

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 JAMES ROBERT PRATHER AND VALERIE L. PRATHER, TRUSTEES OF THE PRATHER FAMILY TRUST ESTABLISHED OCTOBER 31, 1985* TIMOTHY PAUL MILLER & ASSOCIATES, A CALIFORNIA CORPORATION, AS TRUSTEE FOR TRUST NO 101 BY JOINT TENANCY DEED RECORDED 11/21/96 IN BOOK 1196 PAGE 3205, AS DOCUMENT NO. 351038.

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

Trustee, dated 6/29/93, recorded July 12, 1993, as Document No. 312243, in Book 793, Page 1971, of Official Records, in the office of the County Recorder of DOUGLAS County, Nevada, securing among other obligations, 1 Note(s) for \$ 240,000.00

in favor of TED GAINES AND JUDY GAINES, husband and wife as joint tenants* JUDY GAINES, AN UNMARRIED WOMAN BY ASSIGNMENT RECORDED 11/6/96 IN BOOK 1196, PAGE 0995, AS DOCUMENT NO. 400481, PAUL I. HATTERY, AN UNMARRIED MAN BY NOTICE OF SECURITY INTEREST RECORDED 5/27/97 IN BOOK 597, PAGE 4491, DOCUMENT NO. 413419, 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 SEPTEMBER 12, 1998, PLUS ADVANCES, IF ANY, MADE ON PRIOR ENCUMBRANCES, SPECIAL ASSESSMENTS, REALT 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 \$ 180,990.22 principal and interest thereon from AUGUST 12, 1998

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

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, 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

Judy Gaines (signature)
JUDY GAINES
Paul I. Hattery (signature)
PAUL I. HATTERY

STATE OF NEVADA

County of DOUGLAS)

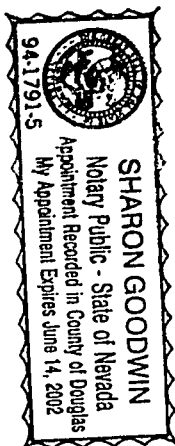
)SS.

On 9/16/98)

before me, a notary public, personally appeared JUDY GAINES

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

(Signature)
Notary Public



0449731

BK0998PG3649

NEVADA INDIVIDUAL ACKNOWLEDGMENT

State of Nevada
County of Douglas } ss.

This instrument was acknowledged before me on this
the 17 day of September, 19 98, by

(1) Paul I. Hattery
Name of Signer

(2) and X
Name of Signer



Sarah Poppenga
Signature of Notary Public

OPTIONAL

Though the information in this section is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document

Title or Type of Document: _____

Document Date: _____ Number of Pages: _____

Signer(s) Other Than Named Above: _____

RIGHT THUMBPRINT OF SIGNER #1
Top of thumb here

RIGHT THUMBPRINT OF SIGNER #2
Top of thumb here

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

'98 SEP 18 AM 11:43

LINDA SLATER
RECORDER
\$ 8.00 PAID ka DEPUTY

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BK 0998 PG 3650