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

02-52-01657 **T.S. No. 1049580-08**

APN. 1220-16-116-011

Loan No. 30936033 APN. 1220

NOTICE IS HEREBY GIVEN: THAT CAL-WESTERN RECONVEYANCE CORPORATION, A California Corporation is duly appointed Trustee under a Deed of Trust dated December 19, 2001

executed by JASON A. LOWRY, A SINGLE MAN as Trustor,

in favor of GREENPOINT MORTGAGE FUNDING, INC.

as Beneficiary,

recorded December 28, 2001, under Instrument No. 0531189 in book 1201 page 9901, 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 \$ 147,200.00 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 October 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

BANK ONE, NATIONAL ASSOCIATION AS TRUSTEE FOR STRUCTURED ASSET SECURITIES CORPORATION AMORTIZING RESIDENTIAL COLLATERAL TRUST MORTGAGE PASS-THROUGH CERTIFICATES,

SERIES 2002-BC2

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

(800)310-9229

Attn: LOAN RESOLUTION DEPARTMENT

0562380

CAL-WESTERN RECONVEYANCE CORPORATION

BY FIDELITY NATIONAL TITLE AS AGENT Signature/By A. FRAGASSI

STATE OF CALIFORNIA COUNTY OF ORANGE

On 12/24/02 before me, the undersigned, a Notary Public in and for said state personally appeared 4. FRA9ASS/

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

Date December 24, 2002 Ref: LOWRY, JASON Order No. 2890347 T.S. No. 1049580-08 Loan No. 30936033 JERI SMELTZER
Commission # 1335351
Notary Public - California
Crange County
My Comm. Expires Dec 17, 2005

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 CENTENNIAL TITLE CO.

IN OFFICIAL RECORDS OF DOUGLAS CO. MEVADA

2002 DEC 30 PM 2: 51

LINDA SLATER RECORDER

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BK 1202PG 13394