

WHEN RECORDED MAIL TO:  
FIRST AMERICAN TITLE COMPANY  
Vacation Ownership Division  
11175 Azusa Court  
Rancho Cucamonga, CA 91730

REQUESTED BY  
**FIRST AMERICAN TITLE CO.**

IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2004 DEC -7 PM 12: 59

WERNER CHRISTEN  
RECORDER

\$ 15<sup>00</sup> PAID *KJ* DEPUTY

APN: A PORTION OF APN: 37-178-09-01  
TS No. :04-7782-706  
Loan No.:462681

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

**NOTICE IS HEREBY GIVEN THAT: FIRST AMERICAN TITLE INSURANCE COMPANY** is the duly appointed Trustee under a Deed of Trust dated 7/7/1989, executed by **BENJAMIN M. FLORES AND JEANNE L. FLORES**, as trustor in favor of **HARICH TAHOE DEVELOPMENTS, A NEVADA GENERAL PARTNERSHIP**, recorded 7/17/1989, under instrument no. 206718, in book 789, page 1505, of Official Records in the office of the County recorder of **Douglas**, County, Nevada securing, among other obligations.

ONE (1) for the Original sum of **\$13,600.00**, that the beneficial interest under such Deed of Trust and the obligations secured hereby are presently held by the undersigned; 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 BALANCE OF PRINCIPAL AND INTEREST WHICH BECAME DUE ON 11/17/1999, ALONG WITH LATE CHARGES, FORECLOSURE FEES AND COSTS ANY LEGAL FEES OR ADVANCES THAT HAVE BECOME DUE.**

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.:04-7782-706  
Loan No.:462681

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

THE RIDGE TAHOE  
C/O SUNTERRA FINANCIAL SERVICES  
3865 WEST CHEYENNE AVENUE  
BLDG 5  
NORTH LAS VEGAS, NV 89032

Phone: (800) 279-7764

Dated:December 03, 2004

FIRST AMERICAN TITLE INSURANCE COMPANY  
AS AGENT FOR THE BENEFICIARY

By:   
LINDA PEREZ, TRUSTEE SALE OFFICER

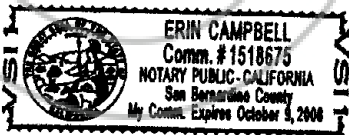
State of California }ss  
County of San Bernardino}

On December 03, 2004 before me, ERIN CAMPBELL Notary Public, personally appeared LINDA PEREZ 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  (Seal)  
ERIN CAMPBELL

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