

TS No. :FID-02-02525-WF

Loan No.:3702911

APN: 1420-18-214-105

2890344

020509229

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

**NOTICE IS HEREBY GIVEN THAT: FIDELITY NATIONAL FORECLOSURE SOLUTIONS** is the duly appointed Trustee under a Deed of Trust dated 10/20/2000, executed by **MITCHELL SHAW AND VICKI SHAW, HUSBAND AND WIFE**, as trustor in favor of **WESTERN SUNRISE AKA CROSSLAND MORTGAGE CORP.**, recorded 10/30/2000, under instrument no. 0502432, in book 1000, page 5875, of Official Records in the office of the County recorder of **Douglas**, County, Nevada securing, among other obligations.

ONE (1) for the Original sum of **\$121,000.00**, 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 9/1/2002 PLUS AMOUNTS THAT ARE DUE OR MAY BECOME DUE FOR THE FOLLOWING: LATE CHARGES, DELINQUENT PROPERTY TAXES, INSURANCE PREMIUMS, ADVANCES MADE ON SENIOR LIENS, TAXES AND/OR INSURANCE, TRUSTEES FEES, AND ANY ATTORNEY FEES AND COURT COSTS ARISING FROM OR ASSOCIATED WITH BENEFICIARIES EFFORT TO PROTECT AND PRESERVE ITS SECURITY MUST BE CURED AS A CONDITION OF REINSTATEMENT.**

That by reason thereof the present 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 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 recording and mailing of this Notice to Trustor of 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.

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T.S. No.: FID-02-02525-WF  
Loan No.: 3702911

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

WELLS FARGO HOME MORTGAGE INC.  
C/O Fidelity National Foreclosure Solutions  
19732 MacArthur Blvd., Suite 100  
Irvine, California 92612

Phone: (949) 955-1887

Dated: December 17, 2002

**FIDELITY NATIONAL FORECLOSURE SOLUTIONS,  
AS AGENT FOR THE BENEFICIARY, BY: FIDELITY  
NATIONAL DEFAULT SOLUTIONS, AS ITS AGENT**

By:

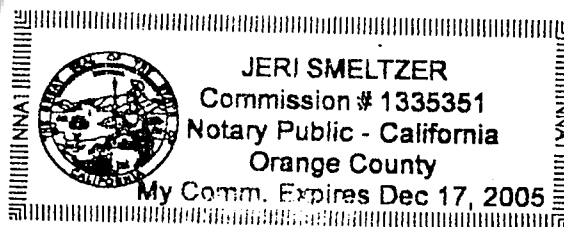
Gerri Sheppard  
Gerri Sheppard

State of California }ss  
County of Orange }

On December 17, 2002 before me, Jeri Smeltzer Notary Public, personally appeared **GERRI SHEPPARD** personally known to me (or proved to me 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 Jeri Smeltzer (Seal)



**FIDELITY NATIONAL TITLE - NDS**

WHEN RECORDED MAIL TO:

Fidelity National Foreclosure Solutions  
19732 MacArthur Blvd., Suite 100  
Irvine, California 92612

REQUESTED BY  
**Stewart Title of Douglas County**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO. NEVADA

2002 DEC 19 PM 3: 44

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BK 1202 PG 09266

LINDA SLATER  
RECORDER  
\$15<sup>00</sup> PAID K<sup>2</sup> DEPUTY