

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

905915  
T.S. No. 1032904-03  
Loan No. 2003323074

APN. 006-271-19

NOTICE IS HEREBY GIVEN THAT CAL-WESTERN RECONVEYANCE CORPORATION,  
A California Corporation is duly appointed Trustee under a Deed of Trust  
dated September 2, 1998

executed by **RUSSELL E. AVERY AND MAUREEN J. AVERY, HUSBAND AND WIFE**  
as Trustor,

in favor of **UNIVERSAL MORTGAGE CORPORATION**  
as Beneficiary,

recorded September 9, 1998, under Instrument No. 111587 in book 137 page 183,  
of Official Records in the Office of the County Recorder of LINCOLN County,  
Nevada securing, among other obligations, one note(s) for the original sum of \$ 116,250.00  
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 April 1, 2001 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

**BA MORTGAGE LLC SUCCESSOR IN INTEREST BY  
MERGER OF NATIONSBANC MORTGAGE CORPORATION**

C/O Cal-Western Reconveyance Corporation  
P.O. Box 22004  
525 East Main Street  
El Cajon CA 92022-9004  
(619)390-9200  
Attn: ESTHER P CHAMBERLAIN

CAL-WESTERN RECONVEYANCE CORPORATION

By: First American, An agent

Signature/By Melissa Wagner

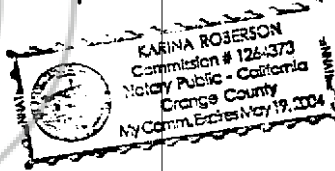
STATE OF California  
COUNTY OF Orange

On 7-6-01 before me, the undersigned, a Notary Public in  
and for said state personally appeared Melissa Wagner

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 Karina Roberson

Date: July 6, 2001  
Ref: AVERY, RUSSELL E.  
Order No. 828162  
T.S. No. 1032904-03  
Loan No. 200323074



WHEN RECORDED MAIL TO  
Cal Western Reconveyance Corporation  
P.O. Box 22004  
525 East Main Street  
El Cajon CA 92022-9004  
Ref: 01/23/00

NO. 116633

FILED AND RECORDED AT REQUEST OF  
FIRST AMERICAN TITLE  
JULY 12, 2001  
30 MINUTES PART 11 OF BLOCK  
AM IN BOOK 156 OF OFFICIAL  
RECORDS PAGE 353  
COUNTY, NEVADA  
LESLIE BOUCHER  
COUNTY RECORDER  
BY Terena Deekin DEPUTY