

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

Foreclosure No: 85751-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 **CHARLES B. BAUR & DREAMA L. BAUR, husband and wife ; NORMAN KORN & PHILO KORN, husband and wife,** Trustor **WESTERN TITLE COMPANY, INC.,** a Nevada corporation, Trustee, dated **September 16, 1999,** recorded on **September 21, 1999,** as Document No **477194 Book 999 page 4293,** of Official Records, in the office of the County Recorder of **DOUGLAS** County, Nevada, securing among other obligations, (1) Note(s) for **\$900,000.00,** in favor of **SEE EXHIBIT "A",** 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 **\$1,019,613.46**
Principal and interest thereon from **October 10th, 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 12/13/01, in Book 1201 at Page 4415, as Document No. 530017

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:
1929 Hwy 395, Gardnerville NV 89410

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

0530018

BK1201PG4423

EXHIBIT "A" -BENEFICIARY VESTING & SIGNATURES

LESTER E. THOMPSON, an unmarried man, as to an undivided 200,000/900,000ths interest; STEVE D. SUTTER, a single man, as to an undivided 100,000/900,000ths interest; NANCY MOSS, an unmarried woman, as to an undivided 280,820/900,000ths interest; RONALD W. BARTOLI, Trustee of the BARTOLI FAMILY TRUST DATED 4-13-92, as to an undivided 90,910/900,000ths interest; CARSON C. WILLIAMS, Trustee of the WILLIAMS FAMILY TRUST, as to an undivided 117,158/900,000ths interest; FIRST TRUST CORPORATION, Trustee F.B.O. JOHN JAMELSKE Account No. A177021-0001, as to an undivided 10,101/900,000ths interest; ROBERT MORI and LINDA MORI, husband and wife, as joint tenants, as to an undivided 101,011/900,000ths interest.

[Signature]
Lester E. Thompson

Steve D. Sutter

Nancy Moss

Ronald W. Bartoli, Trustee

Robert Mori

Linda Mori

First Trust Corporation, Trustee fbo
John Jamelske, Acct.#A177021-0001
By: _____

Carson C. Williams, Trustee

STATE OF CA
COUNTY OF Placer

On 11-28-2001, before me, Annie G. Salviejo, personally appeared Lester E. Thompson, personally known to me (or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and Official Seal.

SEAL

Signature Annie G. Salviejo



EXHIBIT "A" -BENEFICIARY VESTING & SIGNATURES

LESTER E. THOMPSON, an unmarried man, as to an undivided 200,000/900,000ths interest; STEVE D. SUTTER, a single man, as to an undivided 100,000/900,000ths interest; NANCY MOSS, an unmarried woman, as to an undivided 280,820/900,000ths interest; RONALD W. BARTOLI, Trustee of the BARTOLI FAMILY TRUST DATED 4-13-92, as to an undivided 90,910/900,000ths interest; CARSON C. WILLIAMS, Trustee of the WILLIAMS FAMILY TRUST, as to an undivided 117,158/900,000ths interest; FIRST TRUST CORPORATION, Trustee F.B.O. JOHN JAMELSKE Account No. A177021-0001, as to an undivided 10,101/900,000ths interest; ROBERT MORI and LINDA MORI, husband and wife, as joint tenants, as to an undivided 101,011/900,000ths interest.

Lester E. Thompson



Steve D. Sutter

Nancy Moss

Ronald W. Bartoli, Trustee

Robert Mori

Linda Mori

First Trust Corporation, Trustee fbo
John Jamelske, Acct.#A177021-0001
By: _____

Carson C. Williams, Trustee

STATE OF California
COUNTY OF Sacramento

On 12/3/2001, before me, Karen Roberts, personally appeared Steven D. Sutter, personally known to me (or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and Official Seal.

SEAL

Signature Karen Roberts

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EXHIBIT "A" -BENEFICIARY VESTING & SIGNATURES

LESTER E. THOMPSON, an unmarried man, as to an undivided 200,000/900,000ths interest; STEVE D. SUTTER, a single man, as to an undivided 100,000/900,000ths interest; NANCY MOSS, an unmarried woman, as to an undivided 280,820/900,000ths interest; RONALD W. BARTOLI, Trustee of the BARTOLI FAMILY TRUST DATED 4-13-92, as to an undivided 90,910/900,000ths interest; CARSON C. WILLIAMS, Trustee of the WILLIAMS FAMILY TRUST, as to an undivided 117,158/900,000ths interest; FIRST TRUST CORPORATION, Trustee F.B.O. JOHN JAMELSKE Account No. A177021-0001, as to an undivided 10,101/900,000ths interest; ROBERT MORI and LINDA MORI, husband and wife, as joint tenants, as to an undivided 101,011/900,000ths interest.

Lester E. Thompson

Steve D. Sutter

Nancy Moss

Ronald W. Bartoli, Trustee

Robert Mori

Linda Mori

Carson C. Williams

Carson C. Williams, Trustee

First Trust Corporation, Trustee fbo
John Jamelske, Acct.#A177021-0001
By: _____

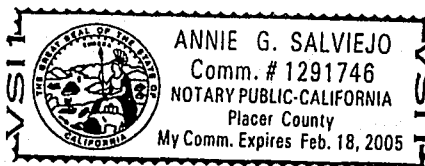
STATE OF CA
COUNTY OF Placer

On Nov. 26, 2001, before me, Annie G. Salviejo, personally appeared Carson C. Williams, personally known to me (or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and Official Seal.

SEAL

Signature Annie G. Salviejo



0530018

BK1201PG4426

EXHIBIT "A" -BENEFICIARY VESTING & SIGNATURES

LESTER E. THOMPSON, an unmarried man, as to an undivided 200,000/900,000ths interest; STEVE D. SUTTER, a single man, as to an undivided 100,000/900,000ths interest; NANCY MOSS, an unmarried woman, as to an undivided 280,820/900,000ths interest; RONALD W. BARTOLI, Trustee of the BARTOLI FAMILY TRUST DATED 4-13-92, as to an undivided 90,910/900,000ths interest; CARSON C. WILLIAMS, Trustee of the WILLIAMS FAMILY TRUST, as to an undivided 117,158/900,000ths interest; FIRST TRUST CORPORATION, Trustee F.B.O. JOHN JAMELSKE Account No. A177021-0001, as to an undivided 10,101/900,000ths interest; ROBERT MORI and LINDA MORI, husband and wife, as joint tenants, as to an undivided 101,011/900,000ths interest.

Lester E. Thompson

Nancy Moss

Robert Mori

Carson C. Williams, Trustee

Steve D. Sutter

Ronald W. Bartoli

Ronald W. Bartoli, Trustee

Linda Mori

First Trust Corporation, Trustee fbo
John Jamelske, Acct.#A177021-0001
By: _____

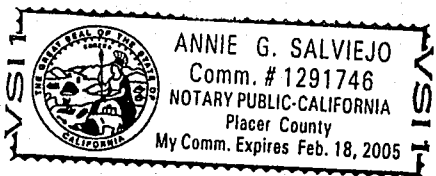
STATE OF CA
COUNTY OF Placer

On Nov. 26, 2001, before me, Annie G. Salviejo, personally appeared Ronald W. Bartoli, personally known to me (or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and Official Seal.

SEAL

Signature Annie G. Salviejo



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BK1201PG4427

EXHIBIT "A" -BENEFICIARY VESTING & SIGNATURES

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Lester E. Thompson

Steve D. Sutter

Nancy Moss

Nancy Moss

Ronald W. Bartoli, Trustee

Robert Mori

Linda Mori

First Trust Corporation, Trustee fbo
John Jamelske, Acct.#A177021-0001
By: _____

Carson C. Williams, Trustee

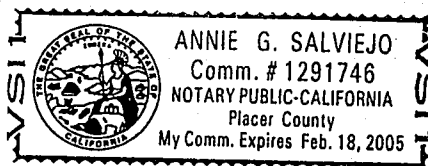
STATE OF CA
COUNTY OF Placer

On Nov. 26, 2001, before me, Annie G. Salviejo, personally appeared Nancy Moss, personally known to me (or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and Official Seal.

SEAL

Signature Annie G. Salviejo



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BK1201PG4428

EXHIBIT "A" -BENEFICIARY VESTING & SIGNATURES

LESTER E. THOMPSON, an unmarried man, as to an undivided 200,000/900,000ths interest; STEVE D. SUTTER, a single man, as to an undivided 100,000/900,000ths interest; NANCY MOSS, an unmarried woman, as to an undivided 280,820/900,000ths interest; RONALD W. BARTOLI, Trustee of the BARTOLI FAMILY TRUST DATED 4-13-92, as to an undivided 90,910/900,000ths interest; CARSON C. WILLIAMS, Trustee of the WILLIAMS FAMILY TRUST, as to an undivided 117,158/900,000ths interest; FIRST TRUST CORPORATION, Trustee F.B.O. JOHN JAMELSKE Account No. A177021-0001, as to an undivided 10,101/900,000ths interest; ROBERT MORI and LINDA MORI, husband and wife, as joint tenants, as to an undivided 101,011/900,000ths interest.

Lester E. Thompson

Steve D. Sutter

Nancy Moss

Ronald W. Bartoli, Trustee

Robert Mori

Robert Mori

Linda Mori

Linda Mori

First Trust Corporation, Trustee fbo
John Jamelske, Acct.#A177021-0001
By: _____

Carson C. Williams, Trustee

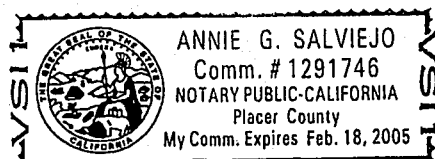
STATE OF CA
COUNTY OF PLACER

On 11-28-2001, before me, Annie G. Salviejo, personally appeared Robert Mori & Linda Mori, personally known to me (or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and Official Seal.

SEAL

Signature Annie G. Salviejo



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COPY

REQUESTED BY
WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2001 DEC 13 PM 3: 11

LINDA SLATER
RECORDER

\$21⁰⁰ PAID *KJ* DEPUTY

0530018

BK 1201 PG 4430