

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

T.S. No. 1014453-10

Loan No. 12419979

205073 MTD

NOTICE IS HEREBY GIVEN: THAT CAL-WESTERN RECONVEYANCE CORPORATION,
A California Corporation is duly appointed Trustee under a Deed of Trust
dated May 23, 1995

executed by **JOHN L. HARRIS, SR., A MARRIED MAN AS HIS SOLE AND SEPARATE
PROPERTY** as Trustor,

in favor of **RAILROAD SAVINGS BANK, FSB**

assigned of record to **COMMERCIAL FEDERAL MORTGAGE CORPORATION** as
Beneficiary,

recorded **May 31, 1995**, under Instrument No. 363220 in book 0595 page 5062,
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 \$ **101,650.00**
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 August 1, 1998 of principal and interest and
subsequent installments due thereafter; plus late charges; 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

COMMERCIAL FEDERAL MORTGAGE CORPORATION

C/O Cal-Western Reconveyance Corporation

P.O. Box 22004

525 East Main Street

El Cajon CA 92022-9004

Attn: THELMA B ALCANTARA

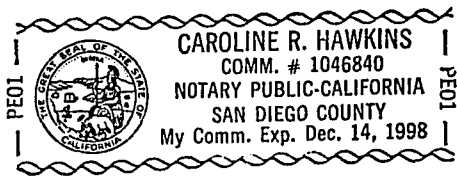
0456079

BK 1298 PG 2080

Signature/By Thelma Alcantara

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

On 12/02/1998 before me, the undersigned, a Notary Public in
and for said state personally appeared THELMA ALCANTARA



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 December 3, 1998
Ref: HARRIS, SR., JOHN L
Order No.
T.S. No. 1014453-10
Loan No. 12419979

WHEN RECORDED MAIL TO:

Cal-Western Reconveyance Corporation
P.O. Box 22004
525 East Main Street
El Cajon CA 92022-9004

Rev. 03/11/97

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

'98 DEC -8 A11 :13

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LINDA SLATER
RECORDER
\$ 8.00 PAID KO DEPUTY