

WHEN RECORDED MAIL TO:  
WESTERN TITLE COMPANY, INC.

*P72770JCF*

Foreclosure No. **S61591TO**

*P72770JCF*

**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 PAUL O. VERMILION AND MARY ELLEN VERMILION,  
husband and wife, Trustor, to WESTERN TITLE COMPANY, INC., a Nevada Corporation,  
Trustee, dated July 6, 1993, recorded July 7, 1993, as Document 311791, in Book 793, Page  
899-903, of Official Records, in the office of the County Recorder of DOUGLAS County, Nevada, and  
securing among other obligations, one Note(s) for \$33,600.00, in favor of NEVADA  
BANKING COMPANY

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

Non payment of Four Hundred & One Dollars and Nineteen Cents (\$401.19) which became  
due on March 1, 1996 and any and all subsequent installments which may become due plus  
advances, if any on prior encumbrances, real estate taxes, special assessments, fire  
insurance premiums, attorney's fees, late charges, and foreclosure fees.

There is now owing and unpaid on said note the sum of \$29,914.38 principal and interest thereon  
from March 20, 1996. 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 heretofore executed and delivered to said TRUSTEE a written declaration of said  
breach and default and a written demand 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.**

(Continued)

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To determine if reinstatement is possible and the amount, if any, necessary to cure default, contact the TRUSTEE.

NEVADA BANKING COMPANY

*Wayne Snyder*  
WAYNE SNYDER  
EXECUTIVE VICE PRESIDENT

STATE OF NEVADA  
COUNTY OF DOUGLAS

On this 21st day of May in the year 1996,  
before me, Hannah Kolz, a Notary Public  
in and for said state, personally appeared  
Wayne Snyder, who is Executive Vice President  
of the Nevada Banking Company corporation,  
personally known to me to be the person who  
executed the above instrument on behalf of  
said corporation, and acknowledged to me  
that she executed the same for the purposes  
therein stated.

*Hannah R. Kolz*  
Notary Public



COOPER

REQUESTED BY  
WESTERN TITLE COMPANY, INC.  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

'96 MAY 23 P12:13

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LINDA SLATER  
RECORDER  
\$ 8.00 PAID *KS* DEPUTY