

REQUESTED BY  
**WESTERN TITLE COMPANY, INC.**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

A. P. No. 1319-11-002-010  
Escrow No. 138473-FCL

2004 JAN 27 AM 11:11

When recorded mail to:

WESTERN TITLE COMPANY  
PO BOX 3059  
RENO, NV 89505

WERNER CHRISTEN  
RECORDER

*s/* PAID *KJ* DEPUTY

*89501 TSG*

NOTICE OF DEFAULT  
AND ELECTION TO SELL

TO WHOM IT MAY CONCERN:

WHEREAS, on September 4, 2003, GEORGE D'OLIVO, an unmarried man, executed as Trustor a Deed of Trust wherein FIRST AMERICAN TITLE COMPANY OF NEVADA, a Nevada corporation, is Trustee for JAMES SWISHER and PATRICIA SWISHER, husband and wife, as joint tenants with right of survivorship, Beneficiary, as security for the payment of a Promissory Note made, executed and delivered on September 4, 2003, which said Deed of Trust was recorded September 10, 2003, in Book 903, Page 4804, Document No. 589495, Official Records, Douglas County, Nevada; and

WHEREAS, WESTERN TITLE COMPANY, INC., a Nevada corporation, was substituted as Trustee under said Deed of Trust, in the place and stead of FIRST AMERICAN TITLE COMPANY OF NEVADA, by document recorded concurrently herewith; 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 November 1, 2003, 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 have 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 have 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., 500 Damonte Ranch Parkway, Reno, Nevada 89511, Telephone No. (775) 850-7176, between the hours of 9:00 A.M. and 5:00 P.M., Monday through Friday.

DATED: Jan. 20, 2004.

James Swisher  
James Swisher

Patricia Swisher  
Patricia Swisher

STATE OF )  
                  ) SS  
COUNTY OF )

This instrument was acknowledged before me on Jan. 20, 2004, by JAMES SWISHER and PATRICIA SWISHER.

Anu Wright  
Notary Public

