

81899-99-T36

NOTICE OF DEFAULT AND ELECTION TO SELL

TO WHOM IT MAY CONCERN:

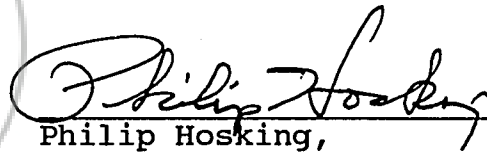
WHEREAS, on October 14, 1997, STEVEN M. ROBINSON and RHONDA L. ROBINSON, husband and wife, executed as Trustor a Deed of Trust wherein WESTERN TITLE COMPANY, INC., a Nevada corporation, is Trustee for PHILIP HOSKING, Trustee, and TILLY P. BOTTI, Trustee, of THE DIXON W. UFER TESTAMENTARY TRUST, Beneficiary, as security for the payment of a Promissory Note made, executed and delivered on October 14, 1997, which said Deed of Trust was recorded October 20, 1997, in Book 1097, Page 3753, Document No. 424371, Official Records, Douglas County, Nevada; and

WHEREAS, a breach of the obligation for which said transfer-in trust as security was made has occurred in that default has been made in the failure to pay the installment of principal and interest due on JANUARY 20, 1999, and in the failure to pay each such monthly installment that thereafter became due, and in the failure to perform any other term, covenant or condition contained in the Deed of Trust securing the Promissory Note and to be performed by Trustor, whether such failure to perform occurred prior to or subsequent to the date hereof, together with penalties and advances that have been incurred or made or will be incurred or made during the period of default;

NOTICE IS HEREBY GIVEN that the undersigned has elected to consider all of the unpaid balance of principal and interest to be due in consequence of said default, together with attorney's fees and costs that have been incurred and will hereafter accrue, all in accordance with the terms of said Promissory Note and Deed of Trust, and the undersigned has elected to sell or cause to be sold the real property described in said Deed of Trust to satisfy said obligation.

To obtain further information with respect to this Notice of Default and Election To Sell, contact the Foreclosure Office of Western Title Company, Inc., 6490 So. McCarran Blvd., Building F, Suite 52, Reno, Nevada 89509, Telephone No. (775) 332-7158, between the hours of 9:00 A.M. and 5:00 P.M., Monday through Friday.

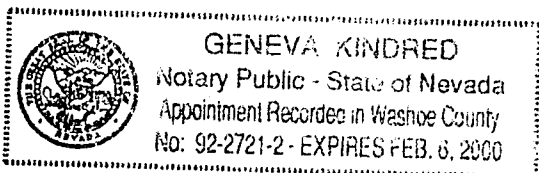
DATED: August 5, 1999.


Philip Hosking,
Surviving Trustee

STATE OF NEVADA)
) ss
COUNTY OF WASHOE)

This instrument was acknowledged before me on August 5, 1999, by PHILIP HOSKING, as Surviving Trustee of The Dixon W. Ufer Testamentary Trust.


Notary Public



WESTERN TITLE COMPANY, INC.

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

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