When recorded mail to: Western Title Company Attn: Carol Moore P.O. Box 3069, Reno, NV 89505

## NOTICE OF DEFAULT AND ELECTION TO SELL

## TO WHOM IT MAY CONCERN:

WHEREAS, on June 19, 1992, RONALD M. BOWMAN and WANDA L. BOWMAN, executed as Trustor a Deed of Trust wherein FIRST NEVADA TITLE COMPANY, a Nevada corporation, is Trustee for TRANSAMERICA FINANCIAL SERVICES, a California corporation, Beneficiary, as security for the payment of a Promissory Note made, executed and delivered on June 19, 1992, which said Deed of Trust was recorded June 24, 1992, in Book 692, Page 4395, Document No. 281765, Official Records, Douglas County, Nevada; and

WHEREAS, WESTERN TITLE COMPANY, INC., a Nevada corporation, was substituted as Trustee under said Deed of Trust in the place and stead of FIRST NEVADA TITLE COMPANY, pursuant to a Substitution of Trustee recorded concurrently herewith; and

WHEREAS, a breach of the obligation for which said transfer in trust as security was made has occurred in that default has been made in the failure to pay the installment of principal and interest due on February 24, 1993, and in the failure to pay each such monthly installment that thereafter became due, and in the failure to perform any other term, covenant or condition contained in the Deed of Trust securing the Promissory Note and to be performed by Trustor, whether such failure to perform occurred prior to or subsequent to the date hereof, together with penalties and advances that have been incurred or made or will be incurred or made during the period of default;

NOTICE IS HEREBY GIVEN that the undersigned has elected to consider all of the unpaid balance of principal and interest to be due in consequence of said default, together with attorney's fees and costs that have been incurred and will hereafter accrue, all in accordance with the terms of said Promissory Note and Deed of Trust, and the undersigned has elected to sell or cause to be sold the real property described in said Deed of Trust to satisfy said obligation.

To obtain any further information with respect to this Notice of Default and Election To Sell, contact the Foreclosure Office of Western Title Company, Inc., 225 South Arlington Avenue, Reno, Nevada 89501, Telephone No. (702) 688-4200, between the hours of 9:00 A.M. and 5:00 P.M., Monday through Friday.

DATED: JUNE 2 , 1993.

SCOTT BRIDGES
Notary Public - State of Nevada
Appointment Recorded in Washoe County
MY APPOINTMENT EXPIRES DEC. 28, 1998

TRANSAMERICA FINANCIAL SERVICES, a California Corpration

BY: Dellas

STATE OF Nevada

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COUNTY OF WASHOE

On JINE 2.

, 1993, personally appeared before me, a Notary Public, <u>BRENT C. HEWEL</u>, personally known (or proved) to me to be the person(s) whose name(s) is/are subscribed to the above instrument who acknowledged that he/she/they executed the instrument.

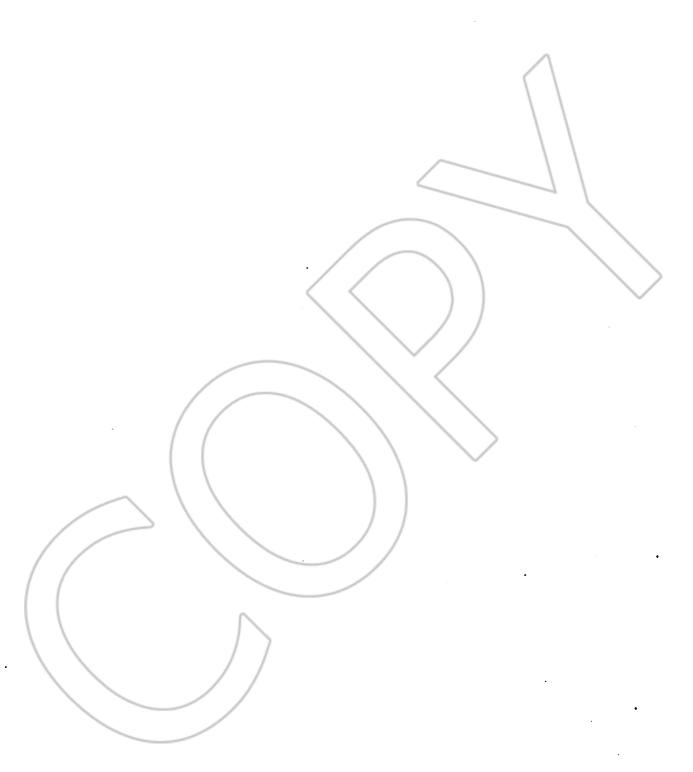
Section 1

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Notary Public

LAW OFFICES OF
HENDERSON & NELSON
164 HUSBARD WAY
SUITE B
RENO. NEVADA 89502

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WESTERN TITLE COMPANY, INC.
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