NOTICE OF BREACH AND ELECTION TO SELL

UNDER DEED OF TRUST

NOTICE IS HEREBY GIVEN:

That Northern Nevada Title Company, a Nevada corporation, is Trustee under a Deed of Trust,

DATED : October 16, 1991

TRUSTOR : Dan Brown and Eleanor Brown,

husband and wife

BENEFICIARY : Ernest Martinez and Renee L. Martinez,

husband and wife as joint tenants

RECORDED : November 15, 1991 BOOK : 1191, Official Records

PAGE : 2431 DOCUMENT NO. : 265099

That a breach of the obligations for which such Trust Deed is security has occurred in that:

- 1. Failure to pay the installment of principal and interest in the amount of \$359.90 which became due on December 15, 1996 and all subsequent installments.
- 2. Failure to pay late charges which have accrued and which will continue to accrue.
- 3. Failure to pay installment collection fees which have accrued and which will continue to accrue.
- 4. Failure to pay real estate taxes which have accrued and which will continue to accrue.
- 5. Failure to pay any and all foreclosure fees and costs which have accrued and which will continue to accrue during the term of this default.

That by reason thereof, the present beneficiary under such Deed of Trust has executed and delivered to said Trustee, a written Declaration of Default and Demand for Sale, and has surrendered to said Trustee such Trust Deed and all documents evidencing obligations secured thereby and has authorized said Trustee to declare all sums secured thereby immediately due and to elect to cause the trust property to be sold to satisfy the obligations secured thereby.

Dated: January 15, 1997

NORTHERN NEVADA TITLE COMPANY, a Nevada corporation

Trustee

By:

/ NUNICLA P. Kiernan, President

STATE OF NEVADA

SS.

COUNTY OF CARSON CITY

On January 15, 1997 before me, the undersigned, a Notary Public in and for said County and State, personally appeared James P. Kiernan known to me to be the person who executed the within instrument on behalf of the Corporation therein named, and acknowledged to me that such Corporation executed the within instrument pursuant to its By-laws and Resolution of its Board of Directors.

Notary Bublic

REQUESTED BY

Northern Nevada Title Company
IN DEFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'97 JAN 16 P3:04

NOTARY PUBLIC - NEVADA
Appt. Recorded in CARSON CITY
My Appt. Exp. May 18, 1999

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CHARLA CONTRACTOR CONTRACTOR A CONTRACTOR A

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LINDA SI ATER
RECORDER
PAID K OEPUTY