NOTICE OF DEFAULT AND ELECTION TO SELL

TO WHOM IT MAY CONCERN:

WHEREAS, on January 28, 1985, DAVID M. CURRAN and CAROL L. CURRAN, husband and wife, executed as Trustor a Deed of Trust wherein SILVER STATE TITLE COMPANY is Trustee for LESTER B. HECKARD and BEVERLY HECKARD, husband and wife, as joint tenants, Beneficiary, as security for the payment of a Promissory Note made, executed and delivered on January 28, 1995, which said Deed of Trust was recorded March 1, 1985, in Book 385, Page 56, Document No. 114195, Official Records, Douglas County, Nevada; and

WHEREAS, LESTER B. HECKARD is now deceased, as evidenced by Affidavit - Death of Joint Tenant recorded February 1, 1993, in Book 293, Page 79, Document No. 298557, 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 SILVER STATE TITLE COMPANY, by document recorded June 27, 1995, in Book 695, Page 4559, Document No. 364987, Official Records, Douglas County, Nevada; 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 September 2, 1995, 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 further information with respect to this Notice of Default and Election To Sell, contact the Foreclosure Office of Western Title Company, Inc., 6490 So. McCarran Blvd., Building F, Suite 52, Reno, Nevada 89509, Telephone No. (702) 688-4300, between the hours of 9:00 A.M. and 5:00 P.M., Monday through Friday.

		Bearle Hock	
	/ /	JEVERN HECKARD	
/ /	/ /	Beverly Heckard Beverly Heckard	

STATE OF NEVADA) ss

WASHOE

This instrument was acknowledged before me on ____

DATED: <u>OJ 13</u>, 1995.

October 13

1995, by BEVERLY HECKARD.

Notary Public

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

'95 UCT 16 P3:47

LINDA SLATER
RECORDER
PAID K DEPUTY

LAW OFFICES OF
HENDERSON & NELSON
164 HUBBARD WAY
SUITE B
RENO, NEVADA 89502

COUNTY OF

