

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

ORDER NO. 94080501

IN THE MATTER OF the Deed of Trust made by MARK S. BRAMMER AND MELINDA S. BRAMMER, husband and wife as Community Property, Trustor, to STEWART TITLE OF DOUGLAS COUNTY, a Nevada corporation, Trustee, recorded FEBRUARY 7, 1990, as Document No. 219738, in Book 290, Page 974, Official Records of Douglas County, Nevada, securing, among other obligations, a Note for \$8,000.00, in favor of KAREN KELTY, an unmarried woman.

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 PRINCIPAL AND INTEREST PAYMENTS IN THE AMOUNT OF \$169.98 EACH, WHICH BECAME DUE ON JULY 7, 1993, AND ANY SUBSEQUENT PAYMENTS THAT BECOME DUE, PLUS ALL ADVANCES MADE, IF ANY, PLUS ALL PENALTIES, LATE CHARGES AND SERVICE CHARGES, IF ANY, THAT MAY BE DUE.

There is now owing and unpaid on said note the sum of \$3,119.24 principal and interest thereon from JUNE 7, 1993.

By reason of said breach and default, it is hereby declared that 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 STEWART TITLE OF DOUGLAS COUNTY, a Nevada Corporation as 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 WITHIN 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.

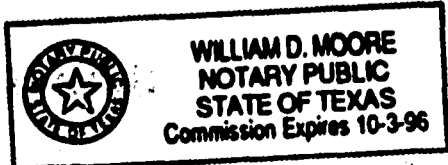
Karen Partin
KAREN KELTY PARTIN
formerly known as KAREN KELTY

STATE OF TEXAS)
)SS.
COUNTY OF HOPKINS)

On FEBRUARY 7, 1994, personally appeared before me, a Notary Public, KAREN KELTY PARTIN

_____ personally known or proved to me to be the persons whose names are subscribed to the above instrument who acknowledged that they executed the same for the purposes therein stated.

William D. Moore
Notary Public



329854

BK 0294PG 1965

COPY

REQUESTED BY
STEWART TITLE of DOUGLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

94 FEB 11 A9:48

329854

SUZANNE BEAUDREAU
RECORDER

\$ 8.00 PAID 10 DEPUTY

BK0294 PG 1966