

WHEN RECORDED MAIL TO:  
WESTERN TITLE COMPANY, INC.

Forclosure No. P73510JCF

**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 PATRICK J. GEARY and ANN L. GEARY,  
husband and wife

Trustor, to STEWART TITLE OF DOUGLAS COUNTY\*

\* WESTERN TITLE COMPANY, INC. was substituted as Trustee by Substitution of Trustee recorded  
11-1-96, Book 1196, Page 129, Doc. No. 400132, Douglas County, Nevada records  
Trustee, dated March 23, 1995, recorded April 14, 1995, as Document  
No. 359996, in Book 495, Page 1847, of Official Records, in  
the office of the County Recorder of DOUGLAS County, Nevada,  
securing among other obligations, 1 Note(s) for \$55,000.00  
in favor of RUTH M. IMBACH, a widow

, or order,

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 that certain monthly installment which became due on September 1, 1996, plus  
advances, if any, 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 \$ 55,000.00  
principal and interest thereon from August 1, 1996

By reason of <sup>PLUS</sup> 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.

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 under-  
signed heretofor executed and delibered to said TRUSTEE a written dec-  
laration 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 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.**

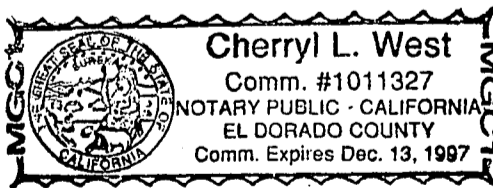
To determine if reinstatement is possible and the amount, if any, neces-  
sary to cure default, contact the TRUSTEE.

Ruth M. Imbach  
RUTH M. IMBACH

STATE OF ~~NEVADA~~ CALIFORNIA

County of ELDORADO )  
 )SS.

On OCTOBER 24, 1996 )  
before me, a notary public,  
personally appeared  
RUTH M. IMBACH



personally known or proved to  
me to be the person(s) whose  
name(s) is subscribed to the  
above instrument who ack-  
nowledged that SHE executed  
the instrument.

Cheryl L. West  
Notary Public

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

'96 NOV -1 AM 1:51

400133

BK 1196 PGO 130

LINDA SLATER  
RECORDER  
\$7.00 PAID ko DEPUTY