

APN 1320-02-001-074

2002-64473-TGD
1160927

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

**T.S. No. 1042108-03
Loan No. 1005003613**

APN. ~~23-518-46~~

NOTICE IS HEREBY GIVEN: THAT CAL-WESTERN RECONVEYANCE CORPORATION,
A California Corporation is duly appointed Trustee under a Deed of Trust
dated January 24, 2000

executed by **DAVID S SMALL**
as Trustor,

in favor of **THE CIT GROUP/CONSUMER FINANCE, INC.(A DELAWARE CORPORATION)**

as Beneficiary,

recorded **April 27, 2000** ,under Instrument No. **0490808** in book **0400** page **5405**,
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 **\$ 183,750.00**
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 December 27, 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
ALTEGRA CREDIT COMPANY

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

Attn: ESTHER P CHAMBERLAIN

0540888

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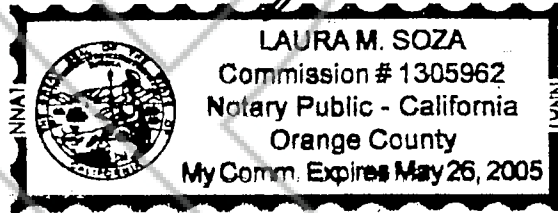
Signature/By *[Signature]*
Luis Cerda

STATE OF CA
COUNTY OF ORANGE

On 4-26-2002 before me, the undersigned, a Notary Public in
and for said state personally appeared Luis Cerda

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 *[Signature]*



Date April 25, 2002
Ref: SMALL, DAVID S
Order No. 1160927
T.S. No. 1042108-03
Loan No. 1005003613

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 APR 29 AM 11: 26

LINDA SLATER
RECORDER

\$ 15⁰⁰ PAID [Signature] DEPUTY

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