

173648 TSG

# NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST IMPORTANT NOTICE

NOTICE IS HEREBY GIVEN: STANDARD TRUST DEED SERVICE COMPANY  
a corporation, is duly appointed Trustee under a Deed of Trust dated 06/10/1992 executed by  
GARY W. MANLEY, AN UNMARRIED MAN

as Trustor, to secure certain obligations in favor of  
COMSTOCK BANK

as beneficiary, Recorded 06/15/1992 as Inst. # 280993 Book 692 Page 2521  
of Official Records in the office of the Recorder of DOUGLAS County, Nevada, describing the land therein:  
LOT 29, BLOCK B, AS SAID LOT AND BLOCK ARE SHOWN ON THE AMENDED MAP  
OF RANCHOS ESTATES, FILED IN THE OFFICE OF THE COUNTY RECORDER OF  
DOUGLAS COUNTY, STATE OF NEVADA, ON OCTOBER 30, 1972, AS DOCUMENT NO.62493  
including 1 note(s) for the sum of \$97,200.00

that the beneficial interest under such Deed of Trust and the obligations secured thereby are presently held by the undersigned; 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 PAYMENT OF PRINCIPAL AND/OR INTEREST DUE 06/01/96 & ALL  
SUBSEQUENT PAYMENTS, PLUS ALL LATE CHARGES AND IMPOUNDS DUE. EXCEPT  
THE AMOUNT OF \$427.75 BEING HELD IN A SUSPENSE ACCOUNT. THE AMOUNT OF  
\$469.00 ADVANCED BY THE BENEFICIARY.

ADDITIONALLY, SHOULD ANY OTHER BREACH EXIST OR OCCUR, PRIOR  
LIENS, OR TAXES BE DELINQUENT, SAID BREACHES AND DELINQUENCIES MUST  
BE CURED AS A CONDITION OF REINSTATEMENT;

that by reason thereof, the undersigned, 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.

To find out the amount you must pay, or to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact:

NORWEST MORTGAGE, INC.  
C/O STANDARD TRUST DEED  
SERVICE COMPANY  
P.O. BOX 5070  
CONCORD, CA 94524-0070  
Phone: (510)603-1000

If you have any questions, you should contact a lawyer or the Governmental agency which may have insured your loan.

NORWEST MORTGAGE, INC., BY STANDARD  
TRUST DEED SERVICE COMPANY, AS TRUSTEE

DATE: 11/05/1996

BY: Debbie Jackson  
DEBBIE JACKSON  
ASSISTANT SECRETARY

STATE OF CALIFORNIA )  
COUNTY OF CONTRA COSTA ) S.S.

On this 5th day of November, 1996, personally appeared before me, a Notary Public,  
DEBBIE JACKSON, personally known or proved to me to be the person whose name  
is subscribed to the above instrument, who acknowledged that he/she executed the above instrument.



S. Grantz  
NOTARY PUBLIC

RECORDING REQUESTED BY

WHEN RECORDED MAIL TO  
STANDARD TRUST DEED  
SERVICE COMPANY  
P.O. BOX 5070  
CONCORD, CA 94524-0070

400476

BK 1196 PG 0970

T.S. #:NMC047538  
LOAN #: 437308/MANLEY

November 5, 1996

**FAIR DEBT COLLECTION PRACTICES ACT NOTIFICATION**

Pursuant to and in compliance with the Fair Debt Collection Practices Acts (Federal [15 USC 1692]) the Trustee/Agent named in the Notice of Default hereby provides the following notification(s):

"We are attempting to collect a debt and any information we obtain will be used for that purpose."

"The debt described in the Notice of Default is assumed to be valid unless debtor disputes within 30 days and that, if disputed, debt collector will obtain and furnish to debtor the verification.

If written request is made within 30 days by debtor, name of original lender will be given if different than the current creditor."

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

'96 NOV -6 P3:20

**400476**

**BK 1196 PG 0971**

LINDA SLATER  
RECORDER  
\$ 8.00 PAID K2 DEPUTY