

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

NOTICE IS HEREBY GIVEN:

THAT Stewart Title of Northern Nevada, a Nevada corporation, is duly appointed Trustee, under a Deed of Trust, Dated September 17, 1996, and executed by Chester H. Weycker and Norine M. Weycker, husband and wife as Trustor, to secure certain obligations in favor of Hugh D. Skinner, a married man as his sole and separate property as beneficiary, recorded October 7, 1996, in Book 1096, at Page 1115, as Document No. 398187, of Official Records of Douglas County, State of Nevada, including one note in the amount of \$33,250.00.

That the beneficial interest under such Deed of Trust and the obligation secured thereby are presently held by the undersigned; 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 October 7, 1998 installment in the amount of \$403.41. Late charges in the amount \$25.00 owing for each installment more than 15 days late from October 7, 1998. ALSO TOGETHER with any attorney fees, advances and ensuing charges and subsequent installments and late 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 Phillip E. Frink, at 702-828-5500.

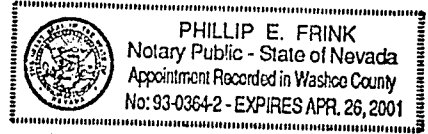
DATED: November 2, 1998

STATE OF NEVADA)
) ss Hugh D. Skinner
COUNTY OF WASHOE)
) Hugh D. Skinner

This instrument was acknowledged before me on November 2, 1998 by Hugh D. Skinner.

Phillip E. Frink
NOTARY PUBLIC

98052349
98159150
Foreclosure No.



Phil Frink
Trustee Sale Officer

WHEN RECORDED RETURN TO:
STEWART TITLE OF NORTHERN NEVADA
3400 Kauai Ct. Ste 103
Reno, NV 89509

REQUESTED BY
STEWART TITLE of DOUGLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'98 NOV -3 P3:55

0453254
BK 1198PG0670

LINDA SLATER
RECORDER
\$ 7.00 PAID 12 DEPUTY