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

Foreclosure No: 82415ICF

**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 Jack Kennedy, a single man, and Kenny Spear, a single man, as Joint Tenants

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

dated November 15, 1993, recorded Nov. 19, 1993 as Document No. 323100, in Book 1193

Page 4037, of Official Records, in the office of the County Recorder of Douglas County, Nevada,

securing among other obligations, (1) Note(s) for \$ 60,000.00, in favor of Claude Coursey, an unmarried

man and Irma B. Butler, an unmarried woman Beneficiary as Joint Tenants

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 note the sum of \$ 47,364.31

Principal and interest thereon from September 1, 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 ***** in Book **** at Page ***** as Document No. *****

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 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.

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: 167 PONDEROSA DRIVE, STATELINE NEVADA 89449

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

STATE OF NEVADA *California*
COUNTY OF DOUGLAS *Los Angeles*
)SS.
)

On 01/25/01
before me, a notary public,
personally appeared

Irma B Butler and Claude Coursey

personally known or proved to me

subscribed to the above
instrument who acknowledged that
executed the instrument.

Irma B. Butler
IRMA B. BUTLER
Claude Coursey
CLAUDE COURSEY

Shirley Scott
Notary Public

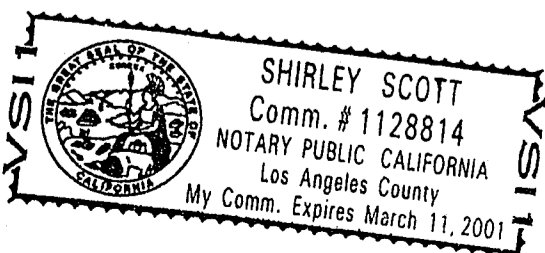
REQUESTED BY
WESTERN TITLE COMPANY, INC.

IN OFFICIAL RECORDS OF
DOUGLAS COUNTY, NEVADA

2001 FEB 16 PM 12:19

LINDA SLATER
RECORDER

\$ 7.00 PAID *KJ* DEPUTY



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