

APN No. 1022-09-002-019

2004 OCT -8 PM 2:44

After Recording Return to:
J. Randall Call, Esq.
Prince, Yeates & Geldzahler, P.C.
175 East 400 South, Suite 900
Salt Lake City, UT 84111

WERNER CHRISTEN
RECORDER

\$16⁰⁰ PAID KY DEPUTY

040502834

**NOTICE OF BREACH AND ELECTION TO SELL
UNDER DEED OF TRUST**

NOTICE IS HEREBY GIVEN:

That J. Randall Call is the duly appointed Trustee under a Trust Deed dated June 29, 1999, executed by LOIS JEAN RAYMOND, as Trustor, in favor of NEVADA STATE BANK as Beneficiary, and FIRST AMERICAN TITLE COMPANY OF NEVADA is named as Trustee, and recorded in the office of the Recorder of Douglas County, State of Nevada, on July 6, 1999, as Document No. 0471947, in Book 0799, Page 0863-0871 ("Trust Deed"). The Trust Deed secures, among other obligations, a Promissory Note by Trustor to Beneficiary, dated June 29, 1999, for the principal sum of \$12,500.00, together with interest as therein provided ("Note").

Said Trust Deed covers the following described real property situated in Douglas County, State of Nevada:

LOT 8, IN BLOCK M, OF TOPAZ RANCH ESTATES UNIT NO. 4,
ACCORDING TO THE MAP THEREOF, FILED IN THE OFFICE OF THE
COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA,
ON NOVEMBER 16, 1970, IN BOOK 1 OF MAPS, PAGE 224, AS
DOCUMENT NO. 50212.

Property address: 1411 Sandstone Drive, Wellington, Nevada 89448.

That the beneficial interest in the Trust Deed and all obligations secured thereby are presently held by the Beneficiary.

That a breach of, and default in, the obligations for which the Trust Deed is security has occurred, and is occurring, in that the payments of principal and interest on the Note, in the amount of \$144.94 per month, due for the months of July through September 2004, have not been made and are now due and owing on the Note, and all subsequent installments which have not been paid, together with all sums (if any) advanced by the Beneficiary, and any interest accrued thereon, to superior creditors to preserve the security of the Beneficiary. That by reason of the aforesaid defaults, the Beneficiary hereby declares all sums secured by the Trust Deed immediately due and payable.

That by reason thereof, the Beneficiary has executed and delivered to the Trustee, a written Declaration of Default Under Trust Deed,, dated concurrently herewith, and will deposit with the Trustee, the Trust Deed and all documents evidencing obligations secured thereby and has declared and does hereby declare all sums secured by the Trust Deed to be due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

Nothing herein shall be deemed a waiver or release of any other default or of any right of Beneficiary with respect to any other default under the Trust Deed or Note.

The address and telephone number of the Beneficiary are as follows:

c/o Zions First National Bank
10 East South Temple, 5th Floor
Salt Lake City, UT 84111
(801) 524-4601

