

A.P.N. 1220-21-610-147

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

T.S. No. 1034403-08

Loan No. 3245685

APN. 1220-21-610-147

2001-51910-TGZ

NOTICE IS HEREBY GIVEN: THAT CAL-WESTERN RECONVEYANCE CORPORATION,
A California Corporation is duly appointed Trustee under a Deed of Trust
dated August 3, 1995

executed by **SHAWN P. HICKEY, AN UNMARRIED MAN**
as Trustor,

in favor of **THE FIRST NATIONAL MORTGAGE EXCHANGE, INC. DBA FIRST COLONY
FINANCIAL GRP**

as Beneficiary,

recorded August 9, 1995, under Instrument No. 368002 in book 0895 page 1487
of Official Records in the Office of the County Recorder of DOUGLAS County,
Nevada securing, among other obligations, one note(s) for the original sum of \$ 35,000.00
that the beneficial interest under such Deed of Trust and the obligations secured thereby are presently held by the below set out
beneficiary; that a breach of, and default in the obligations for which said Deed of Trust is security has occurred in that payment
has not been made of

**Failure to pay the monthly payment due June 1, 2001 of principal, interest and impounds
and subsequent installments due thereafter; plus late charges; together with all subsequent
sums advanced by beneficiary pursuant to the terms and conditions of said deed of trust.**

that by reason thereof, the below set out beneficiary under such Deed of Trust, has executed and delivered to said duly
appointed Trustee, a written Declaration of Default 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.

NOTICE

You may have the right to cure the default herein and reinstate the obligation secured by such Deed of Trust above described.
Section 107.080NRS permits certain defaults to be cured upon the payment of the amounts required by that 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 the recording and mailing to Trustor or Trustor's successor in interest of
this notice, the right of reinstatement will terminate and the property may thereafter be sold. To determine if reinstatement is
possible and the amount, if any, necessary to cure the default, contact the Beneficiary or their successors-in-interest, Whose name
and address as of the date of this notice is
WELLS FARGO BANK MINNESOTA, N.A.

C/O OCWEN FEDERAL BANK FSB
1675 PALM BEACH LAKES BLVD
WEST PALM BEACH FL 33401

(800)310-9229

Attn: LOAN RESOLUTION DEPARTMENT

0522030

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CAL-WESTERN RECONVEYANCE CORPORATION

By: First American, As agent

Signature/By Melissa Wagner

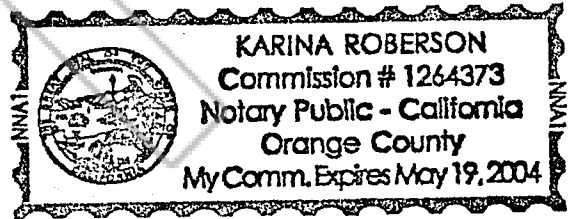
STATE OF California
COUNTY OF Orange

On 8-30-01 before me, the undersigned, a Notary Public in
and for said state personally appeared Melissa Wagner

Personally known to me (or proved on the basis of satisfactory evidence) 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 Karina Roberson

Date August 30, 2001
Ref: HICKEY, SHAWN P.
Order No. 882950
T.S. No. 1034403-08
Loan No. 3245685



WHEN RECORDED MAIL TO:

Cal-Western Reconveyance Corporation
P.O. Box 22004
525 East Main Street
El Cajon CA 92022-9004

Rev. 01/28/00

REQUESTED BY
FIRST AMERICAN TITLE CO.

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2001 SEP -4 AM 11:37

LINDA SLATER
RECORDER

\$ 8.00 PAID K DEPUTY

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