Recording requested by: HENRY R. BUTLER

When recorded mail to: HENRY R. BUTLER P.O. Box 5367 Stateline, Nevada 89449

Foreclosure Number <u>B56986</u>TCF 756 35-50/4/5 NOTICE OF DEFAULT IMPORTANT NOTICE:

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 \$1,846.98 as of December 23, 1993,

and will increase until your account becomes current. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay the amount stated above. 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 either:

HENRY R. BUTLER
P.O. Box 5367
271 Kingsbury Grade, Suite #7
Stateline, Nevada 89449
(702) 588-7477
or
HENRY R. BUTLER
P.O. BOX 5367
STATELINE, NV. 89449
702-588-7477

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If you have any questions, you should contact a lawyer or the government 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.

The undersigned hereby gives notice of a breach of the obligation for which the following Deed of or transfer in trust was given:

Trustor RICHARD G. MCMILLEN AND MARGARET H.

MCMILLEN, HUSBAND AND WIFE AS JOINT TENANTS

Trustee HENRY R. BUTLER, ESQ.

Beneficiary HENRY R. BUTLER

Original Amount \$37,000.00
Dated June 25, 1993
Recorded June 30, 1993

Book 693 Page 7002 Document Number 311313

Official Records of Douglas County, Nevada

Legal Description

Amended Lot 20, Block B, as shown on the Official Map of Kingsbury Heights Subdivision filed in the Office of the County Recorder of Douglas County, State of Nevada, on August 5, 1959, as Document No. 14738, as set forth on Map recorded November 4, 1978 in Book 1178 of Official Records at page 480, Douglas County, Nevada, as Document No. 27119 as MORE PARTICULARLY DESCRIBED BELOW: Beginning at the Northeast corner of Lot 20 which is THE TRUE POINT OF BEGINNING; thence North 89 48 '36" West a distance of 161.86 feet; thence South 05 36 '45" East a distance of 50.99 feet; THENCE along a curve concave to the West with a central angle of 05 46 '47" and radius of 425.00 feet an arc length of 42.87 feet; thence South 89 48' 36" East a distance of 70.27 feet; thence North 78 10' 36" East a distance of 81.68 feet thence North 00 11' 24" West a distance of 76.00 feet to the Point of Beginning.

AND notice of intention to sell or cause the property subject to said Deed of or transfer in trust to be sold to satisfy said obligation. All sums secured by said deed of trust have been and are declared by the beneficiary to be and are immediately due and payable, by reason of said breaches.

NATURE OF BREACH:

Failure to pay Interest interest & property Taxes
There are 4 payments of \$292.92 unpaid as of December 23, 1993.

The amount due (including principle and interest) and foreclosure costs are as follows (as of December 23, 1993):

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Current Principle Balance \$37,000.00 Interest August 16, 1993 through December 23, 1993: 1,259.54 Recording: 9.00 Mailing: 5.00 Late Penalties: (4 at .06) 70.30 Trustees Sale Guarantee: 221.00 **Attorney Fees:** 370.00 Miscellaneous Costs () Less Credits for () $\overline{(-0)}$ TOTAL DEBT DUE: \$38.934.84

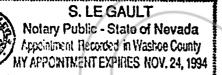
Dated: 1-12-94 Signed

HENRY R. BUTLER

STATE OF NEVADA COUNTY OF DOUGLAS

On /-/2-94, before me, the undersigned, a Notary Public, in and for said State, personally appeared Henry R. Butler, known to me to be the person whose name is subscribed to the within instrument, and acknowledged to me that he executed the same.

Notary Public



Henry Records of Douglas Co. NEVADA

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SUZANNE BEAUDREAU
RECORDER
PAIU DEPUTY