

WHEN RECORDED MAIL TO:  
Brooksbank & Associates  
PO Box 3479  
Reno NV 89505

172346

File No.: 99-2341:  
Loan No.: 04368520-2117637

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

NOTICE IS HEREBY GIVEN THAT: BROOKSBANK & ASSOCIATES, is the duly appointed Trustee under a Substitution of Trustee dated May 28, 1999, and Deed of Trust dated September 2, 1997, executed by Wayne A. Dillon, a single person, as trustors in favor of Ford Housing Finance Services, Inc., a division of Associates Housing Finance Services, Inc., a Delaware corporation, recorded October 29, 1997, under instrument no. 168850, in book 315, page 255, of Official Records in the Office of the County Recorder Eureka County, Nevada securing one note, among other obligations.

For the Original sum of \$114,773.22, 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:

**INSTALLMENT OF PRINCIPAL AND INTEREST PLUS IMPOUNDS AND/OR ADVANCES WHICH BECAME DUE ON OCTOBER 10, 1998, PLUS LATE CHARGES, AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST, BALLOON PAYMENTS, PLUS IMPOUNDS AND/OR ADVANCES AND LATE CHARGES THAT BECOME PAYABLE.**

That by reason thereof the present Beneficiary under such Deed of Trust has executed and delivered to said duly appointed Trustee a written Declaration 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.

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BOOK 328 PAGE 046

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 recordation 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.

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

THOMAS R. BROOKSBANK, ESQ.  
BROOKSBANK & ASSOCIATES  
PO Box 3479  
Reno NV 89505  
Telephone (775) 329-5114

Dated: July 2, 1999

BROOKSBANK & ASSOCIATES

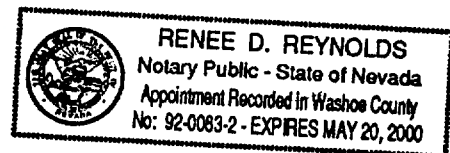
By: [Signature]  
THOMAS R. BROOKSBANK, ESQ.

State of Nevada )  
 )ss.  
County of Washoe )

On July 2, 1999, before me, the undersigned Notary Public, personally appeared THOMAS R. BROOKSBANK, ESQ., personally known to me 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: [Signature]  
Notary Public  
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OFFICIAL RECORDS  
RECORDED AT THE REQUEST OF  
*Brookbank & Assoc. Inc*  
99 JUL 19 AM 8:56

EUREKA COUNTY NEVADA  
M.N. REBALEATI, RECORDER  
FILE NO. FEES \$9.00

172346

THOMAS R. BROOKBANK, JR.  
BROOKBANK & ASSOCIATES  
PO BOX 3430  
Reno NV 89509  
Telephone (775) 339-2114

State of Nevada  
County of Washoe

THOMAS R. BROOKBANK, JR.  
BROOKBANK & ASSOCIATES  
PO BOX 3430  
Reno NV 89509

Witness my hand and official seal  
this \_\_\_\_\_ day of \_\_\_\_\_  
1999  
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