REQUESTED BY

Stewart Title of Douglas County
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

APN No. 1022-09-002-019

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

2004 OCT -8 PM 2: 46

3/6 PAID X DEPUTY

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 July 30, 2002, executed by LOIS JEAN RAYMOND, a Widow, as Trustor, in favor of NEVADA STATE BANK as Beneficiary, and STEWART TITLE, is named as Trustee, and recorded in the office of the Recorder of Douglas County, State of Nevada, on August 5, 2002, as Document No. 0548757, in Book 0802, Page 01267-1275 ("Trust Deed"). The Trust Deed secures, among other obligations, a Credit Agreement note by Trustor to Beneficiary, dated July 30, 2002, for the principal sum of \$20,000.00 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 \$71.34 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 Dated this 4th day of October, 2004.

NEVADA STATE BANK

	By:	Officer GENA JUNES
OT ATE OF HEALT	Its:	Officer
STATE OF UTAH)	_ \ \
	:ss.	
COUNTY OF SALT LAKE)	
On October 4th 2004	, personally appeared befor	e me, Beng Jones,
personally known (or proved)) to me to be the person who	ose name is subscribed to the above
instrument who acknowledge	ed that he/she executed the in	nstrument.
	IOTARY PUBLIC	Al flowell

10 East South Temple
Salt Lake City, UT 84133
My Commission Expires
April 30, 2006
STATE OF UTAH

Dated this 5 day of October, 2004.

By All Call, Trustee

Residing at Salt Lake County, Utah

STATE OF UTAH

:ss.

COUNTY OF SALT LAKE)

On October 5, 2004, personally appeared before me, J. Randall Call, personally known (or proved) to me to be the person whose name is subscribed to the above instrument who acknowledged that he executed the instrument.

CHRISTINE STAPLE AND THE STAPLEY
CHRISTINE STAPLEY
175 East 400 South, Suite 900
Salt Lake City, Utan 84111
My Commission Expires
February 21, 2007
State Of Utah

NOTARY PUBLIC

Residing at Salt Lake County, Utah