

TS No. :NV-13444

Loan No.:141892-0

B-99221-D APN# 19-290-28

99052740

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

NOTICE IS HEREBY GIVEN THAT: BUCKLEY & ASSOCIATES, INC. is the duly appointed Trustee under a Deed of Trust dated 6/13/1994, executed by **RICHARD A. WETZELL AND DIANE M. WETZELL, HUSBAND AND WIFE AS JOINT TENANTS**, as trustor in favor of **BENEFICIAL MORTGAGE COMPANY OF NEVADA**, recorded 6/17/1994, under instrument no. 339918, in book 0694, page 3117, **AND RE-RECORDED 10/7/97 AS INSTRUMENT NO.0423417 IN BOOK 1097 PAGE 1202** of Official Records in the office of the County recorder of **Douglas**, County, Nevada securing, among other obligations.

ONE (1) for the Original sum of **\$287,000.00**, that the beneficial interest under such Deed of Trust and the obligations secured hereby 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 or that payment has not been made of:

INSTALLMENT OF PRINCIPAL AND INTEREST PLUS IMPOUNDS AND / OR ADVANCES WHICH BECAME DUE ON 8/1/1999 PLUS LATE CHARGES, AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST, BALLOON PAYMENTS, PLUS IMPOUNDS AND/OR ADVANCES AND LATE CHARGES THAT BECOME PAYABLE.

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 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 hereon and reinstate the one obligation secured by such Deed of Trust above described. Section NRS 107.080 permits certain defaults to be cured upon the Payment of the amounts required by that statutory 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 recording and mailing of this Notice to Trustor of Trustors's successor in interest, the right of reinstatement will terminate and the property may thereafter be sold. The Trustor may have the right to bring a court action to assert the nonexistence of a default or any other defense of Trustor to acceleration and Sale.

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To determine if reinstatement is possible and the amount, if any, to cure the default, contact:

HOUSEHOLD FINANCIAL SERVICES-ELMHURST
961 WEIGEL DR.
ELMHURST, IL 60126

Phone: (800) 395-3489

Dated:December 16, 1999

BUCKLEY & ASSOCIATES, INC.

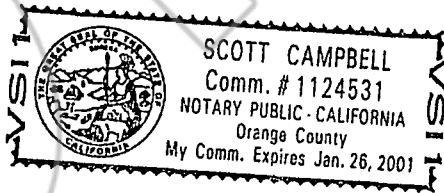
By: *Arlene C. Bowditch*
ARLENE C. BOWDITCH, ASST. VICE PRESIDENT

State of California }ss
County of Orange }

On December 16, 1999 before me, the undersigned Notary Public, personally appeared ARLENE C. BOWDITCH, ASST. VICE PRESIDENT personally known to me (or proved to me 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 *Scott Campbell* (Seal)
SCOTT CAMPBELL



WHEN RECORDED MAIL TO:
Buckley & Associates, Inc.
26522 La Alameda, Suite #200
Mission Viejo, California 92691

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

1999 DEC 22 AM 10: 35

LINDA SLATER
RECORDER

\$8.00 PAID *[initials]* DEPUTY

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