

WHEN RECORDED MAIL TO:
WESTERN TITLE COMPANY, INC.

Forclosure No. P74012JCF

**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 MARK D. KEMNA, a single man

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

Trustee, dated April 13, 1992, recorded May 7, 1992, as Document No. 278128, in Book 592, Page 1236, of Official Records, in the office of the County Recorder of DOUGLAS County, Nevada, securing among other obligations, 1 Note(s) for \$123,000.00, in favor of PAUL LUMLEY AND ARLENE LUMLEY, husband and wife

NOTICE IS HEREBY GIVEN that breach of an obligation for which said Deed of Trust is security has occurred in that there has been default as follows; Non-payment of that certain monthly installment which became due on January 7, 1997, plus advances, if any, on prior encumbrances, special assessments, real estate taxes, fire insurance premiums, attorney fees, foreclosure fees and late charges, if any.

There is now owing and unpaid on said note the sum of \$ 110,498.76 principal and interest thereon from December 7, 1996. 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 heretofore executed and deliberated 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 NRS 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

County of DOUGLAS

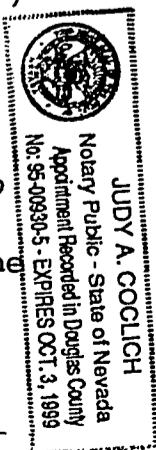
Paul Lumley
PAUL LUMLEY
Arlene Lumley
ARLENE LUMLEY

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)SS.
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On January 24, 1997 before me, a notary public, personally appeared PAUL LUMLEY & ARLENE LUMLEY

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.

Notary Public



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

'97 JAN 27 P12:12

LINDA SLATER
RECORDER
\$7 PAID DEPUTY

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