

NOTICE OF BREACH AND DEFAULT AND OF ELECTION TO CAUSE
SALE OF REAL PROPERTY UNDER DEED OF TRUST

Order No. 10-001208F
32-117-35

IN THE MATTER OF the Deed of Trust made by CATHIE ANN COOK-DUGAS, an unmarried woman
_____, Trustor,
to STEWART TITLE OF NORTHERN NEVADA, a corporation _____, Trustee,
dated October 8, 1983, recorded November 4, 1983 in Book 1183
Official Records, at Page 544 in the office of the Douglas County Recorder, State
of Nevada, as Document No. 90491, securing among other obligations, a Note
for \$ 8,940.00 in favor of _____
HARICH TAHOE DEVELOPMENTS or order.

NOTICE IS HEREBY GIVEN that a breach of an obligation for which said Deed of Trust
is a security has occurred in that there has been a default as follows:

NON-PAYMENT OF PRINCIPAL AND INTEREST PAYMENTS IN THE AMOUNT OF \$148.42 EACH,
WHICH BECAME DUE ON MAY 4, 1989 AND ANY SUBSEQUENT PAYMENTS THAT BECOME
DUE, PLUS ALL ADVANCES MADE, IF ANY, PLUS ALL PENALTIES, LATE CHARGES, AND
SERVICE CHARGES, IF ANY, THAT MAY BE DUE.

There is now owing and unpaid upon said note the sum of \$ 2,774.64 principal and
interest thereon from April 4, 1989.

By reason of said breach and default, it is hereby declared that the whole of said
unpaid amount of said note and all other sums secured by said Deed of Trust is
immediately due and payable, and notice is hereby given of the election of the
undersigned to cause STEWART TITLE OF DOUGLAS COUNTY, a Nevada corporation
as substituted TRUSTEE thereunder to sell the property described therein in the
manner provided in said Deed of Trust, and notice is further hereby given that the
undersigned heretofore executed and delivered to said TRUSTEE a written declaration
of said breach and default and a written demand for the sale of said property.

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 NRS PERMITS 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 REINSTATEMENT 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 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 TRUSTEE.

STATE OF NEVADA)
) SS
COUNTY OF DOUGLAS)

HARICH TAHOE DEVELOPMENTS

X [Signature]
BRIAN WALKERLEY

On November 15, 1989
personally appeared before me, a Notary
Public, BRIAN WALKERLEY

who acknowledged that he executed
the above instrument.

[Signature]
Notary Public

REQUESTED BY
STEWART TITLE of DOUGLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS COUNTY, NEVADA

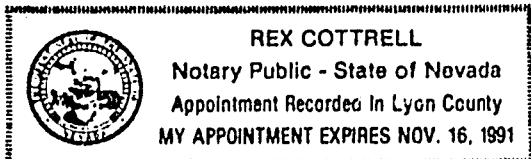
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\$ 5.00 DEPUTY

BOOK **1189** PAGE **2669**



WHEN RECORDED MAIL TO:

Stewart Title of Douglas County
P.O. Box 1029
Minden, Nv 89423