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

IN MATTER OF DEED OF TRUST made by ERIK A. SUMMERS and ELANA K. SUMMERS, husband and wife

Trustor, to WESTERN TITLE COMPANY, INC., a Nevada corporation

Trustee, dated January 6, 1995, recorded August 10, 1995, as Document No. 368100, in Book 895, Page 1705, of Official Records, in the office of the County Recorder of DOUGLAS County, Nevada, securing among other obligations, 1 Note(s) for \$30,768.74, in favor of DAVID D. BOYKIN and MARY E. BOYKIN, husband and wife as community property with rights of survivorship

or order,

NOTICE IS HEREBY GIVEN that breach of an obligation for which said Deed of Trust is security has occured in that there has been default as follows; Non-payment of that certain ballon payment which became due on July 6, 1995, plus advances, if any, made on prior encumbrances, fire insurance premiums, real estate taxes, attorney fees, special assessments, foreclosure fees and late charges, if any.

There is now owing and unpaid on said note the sum of \$ 26,163.48 principal and/interest thereon from September 21, 1995.

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 WESTERN TITLE COMPANY, INC., a Nevada corporation

, 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 heretofor executed and delibered 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 MRS 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 OCCURED. 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 default, contact the TRUSTEE.

STATE OF NEVADA

MARY E. BOYKI

DAVID D. BOYKIN

County of DOUGLAS

)ss.

On January 26, % before me, a notary public, personally appeared DAVID D. BOYKIN AND MARY E. BOYKIN

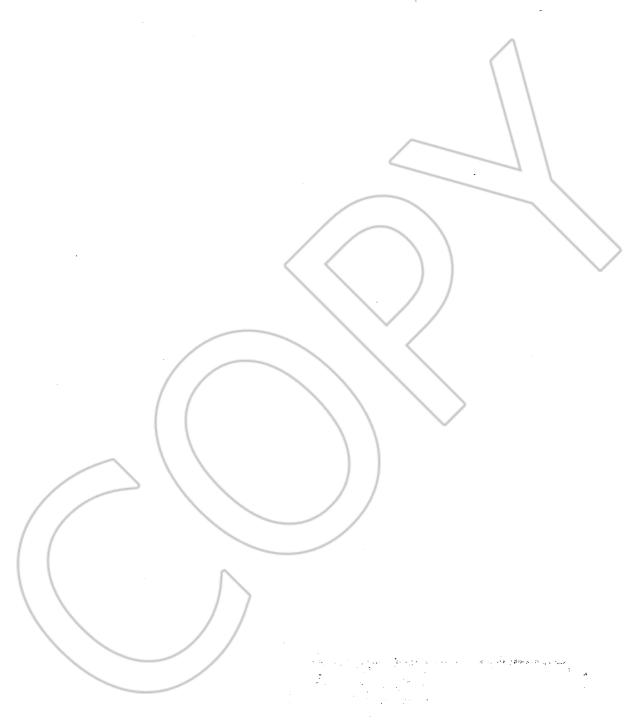
personally known or proved to me to be the person(s) whose name(s) are subscribed to the above instrument who acknowledged that they executed the instrument. SANDY STORKE

Notary Public - State of Nevada

Appointment Recorded in Douglas County
MY APPOINTMENT EXPIRES FEB. 12, 1998

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Notary Public



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

'96 JAN 29 P4:06

LINDA SLATER
RECORDER
PAID A DEPUTY

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