIC"

personally appeared Bonnie Holbrook & Janeal Gravatt  
NAME(S) OF SIGNER(S)

personally known to me - OR -  proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

 **ELWANDA BRIDGES**  
NOTARY PUBLIC  
El Dorado County, CA  
My Commission Expires Aug. 31, 1993

WITNESS my hand and official seal.

Elwanda Bridges  
SIGNATURE OF NOTARY

**OPTIONAL SECTION**

**CAPACITY CLAIMED BY SIGNER**

Though statute does not require the Notary to fill in the data below, doing so may prove invaluable to persons relying on the document.

- INDIVIDUAL
- CORPORATE OFFICER(S)  
Sr. Vice Pres/Asst. Vice Pres.
- PARTNER(S)  LIMITED  GENERAL
- ATTORNEY-IN-FACT
- TRUSTEE(S)
- GUARDIAN/CONSERVATOR
- OTHER: \_\_\_\_\_

**SIGNER IS REPRESENTING:**

NAME OF PERSON(S) OR ENTITY(IES)  
\_\_\_\_\_  
\_\_\_\_\_

**OPTIONAL SECTION**

THIS CERTIFICATE MUST BE ATTACHED TO THE DOCUMENT DESCRIBED AT RIGHT:

TITLE OR TYPE OF DOCUMENT \_\_\_\_\_

NUMBER OF PAGES \_\_\_\_\_ DATE OF DOCUMENT \_\_\_\_\_

Though the data requested here is not required by law, it could prevent fraudulent reattachment of this form.

SIGNER(S) OTHER THAN NAMED ABOVE \_\_\_\_\_

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REQUESTED BY  
**WESTERN TITLE COMPANY, INC.**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA.

93 MAY -3 P12:11

306144  
BK0593PG0132

SUZANNE BEAUDREAU  
RECORDER  
PAID DEPUTY