WHEN RECORDED MAIL TO: WESTERN TITLE COMPANY, INC.

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 JOHN E. SANDGOLD AND HSUI-LING SANBORN AKA LING LEE, husband and wife

Trustor, to WESTERN TITLE COMPANY, INC. as Substituted Trustee recorded

Trustee, dated 08/09/93, recorded May 9, 1995 , as Document No. 361782 , in Book 595 , Page 1346 , of Official Records, in the office of the County Recorder of DOUGLAS County, Nevada, securing among other obligations, 1 Note(s) for \$48,750.00 , in favor of JOHN P. SWIFT AND RUTH D. SWIFT, husband and wife

, or order, NOTICE IS HEREBY GIVEN that breach of an obligation for which said Deed of Trust is security has occured in that there has been default as follows;

There is now owing and unpaid on said note the sum of \$ 38,281.98 principal and interest thereon from 4/1/98.

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. as Substituted Trustee recorded October 2, 1998 in Book 1098, PAGE 443,

bocument# 450947 , 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 heretofor executed and delibered 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.

RUTH D.

Dated: September 25 1998

STATE OF NEVADA

County of Douglas

)ss.

)

On Sept 25 1998 before me, a notary public, personally appeared JOHN P. SWIFT AND RUTH D. SWIFT

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.

Wardy S Tournesse Notary Public Cindy S. Camara

Notary Public - State of Nevada

Appointment Recorded in Douglas County
No. 97-4117-5 • Expires Nov 1, 2001

0450948

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

OCT -2 PI2:16

0450948 BK 1 0 9 8 PG 0 4 4 5 LINDA SLATER RECORDER

DEPUTY