

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

2004 JAN 15 PM 4:01

WERNER CHRISTEN  
RECORDER

\$ 15<sup>00</sup> PAID *Bh* DEPUTY

RECORDING REQUESTED BY:

~~WERNER CHRISTEN~~ **FIDELITY NATIONAL FORECLOSURE SOLUTIONS - NDS**

Fidelity National Foreclosure Solutions

19732 MacArthur Blvd., Suite 100

Irvine, California 92612

*4890008*

APN: 1319-19-210-003

TS No.: FID-04-04597-PB

Loan No.: 0000652402

*040500017 TSG*

SPACE ABOVE THIS LINE FOR RECORDER'S USE

## NOTICE OF BREACH AND DEFAULT AND OF ELECTION TO CAUSE SALE 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 7/3/2002, executed by **DAVID MCMILLAN AND CARRIE MCMILLAN, HUSBAND AND WIFE, AS JOINT TENANTS**, as Trustor in favor of **NEW CENTURY MORTGAGE CORPORATION**, recorded 7/19/2002, under instrument no. **0547524**, in book **0702**, page **05872**, 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 **\$415,600.00**, 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 10/1/2003 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 or Trustors successor in interest, the right of reinstatement will

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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.

(Page 1 of 2)

T.S. No.: FID-04-04597-PB  
Loan No.: 0000652402

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

PROVIDENT BANK  
C/O Fidelity National Foreclosure Solutions  
19732 MacArthur Blvd., Suite 100  
Irvine, California 92612

Phone: (949) 474-4505

Dated: January 12, 2004

FIDELITY NATIONAL FORECLOSURE  
SOLUTIONS, AS AGENT FOR THE  
BENEFICIARY BY: FIDELITY NATIONAL  
TITLE INSURANCE COMPANY, AS IT'S  
AGENT

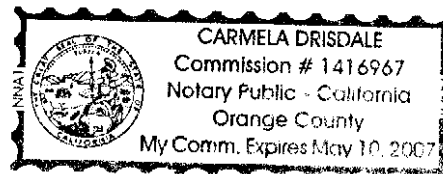
By: *Jessi Sheppard*  
AUTHORIZED SIGNATURE

State of California }ss  
County of Orange }

On January 12, 2004 before me, *Carmela Drisdale* Notary Public, personally appeared *Jessi 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 *Carmela Drisdale* (Seal)  
CARMELA DRISDALE



(PAGE 2 OF 2)

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