

WHEN RECORDED MAIL TO:
JACK K. SIEVERS
232 BEVERLY WAY
GARDNERVILLE, NV 89410

Foreclosure No . P74960JCF
R.P.T.T. 57.85
XX Based on full value

TRUSTEE'S DEED

W.P.
THIS INDENTURE, made and entered into on the 10TH, day of DECEMBER ,
1997, by and between WESTERN TITLE COMPANY, INC., a Nevada corporation,
as Trustee, party of the first part, and JACK K. SIEVERS AND DENISE
SIEVERS HUSBAND AND WIFE AS JOINT TENANTS

party of the second part, whose address is 232 BEVERLY WAY, GARDNERVILLE,
NV 89410

WITNESSETH

WHEREAS, THOMAS E. KUBENY and SUE ANN KUBENY, husband and wife as joint
tenants, DBA DIAMOND "K" PROPERTIES

executed a Promissory Note payable to the order of JACK K. SIEVERS and
DENISE SIEVERS, husband and wife as joint tenants

in the principal sum of \$40,000.00 , and bearing interest, and as
security for the payment of said Promissory Note, said THOMAS E. KUBENY
and SUE ANN KUBENY, husband and wife as joint tenants, DBA DIAMOND "K"
PROPERTIES

as Trustor, executed a certain Deed of Trust to WESTERN TITLE COMPANY,
INC., a Nevada corporation

as Trustee for JACK K. SIEVERS and DENISE SIEVERS, husband and wife as
joint tenants

as Beneficiary, which Deed of Trust was dated September 29, 1994, and was
recorded on October 20, 1994 , in Book 1094, Page 3399 , Document No.
348977 , Official records of DOUGLAS , Nevada; and

WHEREAS, a breach of obligation for which such transfer in trust as
security was made occurred in that default was made in the failure to pay
the balance of the installment of principal and interest due on
August 20, 1996 , and in the failure to pay each payment of principal
and interest that thereafter became due together with attorney's fees,
foreclosure fees and costs; and

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WHEREAS, JACK K. SIEVERS and DENISE SIEVERS, husband and wife as joint
tenants

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executed and acknowledged a Notice of Default and Election to Sell the property described in said Deed of trust to satisfy said indebtedness, and said Notice of Default and Election to Sell recorded on July 25, 1997 , in Book 0797, Page 4360 , as Document No. 0417970 , Official Records of DOUGLAS , Nevada; and

WHEREAS, on 07/28/97 , a copy of said Notice of Default and Election to Sell was mailed be certified mail to the then owner of the property hereinafter described and to all other parties entitled by law to such notice; and

WHEREAS, by direction of the Beneficiary herein. Said WESTERN TITLE COMPANY, INC., Trustee, gave due and legal notice in each and every manner required by said Deed of Trust and provided by law that it would be on the 10TH day of DECEMBER , 1997, at the hour of 4:00 o'clock PM sell at the office of WESTERN TITLE COMPANY, INC., 1626 HIGHWAY 395, MINDEN, NEVADA, at public auction to the highest cash bidder in lawful money of the United States of America, the realty described in said Deed of Trust to satisfy the indebtteness due under said Deed of Trust and the Promissory Note secured by it; that said Notice of Sale was published in the Record-Courier, in its issues dated NOVEMBER 1, 1997, NOVEMBER 8, 1997, NOVEMBER 15, 1997

and said Notice of Sale was posted in three public places in East Fork Township, namely, at the lobby of the United States Post Office, Minden, Nevada, at the entrance of the Douglas County Courthouse, 1625 8th Street, Minden, Nevada and at the entrance of the Douglas County Administration Building, 1616 8th Street, Minden, Nevada, on October 28, 1998 , and

WHEREAS, on the 28TH day of OCTOBER , 1997, a copy of said Notice of Sale was mailed by registered mail to the then owner of the property hereinafter described and to all other parties entitled by law to such notice; and

WHEREAS, at the time and place so set for said sale said party of the second part did bid the sum of \$44,321.32 , for said property, and said sum was highest and best bid therefor;

NOW THEREFORE, for and in consideration of said sum of \$44,321.32 , the said party of the first part, as Trustee, under and by virtue of the authority vested in it by said Deed of Trust , does hereby grant, bargain, sell and convey, without warranty, unto the party of the second part, and to its successors and assigns forever, all that certain real property situate in the County of DOUGLAS , State of Nevada, that is described as follows:

Lot 22, as shown on the map of TOPAZ RANCH ESTATES UNIT NO. 3, filed for record in the office of the County Recorder of Douglas County, State of Nevada, on March 31, 1969, in Book 1 of Maps, Page 221, as Document No. 44091.

Assessor's Parcel Number 37-281-11

Excepting therefrom the Mobile Home located on said land.

TOGETHER WITH the improvements thereon, and all other singular the tenements hereditaments and appurtenances thereunto belonging or apper-

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taining, and the reversion and reversions, remainders, rents, issues and profits thereof.

TO HAVE AND TO HOLD the said premises, together the appurtenances, unto the said party of the second part, and to its successors and assigns forever.

IN WITNESS WHEREOF, the party of the first part has caused this conveyance to be executed the day and year first above written.

WESTERN TITLE COMPANY, INC.

Dated: 03/05/98


 JUDY A. COCLICH
 ASSISTANT SECRETARY

County of DOUGLAS)
) SS.
 On March 5, 1998)

before me, a notary public, personally appeared JUDY A. COCLICH, ASST SECRETARY

personally known or proved to me to be the person(s) whose name(s) is subscribed to the above instrument who acknowledged that she executed the instrument.

MAIL TAX STATEMENT TO:
 SAME AS ABOVE


 Notary Public

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

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LINDA SLATER
 RECORDER
 \$ 9.00 PAID [Signature] DEPUTY