

REQUESTED BY
Stewart Title of Douglas County

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

Recording requested by:

FIDELITY NATIONAL TITLE INSURANCE COMPANY

When recorded mail to:

2004 MAY 17 AM 10:36

WERNER CHRISTEN
RECORDER

\$ 15.00 PAID *KJ* DEPUTY

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

040501358

Space above this line for Recorder's use

TS No.: 005-99383

Order # 489127

Loan No.: 0000652402

Assessors Parcel No(s) 1319-19-210-003

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 TITLE INSURANCE COMPANY is either the original trustee, the duly appointed substituted trustee, or acting as agent for the trustee or beneficiary under a Deed of Trust dated 7/3/2002, executed by DAVID MCMILLAN AND CARRIE MCMILLAN, HUSBAND AND WIFE, AS JOINT TENANTS, as Trustor, to secure certain obligations in favor of NEW CENTURY MORTGAGE CORPORATION, as beneficiary, recorded 7/19/2002, as Instrument No. 0547524, in Book 0702, Page 05852 of Official Records in the Office of the Recorder of Douglas County, Nevada securing, among other obligations including 1 NOTE(S) FOR THE ORIGINAL sum of \$415,600.00, that the beneficial interest under such Deed of Trust and the obligations secured thereby 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 in that payment has not been made of:

Installment of principal and interest plus impounds and / or advances which became due on 2/1/2004 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 Trustor'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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To determine if reinstatement is possible and the amount, if any, to cure the default, contact:

THE PROVIDENT BANK
C/O Fidelity National Foreclosure Solutions
19732 MacArthur Blvd, Suite 100
Irvine, CA 92612
(949) 474-4505

If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan. Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale provided the sale is concluded prior to the conclusion of the foreclosure.

Dated: 5/13/2004

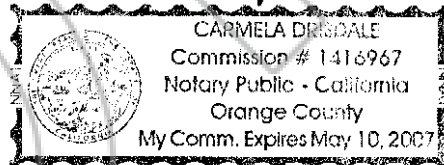
Fidelity National Foreclosure Solutions As Agent For The
Beneficiary By: Fidelity National Title Insurance Company, Its Agent

By: *Terri Sheppard*
Terri Sheppard

Terri
State of ~~Orange~~) ss.
County of ~~Clark~~
Orange

This instrument was acknowledged before me, a notary public, by *Terri Sheppard* on *5-13*, 20*04*.

Carmela Drisdale
Notary Public



THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations.

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