WHEN RECORDED MAIL TO: WESTERN TITLE COMPANY INC. 1626 Hwy 395 Minden, NV 89423

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

CHARLES M. EMMEN and EVELYN J. EMMEN IN MATTER OF DEED OF TRUST made by , a Nevada corporation Trustor, to First Nevada Title Company Trustee, dated March 31, 1987, recorded March 31, 1987, as Document No. 152439 , in Book 387, Page 3419 , of Official Records, in the office of the County Recorder of Douglas County, Nevada, securing among other (1) Note(s) for \$ 47,000.00 , in favor of obligations, GILBERT E. BINNS and LETA M. BINNS, Beneficiaries 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 follow; \* NON-PAYMENT OF THAT CERTAIN MONTHLY INSTALLMENT WHICH BECAME DUE ON PLUS ADVANCES, IF ANY, MADE 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 not the sum of \$ 39,165.59 principal and interest thereon from April 30, 2000 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., a Nevada corporation, Trustee substituted Trustee, instrument recorded May 26,1993 , in Book 0593 at Page 5106 , as Document No. 308103 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 delivered 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 HAS 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. OREGON STATE OF NEV COUNTY OF POUGLAS )SS. June 21. before me, a notary public, personally appeared Gilbert galLeta Binns personally known or proved to me BINNS to be the person(s) whose name(s) are subscribed to the above instrument who acknowledged that they executed the instrument. WESTERN TITLE COMPANY, INC. Notary Public IN OFFICIAL RECORDS OF OFFICIAL SEAL MINA BENDER

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NOTARY PUBLIC-OREGON **COMMISSION NO. 056897** 

My commission expires sept. 29, 2000

DOUGLAS CO., NEVADA

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LINDA SLATER RECORDER PAID DEPUTY