

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

Foreclosure No:
 85536-ICF

**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 **GREG MYERS and LINA MYERS, husband and wife as joint tenants**, Trustor **WESTERN TITLE COMPANY, INC.**, a Nevada corporation, Trustee, dated **JUNE 30TH, 1999**, recorded on **JULY 7, 1999**, as Document No **0471988 Book 0799 page 0986**, of Official Records, in the office of the County Recorder of **DOUGLAS County, Nevada**, securing among other obligations, (1) Note(s) for **\$113,424.00**, in favor of **RUSSELL T. GILBERT, An unmarried man**, herein called 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 note the sum of \$ 112,603.28
 Principal and interest thereon from **09/01/2001**

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, 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 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:
 APN 1220-16-510-044, Lot 448, as shown on the map re-subdivision of Lots 91-A&B, 92 A&B, 93 through 96 and 221 through 232, **GARDNERVILLE RANCHOS UNIT NO. 2** according to the map thereof, filed in the office of County Recorder of Douglas County, State of Nevada, on July 10, 1967, in Book 51, Page 222, Document No. 37049

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

STATE OF Nevada
 COUNTY OF Carson City)
)SS.)

On 10/29/01
 before me, a notary public,
 RUSSELL T. GILBERT

Russell T Gilbert
 RUSSELL T. GILBERT

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

Karen A Easton
 Notary Public

REQUESTED BY
WESTERN TITLE COMPANY, INC.
 IN OFFICIAL RECORDS OF
 DOUGLAS CO., NEVADA
 2001 NOV -6 AM 9: 28



LINDA SLATER
 RECORDER
 \$ 14.00 PAID KS DEPUTY

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 BK 1101 PG 1264