

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO

WEE FOUR, INC.
830 BAY AVENUE, SUITE D
CAPITOLA, CA 95010

(408)688-1001

Space above this line for recorder's use

Title Order No. 6-071-13
APN No.

Trustee Sale No. N444

Reference No.

IMPORTANT NOTICE

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS, IT MAY BE SOLD WITHOUT ANY COURT ACTION, and you may have the legal right to bring your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally five business days prior to the date set for the sale of your property. No sale date may be set until three months from the date this notice of default may be recorded (which date of recordation appears on this notice).

This amount is \$1,399.00 as of 9-27-95 and will increase until your account becomes current.

While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your note and deed of trust or mortgage. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required in the note and deed of trust or mortgage, the beneficiary or mortgagee may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary or mortgagee may require as a condition to reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

Upon your written request, the beneficiary or mortgagee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than the end of the three-month period stated above) to, among other things, (1) provide additional time in which to cure the default by transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2).

Following the expiration of the time period referred to in the first paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your creditor permits a longer period, you have only the legal right to stop the sale of your property by paying the entire amount demanded by your creditor.

To find out the amount you must pay, or to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact: CHARLES F. STAHL AND ADA J. STAHL, TRUSTEES AND GRACE S. FLORA, TRUSTEE C/O WEE FOUR INC. 830 BAY AVENUE STE D, CAPITOLA, CALIFORNIA 95010 408-688-1001

Lincoln County

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If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan. Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale, provided the sale is concluded prior to the conclusion of the foreclosure.

REMEMBER, YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION.

NOTICE IS HEREBY GIVEN THAT: WEE FOUR INC, A CALIFORNIA CORPORATION

is the duly appointed Trustee under a Deed of Trust dated 05/11/94 executed by

JAMES D. JOHNSTON AND JUDY C. JOHNSTON, HUSBAND AND WIFE AND JAMES R. JOHNSTON AN UNMARRIED MAN AND JULIE L. JOHNSTON AN UNMARRIED WOMAN

as Trustor, to secure obligations in favor of

GRACE S. FLORA REVOCABLE TRUST ESTABLISHED BY DECLARATION DATED 2-5-94 AS TO AN UNDIVIDED 1/2 INTEREST AND CHARLES P. STAHL AND ADA J. STAHL REVOCABLE TRUST ESTABLISHED BY DECLARATION DATED 7-18-91 AS TO AN UNDIVIDED 1/2 INTEREST.

as Beneficiary recorded on 07/08/94 as Instrument no. 102052 in book 110 page 180 of Official Records in the Office of the Recorder of LINCOLN COUNTY NEVADA as more fully described on said Deed of Trust. Including 1 note(s) for the sum of \$28,000.00; that the beneficial interest under said Deed of Trust and the obligations secured thereby are presently held by the current beneficiary; that a breach of, and default in, the obligations for which said Deed of Trust is security has occurred in that the payment has not been made of:

FAILURE TO PAY THAT INSTALLMENT OF PRINCIPAL AND INTEREST WHICH BECAME DUE ON AUGUST 8, 1995 IN THE SUM OF \$350.00 AND ALL SUBSEQUENT PAYMENTS. LATE CHARGES IN THE SUM OF \$17.50 WHICH BECAME DUE ON AUGUST 19, 1995 AND ALL SUBSEQUENT LATE CHARGES. MUST SHOW PROOF TAXES ARE PAID. ALL ATTORNEYS FEES AND OR ADVANCES WHICH MAY ACCRUE TO PROTECT THE SECURITY INTEREST OF THE BENEFICIARIES PLUS FORECLOSURE FEES.

That by reason thereof, the present beneficiary under such Deed of Trust has executed and delivered to said Trustee a written Declaration and Demand for Sale, and has deposited with said duly appointed Trustee such Deed of Trust and all documents evidencing the 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.

DATE: SEPTEMBER 27, 1995

WEE FOUR, INC.
as Trustee

DEBBIE NEIL VICE PRESIDENT

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(CANOTD18)

104006

RECORDED AT REGISTRY
Wee Four, Inc.

October 2, 1995

11:01 AM MINUTES PAST 11 OCTOBER

PM IN BOOK 115 OF OFFICIAL

RECORDS, PAGE 267 LINCOLN

COUNTY, NEVADA.

Xuriko Setzer

By Julie Boucher, deputy

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