APN: 1220-21-511-023 149690-CT

DOC # 0666064 01/19/2006 04:19 PM Deputy: GB OFFICIAL RECORD

Requested By:

FIRST CENTENNIAL TITLE CO OF

Douglas County - NV Werner Christen - Recorder

0fFee: BK-0106 PG- 6582 RPTT:



SPACE ABOVE FOR RECORDER'S USE ONLY

NOTICE OF DEFAULT AND ELECTION TO SELL

TO WHOM IT MAY CONCERN:

WHEREAS, SHELBI L. TURNER as Trustor did execute a Deed of Trust wherein NORTHERN NEVADA TITLE COMPANY, A NEVADA CORPORATION is Trustee for U Beneficiary, as security for payment of their Promissory Note made, executed and delivered on AUGUST 17, 2000, to said Beneficiary, and which said Deed of Trust was recorded in the Official Records of DOUGLAS County, Nevada, on AUGUST 17, 2000, as Document No. 0497856 BOOK 0800 PAGE 3180; and

WHEREAS, TITLE SERVICE AND ESCROW COMPANY, is the present Trustee, by Substitution of Trustee recorded in the Official Records of DOUGLAS County, Nevada, on 1-19-06 _, as Document No. ; and 06666063

WHEREAS, a breach of the obligation for which said Deed of Trust is security has occurred in that default has been made in the payment of the installment of principal and/or interest which became due on August 17, 2005, and in the payment of such subsequent installments that became due, also in the payment of any Real and/or Personal property Taxes which may be delinquent and the premiums for Policy or Policies of Fire Insurance which may be due or overdue and all costs in connection with this foreclosure, including but not limited to reasonable Attorneys Fees, Trustees Fees, Trustees Sale Guarantee and all expenses of Trustee.

NOTICE IS HEREBY GIVEN that the Beneficiary has elected to consider all unpaid balance of principal and the interest accrued thereon to be due inconsequence of said default, all in accordance with the terms of said Promissory Note and Deed of Trust and the Beneficiary has elected to sell or cause to be sold the Real and Personal Property described in said Deed of Trust, to satisfy said obligation.

.YOU MAY HAVE the right to cure the default and reinstate the obligation secured by the Deed of Trust described herein. To determine if reinstatement is possible or to get any information on this foreclosure, contact the office of TITLE SERVICE AND ESCROW COMPANY, 25 West St. Fernley, Nv. 89408, Telephone 775-575-2286, between the hours of 9:00 A.M. and 5:00 P.M., Monday through Friday.

DATED January 17, 2006

TITLE SERVICE AND ESCROW COMPANY

SHARON BEATY ASSISTANT SECRETARY

STATE OF NEVADA

ss.

COUNTY OF LYON

This instrument was acknowledged before me on 1-17.00 by SHARON BEATY as ASSISTANT SECRETARY of TITLE SERVICE AND ESCROW COMPANY.

Notary Public





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