REGUESTED BY

FIRST AMERICAN TITLE CO.

IN OFFICIAL RECORDS OF DOUGLAS CO. HEVADA

2003 NOV 21 PH 12: 13

WERNER CHRISTEN RECORDER

5 PAID BE DEPUTY

A.P.N.: 1220-28-510-014 File No: 121-2109814 (SF)

When Recorded, Mail To: First American Title Company of Nevada 5310 Kietzke Lane, Suite 100 Reno, NV 89511-2043

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

IN THE MATTER of the Deed of Trust made by

CHRISTINA L. WERTH, a married woman as her sole and separate property

To FIRST AMERICAN TITLE COMPANY OF NEVADA, Trustee, dated November 22, 2002, recorded November 22, 2002, as Document No. 0558701, in Book 1102, Page 9508 of Official Records in the office of the County Recorder of Douglas County, Nevada, securing among other obligations, a note for \$11,000.00 in favor of LARRY A. GREEN, Trustee of the NHTF Revocalbe Living Trust dated June 20, 1997, or order.

NOTICE IS HEREBY GIVEN that a breach of an obligation for which said Deed of Trust is security has occurred in that there has been a default in the payment of interest installment in the sum of \$400.00 due September 22, 2003 together with all subsequent installments; any and all late charges; advances by beneficiary; taxes and/or assessments due; attorneys fees and foreclosure fees and costs...

There is now owing and unpaid upon said note the sum of \$11,000.00 principal and interest thereon from August 22, 2003.

By reason of said breach and default, it is hereby declared that the whole of said unpaid amount of said note, and 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 the FIRST AMERICAN TITLE COMPANY OF NEVADA, Trustee 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.

Date: 11/20/2003

First American Title Company of Nevada, as

Trustee

Sharon L. Ford, Vice president

STATE OF **NEVADA**) :ss. COUNTY OF **WASHOE**) This instrument was acknowledged before me on November 20, 2003 by Notary Appointment - Appointment - No. 98-2088-2 - Explanation Sharon L/Ford Notary Public (My commission expires: April 24, 2006) HRE Nevada **LUCY MCGUIRE** Notary Public - State of Nevastr Appointment Recorded in Washoe Gourg No: 98-2088-2 - Expires April 14, 284-5 LUCY MCGUIRE Notary Public - State of Nevada Appointment Recorded in Washoe County No: 98-2088-2 - Expires April 24, 2006