WESTERN TITLE COMPANY, INC.

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

IN MATTER OF DEED OF TRUST made by ALAN K. THRAN AND KATHY K. THRAN, husband and wife

Trustor, to WESTERN TITLE COMPANY, INC., a Nevada corporation

Trustee, dated April 16, 1993 , recorded April 19, 1993 , as Document , in Book 493 , Page 3480 , of Official Records, in the office of the County Recorder of DOUGLAS County, Nevada, securing among other obligations, 1 Note(s) for \$47,500.00 in favor of JODENNA HILTON, an unmarried woman and DAVID W. LAHAIE, an unmarried man, as joint tenants with right of survivorship

, or order,

NOTICE IS HEREBY GIVEN that breach of an obligation for which said Deed of Trust is security has occured in that there has been default as follows; Non-payment of that certain monthly installment which became due on December 19, 1995, plus advances, if any, made on prior encumbrances, special assessments, real estate taxes, fire insurance premiums, attorney fees, foreclosure fees and late charges, if any.

There is now owing and unpaid on said note the sum of \$6,963.85 principal and interest thereon from November 19, 1995 .

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 WESTERN TITLE COMPANY, INC., a Nevada corporation

, 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 heretofor executed and delibered 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. 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 OCCURED. WHERE REINSTATEMENT IS POSSIBLE, IF THE DEFAULT IS NOT CURED WITHIN 35 DAYS FOLLOWING THE RECORDING AND MAILING TO TRUS-TOR 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 default, contact the TRUSTEE.

STATE OF NEVADA

County of Carson City

)SS.

On January 24, 1996

before me, a notary public, personally appeared

Jodenna Hilton and David W.Lahaie

personally known or proved to me to be the person(s) whose name(s) are subscribed to the above instrument who acknowledged that they executed the instrument

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REQUESTED BY LE COMPANY, INC.

IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

JAN 26 AV1 :59

LINDA SLATER RECORDER

BK0196PG4542

DARLENE MORRISON Notary Public - State of Nevada

Appointment Recorded in Douglas County

MY APPOINTMENT EXPIRES JAN. 15, 1998