

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

T.S. No. 1040661-05
Loan No. 0104118

APN 1220-16-510-090
~~APN 27-042-05~~

NOTICE IS HEREBY GIVEN: THAT CAL-WESTERN RECONVEYANCE CORPORATION,
A California Corporation is duly appointed Trustee under a Deed of Trust
dated June 12, 1996

executed by **J. PHILLIP BROWN AND, KELLY BROWN, HUSBAND AND WIFE**
as Trustor,

in favor of **NORTH AMERICAN MORTGAGE COMPANY**

as Beneficiary,

recorded June 21, 1996, under Instrument No. 390453 in book 0696 page 3622,
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 \$ 114,000.00
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 January 1, 2002 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

**WASHINGTON MUTUAL BANK, FA, SUCCESSOR TO
NORTH AMERICAN MORTGAGE COMPANY**

C/O Cal-Western Reconveyance Corporation
P.O. Box 22004
525 East Main Street
El Cajon CA 92022-9004
(619)590-9200

Attn: APRIL T ARRINGTON

0536952

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CAL-WESTERN RECONVEYANCE CORPORATION
by FIRST AMERICAN TITLE COMPANY, AS AGENT

Signature/By Vangie Ortega
VANGIE ORTEGA

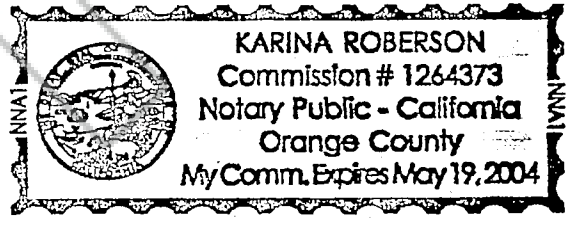
STATE OF California
COUNTY OF Orange

On 3-11-02 before me, the undersigned, a Notary Public in
and for said state personally appeared Vangie Ortega

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 March 8, 2002
Ref: BROWN, J P
Order No. 1109039
T.S. No. 1040661-05
Loan No. 0104118



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

2002 MAR 14 AM 11: 27

LINDA SLATER
RECORDER

\$15⁰⁰ PAID KJ DEPUTY

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