

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

99051882 T3G

**T.S. No. 1018922-03**

**Loan No. 1023671736**

NOTICE IS HEREBY GIVEN: THAT CAL-WESTERN RECONVEYANCE CORPORATION,  
A California Corporation is duly appointed Trustee under a Deed of Trust  
dated August 12, 1993

executed by **STANLEY V. FRASER AND BARBARA A. BROOKINS, HUSBAND AND WIFE**  
as Trustor,

in favor of **DIRECTORS MORTGAGE LOAN CORPORATION, A CALIFORNIA CORP DBA  
COURTESY FUNDING**

assigned of record to **NATIONSBANC MORTGAGE CORPORATION** as Beneficiary,

recorded **August 30, 1993**, under Instrument No. **316422** in book **0893** page **6222**,  
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 **\$ 80,000.00**  
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, interest and impounds 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  
**NATIONSBANC MORTGAGE CORPORATION**

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

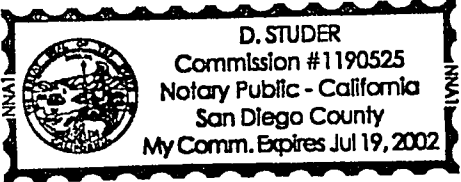
**0474377**

**BK0899PG2386**

Signature/By Wendy V. Perry  
WENDY V. PERRY  
ASST. VICE PRESIDENT

STATE OF CALIFORNIA  
COUNTY OF SAN DIEGO

On 8-9-99 before me, the undersigned, a Notary Public in  
and for said state personally appeared WENDY V. PERRY



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 D. Studer

Date August 9, 1999  
Ref: FRASER, STANLEY V.  
Order No.  
T.S. No. 1018922-03  
Loan No. 1023671736

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

1999 AUG 13 AM 10: 06

LINDA SLATER  
RECORDER

\$800 PAID KD DEPUTY

0474377

BK0899PG2387