

NO. **112364**

Order No.
Escrow No.
Loan No. Foreclosure No. 99-08824

FILED AND RECORDED AT REQUEST OF

FIRST AMERICAN TITLE
FEBRUARY 23, 1999

WHEN RECORDED MAIL TO:
First American Title Company
P.O. Box 531
Reno, NV89504
Attn: Sharon L. Ford

AT 05 MINUTES PAST 01 O'CLOCK

PM IN BOOK 140 OF OFFICIAL

RECORDS PAGE 168 (INCL)

COUNTY, NEVADA

Leslie Bouchard
COUNTY RECORDER

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 GENE S. RICHARDS, a single man

To FIRST AMERICAN TITLE COMPANY OF NEVADA, formerly NEVADA TITLE GUARANTY COMPANY, Trustee,
dated March 26, 1997, recorded April 1, 1997, as Document No. 108731, in Book 127,
page 194 of Official Records, in the office of the County Recorder of Lincoln County, Nevada,
securing among other obligations, a note for \$ 79,773.00 in favor of NEVADA BANK AND 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 instalment in the sum of \$35,633.92 due January 1, 1999 together with interest thereon; any and all late charges; advances by beneficiary; attorneys fees and foreclosure fees and costs.

9908824

There is now owing and unpaid upon said note the sum of \$ 35,633.92 principal, and interest thereon from December 1, 1998

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

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.

Dated: February 18, 1999

STATE OF NEVADA
COUNTY OF Washoe

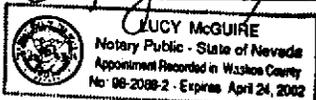
On February 18, 1999
before me, the undersigned, a Notary Public in and for said
State, personally appeared
Sharon L. Ford

FIRST AMERICAN TITLE COMPANY OF NEVADA

as Trustee
by: *Sharon L. Ford*
Sharon L. Ford, Vice president

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

WITNESS my hand and official seal.
Signature *Lucy McGuire*



(This area for official notarial seal)

1813 (12/78)

BOOK 140 PAGE 168