

Lincoln County

Order No.
Escrow No. Foreclosure No. 197160
Loan No.

WHEN RECORDED MAIL TO:

FIRST AMERICAN TITLE COMPANY
P.O. Box 531
Reno, NV 89504
Attn: Sharon Ford

No. 108978
Filed and recorded at request of
FIRST AMERICAN TITLE
MAY 20, 1997

At 17 minutes past 3 O'clock
Lincoln County Nevada Recorder.
YURIKO SETZER

COUNTY RECORDER
BY Leslie Bouches, DEPUTY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

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 DAN E. KELLER and CAROLYN KELLER, husband and wife,
To FIRST AMERICAN TITLE COMPANY OF NEVADA, formerly NEVADA TITLE GUARANTY COMPANY, Trustee,
dated October 5, 1993, recorded October 15, 1993, as Document No. 101040, in Book 107,
page 455 of Official Records, in the office of the County Recorder of Lincoln County, Nevada,
securing among other obligations, a note for \$ 36,000.00 in favor of NEVADA BANK & TRUST COMPANY

or order.

NOTICE IS HEREBY GIVEN that a breach of an obligation for which said Deed of Trust is a security has occurred in that there has
been a default in the payment of principal and interest instalment in the sum of \$354.60 due April 11,
1997 together with all subsequent instalments; and any and all late charges; beneficiary
has advanced the sum of \$2,032.12 for taxes, insurance and miscellaneous costs; future
advances if any; taxes and/or assessments due; attorneys fees and foreclosure fees and
costs.

FIRST AMERICAN TITLE COMPANY OF NEVADA was substituted as Trustee under the above
Deed of Trust by Substitution of Trustee recorded 5-20-97 as document no.
108977 Lincoln County Records.

There is now owing and unpaid upon said note the sum of \$ 25,112.01 principal, and interest thereon from
March 11, 1997

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 the

FIRST AMERICAN TITLE COMPANY OF NEVADA as substituted 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 under-
signed 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.

Dated: May 19, 1997

STATE OF NEVADA
COUNTY OF LINCOLN

On 5-20-97
before me, the undersigned, a Notary Public in and for said
State, personally appeared FRANK APODACA

known to me to be the person whose name
subscribed to the within instrument and acknowledged that
executed the same.

WITNESS my hand and official seal
Signature Branch Lewis

NEVADA BANK & TRUST COMPANY

by: [Signature] MANAGER



BRANCH LEWIS
Notary Public - Nevada
My exp. exp. Mar. 25, 2000
No. 96-2100-2

(This area for official notarial seal)

1013 (12/78)