

WHEN RECORDED MAIL TO:
LV-2015128-7361
FIRST AMERICAN TITLE COMPANY
5310 Kietzke Lane #100
Reno, NV 89511
FORECLOSURE NO. 2002-64750-FC

**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 JUDITH A. JOSEPH, Trustee of the Joseph Living Trust dated February 3, 1993

To FIRST AMERICAN TITLE COMPANY OF NEVADA, Trustee, dated March 30, 2001, recorded March 30, 2001, as Document No. 116137, in Book 154, Page 85 of Official Records in the office of the County Recorder of Lincoln County, Nevada, securing among other obligations, a note for \$66,049.28 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 security has occurred in that there has been a default in the payment of principal and interest installment in the sum of \$876.94 due January 15, 2002 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 \$65,605.95 principal and interest thereon from December 15, 2001

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.

Dated: May 6, 2002

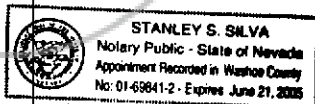
First American Title Company of Nevada, as Trustee

By: Sharon L. Ford
Sharon L. Ford, Vice President

STATE OF NEVADA
COUNTY OF WASHOE

This instrument was acknowledged before me on May 6, 2002, by
Sharon L. Ford

Stanley S. Silva
NOTARY PUBLIC



NO. **118130**

FILED AND RECORDED AT REQUEST OF
FIRST AMERICAN TITLE

MAY 9, 2002

AT 31 MINUTES PAST 4 O'CLOCK

PM IN BOOK 163 OF OFFICIAL

RECORDS PAGE 344 LINCOLN

COUNTY NEVADA

Justin Bochen
COUNTY RECORDER