

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

2004 APR -7 AM 10:35

WERNER CHRISTEN  
RECORDER

SL<sup>00</sup> PAID KJ DEPUTY

RECORDING REQUESTED BY:  
AND WHEN RECORDED MAIL TO:

FIDELITY NATIONAL TITLE NDS  
Cal-Western Reconveyance Corporation  
P.O. Box 22004  
525 East Main Street  
El Cajon CA 92022-9004

APN. 1022-08-001-013

4892884  
04050117E-TSC

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**

T.S. No. 1066143-03  
Loan No. 1006362667 APN 1022-08-001-013

NOTICE IS HEREBY GIVEN: THAT CAL-WESTERN RECONVEYANCE CORPORATION, A California Corporation is duly appointed Trustee under a Deed of Trust dated April 24, 1991

executed by PHILLIP J. THEBEAU AND CHERYL N. THEBEAU, HUSBAND AND WIFE as Trustor,

in favor of WESAV MORTGAGE CORPORATION, AN ARIZONA CORPORATION, AND/OR ITS ASSIGNS as Beneficiary,

recorded April 26, 1991, under Instrument No. 249426 in book 491 page 4102, of Official Records in the Office of the County Recorder of DOUGLAS County, Nevada describing land therein as:

**COMPLETELY DESCRIBED IN SAID DEED OF TRUST.**

Securing, among other obligations, one note(s) for the original sum of \$45,000.00 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, 2004 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.

0609545

BK0404PG02895

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

Loan No: 1006362667  
T.S. No: 1066143-03  
APN: 1022-08-001-013

**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 and address as of the date of this notice is

**BANK OF AMERICA, N.A.**

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

CAL-WESTERN RECONVEYANCE CORPORATION

Signature/By

*Terri Sheppard*  
TERRI SHEPPARD

STATE OF CA  
COUNTY OF OR  
On 4-5-04

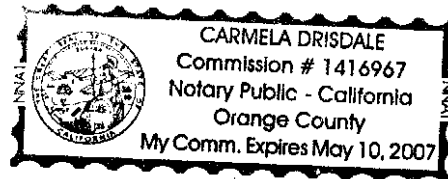
before me, the undersigned, a Notary  
Public in and for said state personally appeared

Terri Sheppard 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

*Carmela Drisdale*

Date April 03, 2004  
Ref. THEBEAU, PHILIP J.  
Order No. 4890086



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