

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

NOTICE IS HEREBY GIVEN:

07050727T0

THAT STEWART TITLE OF NORTHERN NEVADA, a Nevada corporation, is duly appointed Trustee, under a Deed of Trust, Dated September 13, 1995, and executed by Lorraine D. Westmar, a married woman as her sole and separate property

as Trustor, to secure certain obligations in favor of Helga Aman, a single woman

as Beneficiary, recorded October 10, 1995, in Book 1095, at Page 1547 as Document No. 372304, of Official Records, in the office of the County Recorder of Douglas County, State of Nevada, including one note for the original amount of \$63,500.00.

That the beneficial interest under such Deed of Trust and the obligation secured thereby are presently held by the herein mentioned 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:

Non-payment of the real property taxes due the Douglas County Treasurer in the amount of \$330.29. On April 10, 1997 the beneficiary herein advanced \$330.29 to the Douglas County Treasurer. ALSO, Non-payment of the April 10, 1997 installment in the amount of \$531.14. ALSO TOGETHER with any subsequent installments, attorney fees, advances and ensuing charges which may become due during the term of this default.

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 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.

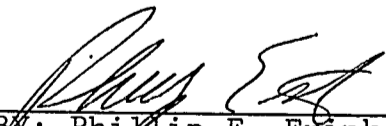
NOTICE

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 NEVADA REVISED STATUTES 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 for the amount necessary to cure the default, contact the Trustee at 702-789-4100.

DATED: April 15, 1997

Stewart Title of Northern Nevada as Foreclosure Agent for Helga Aman


BY: Phillip E. Frink, Trustee Sale Officer

STATE OF NEVADA }
COUNTY OF WASHOE } ss

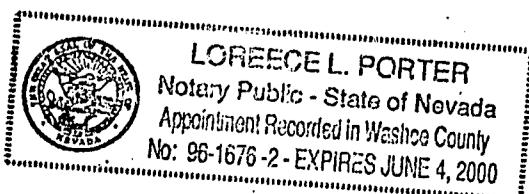
This instrument was acknowledged before me on April 15, 1997 by Phillip E. Frink as Trustee Sale Officer for Stewart Title of Northern Nevada.


NOTARY PUBLIC

96155404
Foreclosure No.

WHEN RECORDED RETURN TO:
Stewart Title of Northern Nevada
401 Ryland Street
Reno, NV 89502

0410875
BK 0497PG2921



COPY

REQUESTED BY
Stewart Title of Douglas County
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'97 APR 21 A9:56

0410875
BK0497PG2922

LINDA SLATER
RECORDER
\$ *8.00* PAID *K8* DEPUTY