

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 KELLEY ANN NAKAMURA, a single woman

Trustor, to STEWART TITLE OF DOUGLAS COUNTY, a Nevada corporation \* TRUSTEE,  
\* WESTERN TITLE COMPANY, INC. WAS SUBSTITUTED AS TRUSTEE BY SUBSTITUTION OF TRUSTEE RECORDED  
5-29-97, BOOK 597, PAGE 4973, DOCUMENT NO. 413612, DOUGLAS COUNTY, NEVADA RECORDS.

dated JUNE 7, 1994, recorded JUNE 22, 1994, as Document  
No. 340237, in Book 0694, Page 3981, of Official Records, in  
the office of the County Recorder of DOUGLAS County, Nevada,  
securing among other obligations, 1 Note(s) for \$ 40,500.00,  
in favor of ANNAMARIA VISNOVITS, an unmarried woman, and JAMES A. MANELLI, an unmarried  
man by collateral assignment recorded September 19, 1995, in Book 995, Page 2796,  
Document No. 370753, and Robert L. King and Connie Y. King, husband and wife by collateral  
assignment recorded on January 31, 1996, in Book 196, Page 5455, Doc No. 380159. <sup>or order,</sup>  
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 February 22, 1997, plus  
advances, if any, on prior encumbrances, special assessments, real estate taxes, fire  
insurance premiums, attorney fees, foreclosure, and late charges, if any.

There is now owing and unpaid on said note the sum of \$ 40,500.00  
principal and interest thereon from February 22, 1997.

By reason of said <sup>plus</sup> 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. AS SUBSTITUTED TRUSTEE, 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 under-  
signed heretofore executed and delibered to said TRUSTEE a written dec-  
laration 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 TRUS-  
TOR OR TRUSTOR'S SUCCESSOR IN INTEREST OF THIS NOTICE, THE RIGHT OF  
REINSTATEMENT WILL TERMINATE AND THE PROPERTY MAY THEREAFTER BE SOLD.

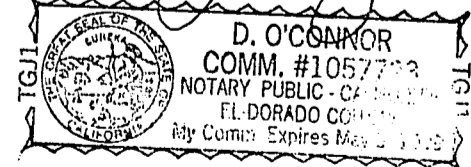
To determine if reinstatement is possible and the amount, if any, neces-  
sary to cure default, contact the TRUSTEE.

*Annamaria Visnovits*  
ANNAMARIA VISNOVITS

*James A. Manelli*  
JAMES A. MANELLI

*Robert L. King*  
ROBERT L. KING

*Connie Y. King*  
CONNIE Y. KING



STATE OF NEVADA *California*

County of *El Dorado*

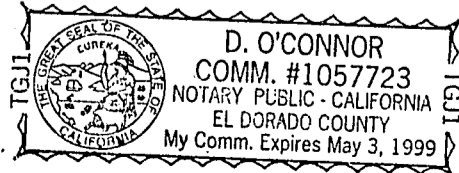
)  
) SS.  
)

On *4/15/97*  
before me, a notary public,  
personally appeared

*Annamaria Visnovits*  
Annamaria Visnovits  
personally known or proved to  
me to be the person(s) whose  
name(s) subscribed to the  
above instrument who ack-  
nowledged that executed  
the instrument.

Notary Public

0413613

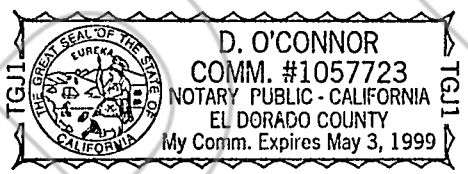


State of California  
County of El Dorado

On 5-22-97 before me, the undersigned Notary Public in and for said State, personally appeared James A. Manelli, Robert L. King + Connie Y. King proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the same.

Witness my hand and official seal.

[Signature]  
Signature (Notary Public in and for said County & State)



REQUESTED BY  
**WESTERN TITLE COMPANY, INC.**

IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

'97 MAY 29 P12:35

0413613  
BK0597PG4976

LINDA SLATER  
RECORDER  
\$ 850 PAID ke DEPUTY