

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

T.S. No. 1018649-03

Loan No. 618390828

99051859

NOTICE IS HEREBY GIVEN: THAT CAL-WESTERN RECONVEYANCE CORPORATION,
A California Corporation is duly appointed Trustee under a Deed of Trust
dated October 16, 1998

executed by **SETH J. HOERTH, A SINGLE MAN**
as Trustor,

in favor of **STERLING CAPITAL MORTGAGE COMPANY**

assigned of record to **THE FIRST NATIONAL BANK OF CHICAGO, AS TRUSTEE** as
Beneficiary,

recorded **October 20, 1998** ,under Instrument No. **0452119** in book **1098** page **3913**,
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 **\$ 177,650.00**
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 May 1, 1999 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

THE FIRST NATIONAL BANK OF CHICAGO, AS TRUSTEE

C/O Cal-Western Reconveyance Corporation
P.O. Box 22004
525 East Main Street
El Cajon CA 92022-9004
(619)590-9200

Attn: ESTHER P CHAMBERLAIN

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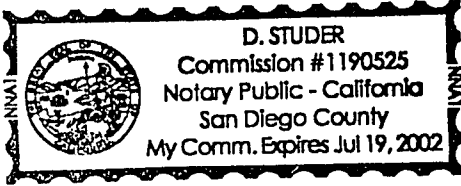
Signature/By

[Handwritten Signature]
LOUIS AMAYA
ASST. VICE PRESIDENT

SEAL

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

On 7-23-99 before me, the undersigned, a Notary Public in
and for said state personally appeared LOUIS AMAYA



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

[Handwritten Signature: D. Studer]

Date July 23, 1999
Ref: HOERTH, SETH J.
Order No.
T.S. No. 1018649-03
Loan No. 618390828

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

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COPY

PREPARED BY
STEWART TITLE OF DOUGLAS COUNTY

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'99 JUL 29 A10:39

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LINDA SLATER
RECORDER

\$ 9.00 PAID *PL* DEPUTY