

**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 PATRICIA A. FITZRANDOLPH, an unmarried woman

Trustor, to FIRST NEVADA TITLE COMPANY, a Nevada corporation \*  
\*WESTERN TITLE COMPANY, INC. was substituted as Trustee by Substitution of Trustee recorded  
1-30-97, Book 197, Page 4308, Document No. 405739 Douglas County, Nevada records

Trustee, dated June 29, 1990, recorded July 18, 1990, as Document No. 230471, in Book 790, Page 2541, of Official Records, in the office of the County Recorder of DOUGLAS County, Nevada, securing among other obligations, 1 Note(s) for \$58,000.00, in favor of GERRIT VERMEULEN, GUARDIAN OF THE PERSON AND ESTATE OF ROMONA B. HOPKINS, AN ADULT WARD, assigned to GERRIT VERMEULEN, a married man as his sole and separate property recorded 4/20/95, Book 495, Page 2912, Doc. No.360500, 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 May 18, 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 \$ 52,592.51 principal and <sup>plus</sup> interest thereon from April 18, 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.

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 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. 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 TRUSTOR 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.

*Gerrit Vermeulen*  
GERRIT VERMEULEN

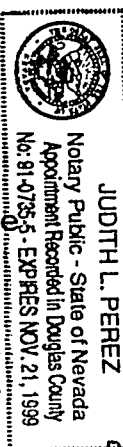
STATE OF NEVADA

County of DOUGLAS )  
 )SS.

On January 29, 1997 )  
before me, a notary public,  
personally appeared GERRIT  
VERMEULEN

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

*Judith L. Perez*  
Notary Public



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

'97 JAN 30 P12:03

405740

LINDA SLATER  
RECORDER

\$7.00 PAID K2 DEPUTY