

NOTICE OF BREACH AND DEFAULT AND OF ELECTION TO CAUSE
SALE OF REAL PROPERTY UNDER DEED OF TRUST

ORDER NO. B56416JCF

IN THE MATTER OF DEED OF TRUST made by CHARLES M. EMMEN and EVELYN J. EMMEN,
husband and wife, Trustor, to WESTERN TITLE COMPANY, INC.; a Nevada
corporation, Trustee dated July 20, 1993

Recorded July 26, 1993, as Document No. 313435, in Book 793, Page 5000
of Official Records, in the office of the County Recorder of Douglas
County, Nevada, securing among other obligations, a Note for \$ 6,000.00
in favor of VICTOR L. WILSON, Trustee of the VICTOR L. WILSON Trust or order.

NOTICE IS HEREBY GIVEN that a breach of an obligation for which said Deed
of Trust is a security has occurred in that there has been a default as
follows:

Non-payment of that monthly installment which became due on September 26, 1993 and any
and all subsequent installments which may become due, plus advances made on prior
encumbrances, real estate taxes, fire insurance premiums, special assessments, attorney
fees, if any, late charges and foreclosure fees.

There is now owing and unpaid said note the sum of \$ 5,926.53
principal and/interest thereon from August 26 .1993
plus

By reason of said breach and default, it is hereby declared aht the whole
of said unpaid amount of said note and all other sums secured by said Deed
of Trust is immediately due and payable, and notice is hereby given of the
election of the undersigned to cause WESTERN TITLE COMPANY, INC. Trustee
thereunder to sell the property described therein in the manner provided in
said Deed of Trust, and notice is further hereby given that the undersigned
heretofore executed and delivered to said TRUSTEE a written declaration of
said breach and default and a written demand for the sale of said property.

NOTICE

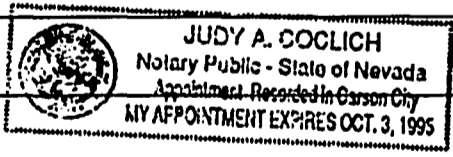
YOU MAY HAVE THE RIGHT TO CURE THE DEFAULT HEREIN AND REINSTATE THE
OBLIGATION
SECURED BY SUCH DEED OF TRUST ABOVE DESCRIBED. SECTION 107.080 NRS PERMITS
CERTAIN DEFAULTS TO BE CURED UPON THE PAYMENT OF THE AMOUNTS REQUIRED BY THAT
SECTION WITHOUT REQUIRING PAYMENT OF THAT PORTION OF PRINCIPAL AND INTEREST
WHICH WOULD NOT BE DUE HAD NO DEFAULT OCCURRED. WHERE REINSTATEMENT IS
POSSIBLE, IF THE DEFAULT IS NOT CURED WITH 35 DAYS FOLLOWING THE RECORDING
AND MAILING TO TRUSTOR OR TRUSTOR'S SUCCESSOR IN INTEREST OF THIS NOTICE, THE
RIGHT OF REINSTATEMENT WILL TERMINATE AND THE PROPERTY MAY THEREAFTER BE SOLD.

To determine if reinstatement is possible and the amount, if any, necessary to
cure the default, contact the TRUSTEE.

STATE OF NEVADA
COUNTY OF DOUGLAS)

[Signature]
VICTOR L. WILSON, TRUSTEE

On OCTOBER 18, 1993
personally appeared before me, a
Notary Public,
VICTOR L. WILSON, TRUSTEE



[Signature]
NOTARY PUBLIC
JUDY A. COCLICH

WHEN RECORDED MAIL TO:

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

'93 OCT 19 11:59

SUZANNE B. AUREAU
RECORDER
\$1.00 PAID [Signature] DEPUTY

RETURN TO FILE

320563
BK 1093 PG 3375