

Order No. 1999-19599-TGZ  
Escrow No.  
Loan No. Foreclosure No. 99-19486

WHEN RECORDED MAIL TO:

First American Title Company  
P.O.Box 531  
Reno, NV 89504  
Attn: Sharon L. Ford

SPACE ABOVE THIS LINE FOR RECORDER'S USE

NOTICE OF BREACH AND DEFAULT AND OF ELECTION TO CAUSE  
SALE OF REAL PROPERTY UNDER DEED OF TRUST

IN THE MATTER of the Deed of Trust made by BARRY L. HUDSON and CHERYL D. MEYERS, joint tenants

To FIRST AMERICAN TITLE COMPANY OF NEVADA, formerly NEVADA TITLE GUARANTY COMPANY, Trustee,  
dated March 28, 1997, recorded April 4, 1997, as Document No. 0409989, in Book 497,  
page 747 of Official Records, in the office of the County Recorder of Douglas County, Nevada,  
securing among other obligations, a note for \$ 176,711.61 in favor of ALFRED V. SCHMIDT, an unmarried  
man

or order.

NOTICE IS HEREBY GIVEN that a breach of an obligation for which said Deed of Trust is a security has occurred in that there has  
been a default in the payment of principal, interest and impounds in the sum of \$1344.00 due October 1,  
1999 together with all subsequent instalments; any and all late charges; advances by  
beneficiary; taxes and/or assessments due; attorneys fees and foreclosure fees and costs.  
Balance of \$715.00 owing from September 1, 1999.

FIRST AMERICAN TITLE COMPANY was substituted as Trustee under the above Deed of  
Trust by Substitution of Trustee recorded November 17, 1998 as Document no.  
0454295, Douglas County Records.

There is now owing and unpaid upon said note the sum of \$ 171,434.33 principal, and interest thereon from  
September 1, 1999

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 the

FIRST AMERICAN TITLE COMPANY OF NEVADA as 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 heretofore executed and delivered to said Trustee a written declaration of said breach and default and a written demand for the  
sale of said property.

Dated: October 12, 1999

STATE OF NEVADA }  
COUNTY OF Washoe } ss.  
\_\_\_\_\_ }

FIRST AMERICAN TITLE COMPANY OF NEVADA

as Trustee

by: Sharon L. Ford

Sharon L. Ford, Vice president

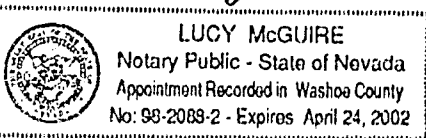
On October 12, 1999  
before me, the undersigned, a Notary Public in and for said

State, personally appeared \_\_\_\_\_  
Sharon L. Ford

known to me to be the person \_\_\_\_\_ whose name \_\_\_\_\_  
subscribed to the within instrument and acknowledged that  
she \_\_\_\_\_ executed the same.

WITNESS my hand and official seal.

Signature Lucy McGuire



(This area for official notarial seal)

0478653

1813 (12/73)

BK1099PG2308

REQUESTED BY  
**FIRST AMERICAN TITLE CO.**

**IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA**

**1999 OCT 14 AM 11:14**

LINDA SLATER  
RECORDER

\$ *800* PAID *to* DEPUTY

**0478653**

**BK 1099PG2309**