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

IN MATTER OF DEED OF TRUST made by RICKEY DONALD BELL, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY

Trustor, to WESTERN TITLE COMPANY,INC., a Nevada corporation, Trustee, dated July 25th, 1996 recorded July 31, 1996 as Document No. 393317, in Book 0796 Page 5487, of Official Records, in the office of the County Recorder of DOUGLAS County, Nevada, securing among other obligations, (1) Note(s) for \$50,000.00, in favor of TABITHA MICHELLE MAITA, GUARDIAN FOR THE ESTATE OF CAROLINE ATHENA MAITA, AN ADULT WARD, Beneficiary

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 \$42,687.34

Principal and interest thereon from 07/30/2000

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

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 hereto 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.

Property Address:

LOT 32, AS SHOWN ON THE OFFICIAL MAP OF IDLE ACRES SUBDIVISION, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON APRIL 5, 1960, IN BOOK 01, PAGE 65, AS FILE NO. 15812

To determine if reinstatement is possible and the amount, if any, necessary to cure default, contact the TRUSTEE.

STATE OF NEVADA COUNTY OF DOUGLAS

)SS.

On NOV. 17, 2000

before me, a notary public,

TABITHA MICHELLE MAITH, GUARDIAN

TABITHA MICHELLE MAITA, GUARDIAN FOR THE ESTATE OF CAROLINE ATHENA MAITA

personally known or proved to me to be the person whose name is subscribed to the above

instrument who acknowledged that

executed the instrument.

Notary Public

JUDITH L. PEREZ

Notary Public - State of Nevada

Appointment Recorded in Douglas County
No: 99-10586-5 - Expires November 21, 2003

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