

A.P.N.:

Loan No. 1194684

T.S. No.: 02-4838-02

1533943
**THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT.
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

**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 the duly appointed Trustee under a Deed of Trust dated 11/12/1991, executed by Lawrence E. Stewart and Deborah S. Stewart, husband and wife as joint tenants with full rights of survivorship, as trustor in favor of United States of America, acting through the Farmers Home Administration, United States Department of Agriculture, recorded 11/21/1991, under Instrument No. 097828, in Book 99, Page 515, of Official Records in the office of the County recorder of Lincoln, County, Nevada securing, among other obligations:

ONE (1) Note(s) for the Original sum of \$28,190.00, that the beneficial interest under such Deed of Trust and the obligations secured hereby are presently held by the current beneficiary; 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:

THE INSTALLMENT OF PRINCIPAL AND INTEREST WHICH BECAME DUE ON 8/12/2002 AND ALL SUBSEQUENT INSTALLMENTS, TOGETHER WITH ALL LATE CHARGES; ADVANCES BY BENEFICIARY IN PAYMENT OF DELINQUENCIES DUE ON A SENIOR DEED OF TRUST AND SUBSEQUENT DELINQUENCIES, AND/OR FIRE INSURANCE PREMIUMS AND SUBSEQUENT PREMIUMS THAT WILL BECOME DUE AFTER THE NOTICE OF DEFAULT WAS RECORDED, AND/OR REAL ESTATE TAXES, PLUS INTEREST, AND SUBSEQUENT DELINQUENCIES.

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.

Lincoln County

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

USDA-Rural Development, Nevada State Office
C/O W.T. CAPITAL LENDER SERVICES
707 COMMONS DRIVE, SUITE 101
SACRAMENTO, CA 95825
(559) 222-4644

Dated: January 07, 2003

Fidelity National Title Insurance Company, Trustee
BY: WT Capital Lender Services, Its Authorized Agent

By: *A. Dandurand*
ALISON DANDURAND, Assistant Vice President

State of California)ss
County of Sacramento)

On January 07, 2003 before me, Diana J. Hightower Notary Public, personally appeared Alison Dandurand 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 *Diana J. Hightower*
Diana J. Hightower



FILED FOR RECORDING
AT THE REQUEST OF
First American Title
JUN 13 PM 4 54
LESLIE BOUCHIER

119305

WHEN RECORDED MAIL TO:

W.T. CAPITAL LENDER SERVICES
707 COMMONS DRIVE, SUITE 101
SACRAMENTO, CA 95825