

APN 1220-24-401-003

TS No. :02-N0001

Loan No.:

1048455

2002 59877-TGD

**NOTICE OF BREACH AND DEFAULT AND OF ELECTION TO CAUSE
SELL OF REAL PROPERTY UNDER DEED OF TRUST**

NOTICE IS HEREBY GIVEN THAT: PROFESSIONAL LENDERS ALLIANCE, LLC is the duly appointed Trustee under a Deed of Trust dated 09/11/2000, executed by **ALFRED E. MAIDLOW AND KATHLEEN A. MAIDLOW, HUSBAND AND WIFE, AS JOINT TENANTS**, as trustor in favor of **BYL MORTGAGE**

, recorded 10/02/2000, under instrument no. 0500580, in book 1000, page 0089, of Official Records in the office of the County recorder of **DOUGLAS**, County, Nevada securing, among other obligations.

Including **ONE (1) NOTE(S) FOR THE ORIGINAL** sum of \$148,000.00, that the beneficial interest under such Deed of Trust and the obligations secured hereby are presently held by **FIRST BANC HOME MORTGAGE**; that a breach of and default in the obligations for which such Deed of Trust is security has occurred or that payment has not been made of:

THE INSTALLMENT OF PRINCIPAL AND INTEREST WHICH BECAME DUE ON 12/01/2001 AND ALL SUBSEQUENT INSTALLMENTS, TOGETHER WITH LATE CHARGES AS SET FORTH IN SAID NOTE AND DEED OF TRUST, ADVANCES, ASSESSMENTS AND ATTORNEY FEES, IF ANY.

NOTHING IN THIS NOTICE SHALL BE CONSTRUED AS A WAIVER OF ANY FEES OWING TO THE BENEFICIARY UNDER THE DEED OF TRUST, PURSUANT TO THE TERMS OF THE LOAN DOCUMENTS.

That by reason thereof the present Beneficiary under such deed of Trust has executed and delivered to said duly appointed Trustee a written Declaration of Default and Demand for Sale and has deposited with said duly appointed Trustee such Deed of Trust and all documents evidencing obligations secured thereby and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

NOTICE

You may have the right to cure the default hereon and reinstate the one obligation secured by such Deed of Trust above described. Section NRS 107.080 permits certain defaults to be cured upon the Payment of the amounts required by that statutory section without requiring payment of that portion of principal and interest which would not be due had no default occurred. Where reinstatement is possible, if the default is not cured within 35 days following recording and mailing of this Notice to Trustor or Trustors's successor in interest, the right of reinstatement will terminate and the property may thereafter be sold. The Trustor may have the right to bring a court action to assert the nonexistence of a default or any other defense of Trustor to acceleration and Sale.

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T.S. No.:02-N0001

Loan No.:

To determine if reinstatement is possible and the amount, if any, to cure the default, contact:

Professional Lenders Alliance
1665 Scenic Avenue, Suite 200
Costa Mesa, CA 92626
Phone: 714-481-9121
Fax: 714-481-9146

Dated: January 16, 2002

First American Title Company as agent for
PROFESSIONAL LENDERS ALLIANCE, LLC as Trustee

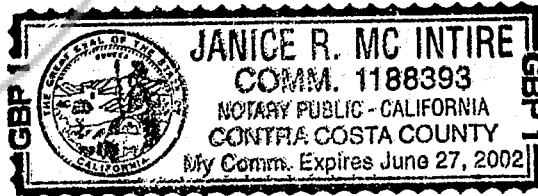
By: Linda Demencourt
Linda Demencourt, Assistant Secretary

State of NEVADA}ss
County of DOUGLAS}

On 01/16/2002 before me JANICE R. MCINTIRE Notary Public, personally appeared as Linda Demencourt 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 his/her/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.

Signature Janice R. McIntire (Seal)
Notary Public In and for said County and State



WHEN RECORDED MAIL TO:
Professional Lenders Alliance
1665 Scenic Avenue, Suite 200
Costa Mesa, CA 92626

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REQUESTED BY
FIRST AMERICAN TITLE CO.

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 JAN 18 PM 3:41

LINDA SLATER
RECORDER

\$15⁰⁰ PAID K2 DEPUTY

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