

Notice of Default and Election to Sell Under Deed of Trust

NOTICE IS HEREBY GIVEN THAT NEVADA TRUST DEED SERVICES INC., a corporation, is duly appointed Trustee under a Deed of Trust dated October 9, 1985 executed by Clifford J. Arnold and Norma J. Arnold, husband and wife as joint tenants

as Trustor, to secure certain obligations in favor of Nevada Federal Financial Corporation

as beneficiary, recorded October 18, 1985 as instrument no. 83722
book 67 page 689 of Official Records in the Office of the Recorder of
Lincoln County, Nevada, describing land therein as:
Lot 4, 5 and 6 in Block 9 in the Town of Pioche

said obligations including one note for the sum of \$23,000.00 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: in that the monthly installment of principal and interest in the amount of \$332.27 which became due and payable on July 1, 1991, and subsequent months thereafter, plus any impounds and accrued late charges, according to the terms of the note, has not been paid and remains due and owing. Beneficiary has advanced the sum of \$165.72 for back taxes which 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 elect to cause the trust property to be sold to satisfy the obligations secured thereby.

Nevada Federal Credit Union

BY: [Signature]
Danny Chapman, Collection Supervisor

Date October 22, 1991

STATE OF NEVADA
COUNTY OF Clark SS.
On October 23, 1991, personally
appeared before me, a Notary Public,

Danny Chapman
personally known (or proved) to me to be the person whose name is
subscribed to the above instrument who acknowledged that he
executed the (above) instrument.

Signature [Signature]

Carroll K. Gagnier NV-7348
Trustee Sale Officer Trustee's Sale No.



AND WHEN RECORDED MAIL TO

NEVADA TRUST DEED SERVICES, INC.
3900 Paradise Road, Suite 109
Las Vegas, Nevada 89109

097753
AND RECORDED AT CLARK COUNTY
Dominick Belingeri
November 15, 1991
A 30 9 CK
A 99
318
CLARK COUNTY
NEVADA

By [Signature] YURIKO SETZER, Deputy