

**NOTICE OF BREACH AND DEFAULT AND OF ELECTION TO CAUSE  
SALE OF REAL PROPERTY UNDER DEED OF TRUST**

**T.S. No. 1006687-02**  
**Loan No. 6734172**

202421 MTO

NOTICE IS HEREBY GIVEN: THAT CAL-WESTERN RECONVEYANCE CORPORATION,  
A California Corporation is duly appointed Trustee under a Deed of Trust  
dated August 30, 1995

executed by LUTHER C. MCCLELLAND AND BERNADETTE MCCLELLAND,  
HUSBAND AND WIFE as Trustor,

in favor of COMMERCE SECURITY BANK, ITS SUCCESSORS AND/OR ASSIGNS

assigned of record to COMMERCE SECURITY BANK as Beneficiary,

recorded August 31, 1995, under Instrument No. 369628 in book 895 page 5607,  
of Official Records in the Office of the County Recorder of DOUGLAS County,  
Nevada securing, among other obligations, one note(s) for the original sum of \$ 98,100.00  
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 said Deed of Trust is security has occurred in that payment has not been  
made of

Failure to pay the monthly payment due October 1, 1997 of principal, interest and impounds  
and subsequent installments due thereafter; together with all subsequent sums advanced by  
beneficiary pursuant to the terms and conditions of said deed of trust.

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.

**NOTICE**

You may have the right to cure the default herein and reinstate the obligation secured by such Deed of Trust above described.  
Section 107.080NRS 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 occurred. 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 the default, contact the Beneficiary or their successors-in-interest, Whose name  
and address as of the date of this notice is  
**COMMERCE SECURITY BANK**

C/O Cal-Western Reconveyance Corporation  
P.O. Box 22004  
525 East Main Street  
El Cajon CA 92022-9004  
Attn: MICHELE A ARCHULETA

0431880

BK0298PG0285

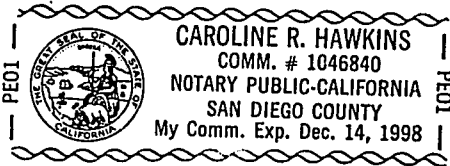
CAL-WESTERN RECONVEYANCE CORPORATION

Signature/By

Michele Archuleta  
MICHELE ARCHULETA, TRUSTEE SALE OFFICER

STATE OF CALIFORNIA  
COUNTY OF SAN DIEGO

On 1/29/98 before me, the undersigned, a Notary Public in  
and for said state personally appeared MICHELE ARCHULETA, TSO



Personally known to me (or proved 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 instrument.  
WITNESS my hand and official seal.

Signature

Caroline R. Hawkins

Date January 29, 1998  
Ref: MCCLELLAND  
Order No.  
T.S. No. 1006687-02  
Loan No. 6734172

WHEN RECORDED MAIL TO:

Cal-Western Reconveyance Corporation  
P.O. Box 22004  
525 East Main Street

Rev. 03/11/97

REQUESTED BY  
**FIRST AMERICAN TITLE CO.**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

'98 FEB -3 A11:35

0431880

BK0298PG0286

LINDA SLATER  
RECORDER  
\$ 8.00 PAID KS DEPUTY