A.P.N. # 1220-08-001-004

Escrow No. 1026027-02

Recording Requested By:

Stewart of nevada

When Recorded Mail To:

Stewart Title of Nevada Holdings Inc.
1070 Caughlin Crossing
Reno, NV 89519

DOC # 756977
01/11/2010 03:39PM Deputy: GB
OFFICIAL RECORD
Requested By:
STEWART TITLE OF NEVADA
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 2 Fee: 65.00
BK-110 PG-1852 RPTT: 0.00

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

NOTICE IS HEREBY GIVEN: That Stewart Title of Nevada Holdings Inc., a Nevada corporation successor in interest to Stewart Title of Douglas County was the duly appointed Trustee under a Deed of Trust dated December 22, 2004, executed by James Michael Hickey and Sylvia J. Hickey, husband and wife as Trustor(s) to Stewart Title of Douglas County, as Trustee and recorded as Instrument No. 0633291, on December 29, 2004 in Book 1204, Page 13853 of Official Records in the office of the County Recorder of Douglas County, State of Nevada securing, among other obligations, one note(s) for the principal sum of \$200,000.00. 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 such Deed of Trust is security has occurred in that payment has not been made of:

The unpaid principal balance of \$199,975.89 which became due on December 29, 2009.

ALSO together with any attorney fees, advances and ensuing charges that may become due during the term of this default

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 107.080 OF NRS PREMITS 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 REINSTATMENT 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

BK-110 PG-1853 756977 Page: 2 of 2 01/11/2010

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:

Ronald L. Margiot

c/o Stewart Title of Nevada Holdings Inc. 1070 Caughlin Crossing Reno, NV 89519

Attn: Suzanne Haskins 775-746-1100

Dated: January 5, 2010

State of Nevada

} ss.

County of Washoe

This instrument was acknowledged before

Public

me on

By: Ronald L.Margiot Signature:

Hho!

SUZANNE HASKINS
Notary Public State of Nevada
No. 99-46874-2
My appt. exp. Sept. 2, 2011

January 5, 2010