

When recorded return to:  
Frontier Title Company  
Foreclosure Dept.

145757

FCL 45797-EU

NOTICE OF BREACH AND ELECTION TO SELL  
UNDER DEED OF TRUST

NOTICE IS HEREBY GIVEN:

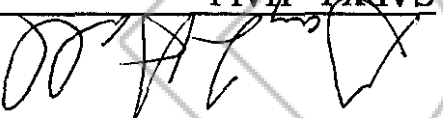
That STEWART TITLE OF NORTHEASTERN NEVADA, a Nevada corporation dba FRONTIER TITLE COMPANY is Substituted Trustee under a Deed of Trust dated May 10, 1991, executed by CLYANT A. LOWREY, as Trustor to secure certain obligations in favor of GARY L. HALL and JONILYNN SEPERT-HALL, Husband and Wife, as Beneficiary, recorded July 10, 1991, in Book 223, Page 113, of Official Records, in the office of the Recorder of Eureka County, Nevada, as Document No. 136857; and re-recorded June 27, 1991, in Book 223, Page 553, Official Records, Eureka County, Nevada.

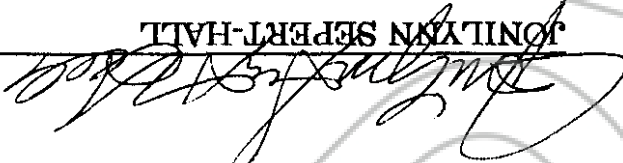
That a breach of the obligations for which such Trust Deed is security has occurred in that the monthly installment of principal and interest due and payable under the terms of said promissory note on June 1, 1992 and subsequent payments have not been paid and remain due, owing and unpaid.

That in addition to the default stated above, should any prior taxes, liens or encumbrances be delinquent or become delinquent, or should the Beneficiary advance sums to protect their security, said delinquencies must be cured as a condition of reinstatement or payoff.

That by reason thereof, the undersigned, present beneficiary under such Trust Deed, has executed and delivered to said Trustee a written Declaration of Default and Demand for Sale, and has surrendered to said Trustee such trust deed and all documents evidencing obligations secured thereby, and has declared and does hereby declare all sums secured thereby immediately due and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

Dated: May 11, 1993

  
\_\_\_\_\_  
GARY L. HALL

  
\_\_\_\_\_  
JONILYNN SEPERT-HALL

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STATE OF GEORGIA )  
( )  
COUNTY OF CLAYTON )  
( ) ss

On this 20 day of May, 1993, personally appeared before me, a notary public GARY L. HALL and JONILYNN SEPPERT-HALL, personally known or proved to me to be the persons whose names are subscribed to the above instrument who acknowledged to me that they executed the above instrument.

**SEAL**  
**Affixed**  
\_\_\_\_\_  
Notary Public  
My Commission Expires April 3, 1994

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OFFICIAL RECORDS  
RECORDED AT THE REQUEST OF  
Frontier Title  
93 JUN 24 09:49  
EUREKA COUNTY, NEVADA  
M.N. REBALZATI, RECORDER  
FILE NO. FEES 6.00

145757

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