

**NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST**

T.S. No. F231222

Unit Code: F

Loan No. 104506837/HECKLEY

**NOTICE IS HEREBY GIVEN: THAT CAL FED SERVICE CORPORATION  
FKA CAL FED ENTERPRISES**

is duly appointed Trustee under the following described Deed of Trust:

**TRUSTOR: RANDY G. HECKLEY**

**BENEFICIARY:**

**CALIFORNIA FEDERAL SAVINGS AND LOAN ASSOCIATION**

Recorded October 22, 1990 as Instr. No.237248 In Book 1090 Page  
3446 of Official Records in the office  
of the Recorder of Douglas County;

said Deed of Trust describes the following:

**LOT 36, AS SHOWN ON THE OFFICIAL MAP OF FISH SPRINGS ESTATES, FILED IN  
THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA,  
ON AUGUST 30, 1973, IN BOOK 873, PAGE 1006 AS DOCUMENT NO. 68451.**

said Deed of Trust secures certain obligations including one Note for the  
sum of \$78,000.00

That the beneficial interest under such Deed of Trust and the obligations secured  
thereby are presently held by the Beneficiary; That a breach of, and default in,  
the obligations for which such Deed of Trust is security has occurred in that  
payment has not been made of:

**THE INSTALLMENT OF PRINCIPAL, INTEREST AND IMPOUNDS WHICH BECAME DUE  
DECEMBER 1, 1995 AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST  
AND IMPOUNDS, PLUS ACCRUED LATE CHARGES. THE SUM OF \$232.00, ADVANCED  
BY THE BENEFICIARY.**

That by reason thereof, the present Beneficiary under such Deed of Trust, has  
executed and delivered to said duly appointed Trustee, a written Declaration of  
Default and Demand for Sale, and has deposited with said duly appointed Trustee,  
such Deed of Trust and all documents evidencing obligations secured thereby, and  
has declared and does hereby declare all sums secured thereby immediately due and  
payable and has elected and does hereby elect to cause the trust property to be  
sold to satisfy the obligations secured thereby.

**THIS IS PAGE ONE OF A TWO PAGE DOCUMENT**

**381612**

**BK0296PG3138**

T.S. No. F231222  
Unit Code F  
Loan No. 104506837/HECKLEY

DATED ... FEB. 15, 1996 .....

CAL FED SERVICE CORPORATION FKA CAL FED ENTERPRISES AS TRUSTEE  
By T.D. SERVICE COMPANY, Its Attorney-in-Fact

BY .....

VICKI J. HOPKINS, ASSISTANT SECRETARY

BY .....

We are assisting the Beneficiary to collect a debt and any information we obtain will be used for that purpose whether received orally or in writing.

THIS IS PAGE TWO OF A TWO PAGE DOCUMENT

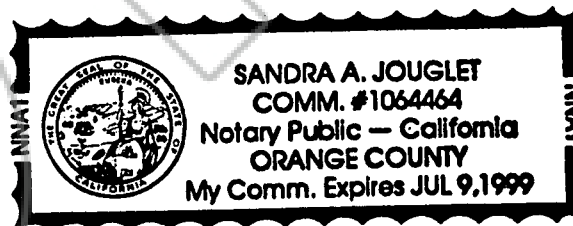
FOR CORPORATE ACKNOWLEDGMENT  
STATE OF CALIFORNIA  
COUNTY OF ORANGE

On FEB. 15, 1996 before me, the undersigned, a Notary Public in and for said State personally appeared VICKI J. HOPKINS, known to me to be the ASSISTANT SECRETARY, and \_\_\_\_\_ known to me to be \_\_\_\_\_ of the Corporation that executed the within Instrument, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within Instrument, on behalf of the Corporation therein named, and acknowledged to me that such Corporation executed the within Instrument pursuant to its by-laws or a resolution of its board of directors.

WITNESS my hand and official seal.

Signature

*Sandra A. Jouglet*  
SANDRA A. JOUGLET



Name (Typed or Printed)

(This area for official notarial seal)

SPACE BELOW THIS LINE FOR RECORDERS USE

RECORDING REQUESTED BY

T.D. SERVICE COMPANY

and when recorded mail to

T.D. SERVICE COMPANY  
1750 E. 4th St., Ste 700  
P.O. Box 11988  
Santa Ana, CA 92711-1988

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

'96 FEB 20 P12:14

LINDA SLATER  
RECORDER

PAID DEPUTY

381612

BK0296PG3139