Recording Requested By: Max H. Hoseit

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When Recorded Return to:

Max H. Hoseit 700 University Avenue, #140 Sacramento, CA 95825

MOTICE OF DEFAULT

YOUR PROPERTY IS IN FORECLOSURE, AND IT MAY BE SOLD WITHOUT ANY COURT ACTION.

To arrange for payment contact:

Max H. Hoseit 700 University Avenue, #140 Sacramento, CA 95825 (916) 922-8823

If you have any questions, you should contact a lawyer or the government 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.

The undersigned hereby given notice of a breach of the obligation for which the following deed of or transfer in trust was qiven:

Trustor: JEFFREY K. KIRBY and WENDY L. KIRBY,

husband and wife, as joint tenants

HENRY BUTLER Trustee:

Beneficiary: MAX HOSEIT

Original Amount: \$168,000.00

Dated: July 9, 1993

July 15, 1993 Document Number: 312493 Book: 793

Page: 2655

Recorded:

Official Records of: Douglas County, Nevada

The legal description for said property is as follows:

Lot 228, in Block E, as set forth on FINAL MAP OF WILDHORSE UNIT 5, a Planned Unit Development filed for record in the office of the County Recorder of Douglas

336135

County, State of Nevada on January 27, 1993, in Book 193, Page 3866 as Document No. 298258, of Official Records of Douglas County, Nevada.

AND notice of intention to sell or cause the property subject to said Deed of or transfer in trust to be sold to satisfy said obligation. All sums secured by said deed of trust have been and are declared by the beneficiary to be and are immediately due and payable, by reason of said breaches.

NATURE OF BREACH:

Failure to repay principal and accrued interest when due. The payments (including principal and interest) and foreclosure costs are as follows as of April 25, 1994:

Payments due: February 15, 1994; March 15,

February 15, 1994; March 15, 1994 and April 15, 1994 each in the amount of

\$934.44 for a total due of \$2803.32

Late Penalties: February, 1994; March, 1994 and April,

1994 each in the amount of \$56.06 for a

total due of \$168.18.

Recording: \$10.00 Estimated

Mailing: \$ 5.16 Estimated

Attorney Fees: \$1,680.00

TOTAL DUE: \$4,666.66

Dated: April 25, 1994

Max/H/ Hoseit, Beneficiary

STATE OF CALIFORNIA

County of Sacramento

On this 25th day of April, 1994, before me a notary public personally appeared MAX H. HOSEIT, personally known to me (or proved on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

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OFFICIAL SEAL
SANDRA J. MAINEWS
NOTARY PUBLIC - CALE CRICA
SACRAMENTO COUNTY
My Comm. Expres June 3, 1594

Notary Public of California

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'94 APR 27 A10:18

SUZANNE BEAUDREAU
PAIU 12 DEPUTY