

A.P. No. 1220-12-310-010  
No. 17727-FCL

When recorded mail to:

**WESTERN TITLE COMPANY, INC.**  
P.O. Box 3059  
Reno, Nevada 89505

DOC # 720900  
04/07/2008 08:16AM Deputy: GB  
**OFFICIAL RECORD**  
Requested By:  
WESTERN TITLE INC RIDGE  
Douglas County - NV  
Werner Christen - Recorder  
Page: 1 of 5 Fee: 18.00  
BK-408 PG-1365 RPTT: 0.00



**AFFIRMATION PURSUANT TO  
NRS 111.312(1)(2) AND 239B.030(4)**

X Pursuant to NRS 239B.030, the undersigned, hereby affirm that the below document, including any exhibits, hereby submitted for recording does not contain the social security number of any person or persons.

-OR-

The undersigned, hereby affirm that this document, including any exhibits, hereby submitted for recording does contain the social security number of a person or persons as required by the following:

Signature

JOY M. TAGHIOF

Print Signature

Agent WESTERN TITLE CO.

Title FORECLOSURE OFFICER

**NOTICE OF DEFAULT  
AND ELECTION TO SELL**

TO WHOM IT MAY CONCERN:

WHEREAS, on June 5, 2006, MICHAEL FARRELL and MARLENA FARRELL, husband and wife, executed as Trustor a Deed of Trust wherein FIRST AMERICAN TITLE COMPANY OF NEVADA, a Nevada corporation, is Trustee for DONALD WILLIAM PENFIELD and LINDA JOYCE PENFIELD, Trustees of the DONALD W. PENFIELD FAMILY TRUST dated May 2, 1995, as to an undivided 61.5385% interest, and GEORGETTE MADDOX, Trustee of the GEORGETTE MADDOX 1988 LIVING TRUST, as to an undivided 38.4615% interest, Beneficiary, as security for the payment of a Promissory Note made, executed and delivered on June 5, 2006, which said Deed of Trust was recorded June 8, 2006, as Document No. 0676778, Official Records, Douglas County, Nevada; and

WHEREAS, the term of the note secured by the above described Deed of Trust was extended pursuant to that certain Modification Agreement recorded June 4, 2007 as Document No. 702331, official records Douglas County, Nevada; and

WHEREAS, WESTERN TITLE COMPANY, INC., a Nevada corporation, was substituted as Trustee in the place and stead of FIRST AMERICAN TITLE COMPANY OF NEVADA, by document recorded concurrently herewith; and

WHEREAS, a breach of the obligation for which said transfer in trust as security was made has occurred in that default has been made in the failure to pay the installment of interest due on February 8, 2008, and in the failure to pay each such monthly installment that thereafter became due, and in the failure to perform any other term, covenant or condition contained in the Deed of Trust securing the Promissory Note and to be performed by Trustor, whether such failure to perform occurred prior to or subsequent to the date hereof, together with penalties and advances that have been incurred or made or will be incurred or made during the period of default;

NOTICE IS HEREBY GIVEN that the undersigned has elected to consider all of the unpaid balance of principal and interest to be due in consequence of said default, together with attorney's fees and costs that have been incurred and will hereafter accrue, all in accordance with the terms of said Promissory Note and Deed of Trust, and the undersigned has elected to sell or cause to be sold the real property described in said Deed of Trust to satisfy said obligation.

To obtain further information with respect to this Notice of Default and Election To Sell, contact the Foreclosure Office of Western Title Company, Inc., 241 Ridge Street, Reno, NV 89501, Telephone No. (775) 850-7176, between the hours of 9:00 A.M. and 5:00 P.M. Monday through Friday.

DATED: April 1, 2008.

Donald William Penfield, Trustee  
Donald William Penfield,  
Trustee

Georgette Maddox, Trustee

Linda Joyce Penfield, Trustee  
Linda Joyce Penfield, Trustee



WHEREAS, the term of the note secured by the above described Deed of Trust was extended pursuant to that certain Modification Agreement recorded June 4, 2007 as Document No. 702331, official records Douglas County, Nevada; and

WHEREAS, WESTERN TITLE COMPANY, INC., a Nevada corporation, was substituted as Trustee in the place and stead of FIRST AMERICAN TITLE COMPANY OF NEVADA, by document recorded concurrently herewith; and

WHEREAS, a breach of the obligation for which said transfer in trust as security was made has occurred in that default has been made in the failure to pay the installment of interest due on February 8, 2008, and in the failure to pay each such monthly installment that thereafter became due, and in the failure to perform any other term, covenant or condition contained in the Deed of Trust securing the Promissory Note and to be performed by Trustor, whether such failure to perform occurred prior to or subsequent to the date hereof, together with penalties and advances that have been incurred or made or will be incurred or made during the period of default;

NOTICE IS HEREBY GIVEN that the undersigned has elected to consider all of the unpaid balance of principal and interest to be due in consequence of said default, together with attorney's fees and costs that have been incurred and will hereafter accrue, all in accordance with the terms of said Promissory Note and Deed of Trust, and the undersigned has elected to sell or cause to be sold the real property described in said Deed of Trust to satisfy said obligation.

To obtain further information with respect to this Notice of Default and Election To Sell, contact the Foreclosure Office of Western Title Company, Inc., 241 Ridge Street, Reno, NV 89501, Telephone No. (775) 850-7176, between the hours of 9:00 A.M. and 5:00 P.M., Monday through Friday.

DATED: 3/20, 2008.

\_\_\_\_\_  
Donald William Penfield,  
Trustee

Georgette Maddox, Trustee  
Georgette Maddox, Trustee

\_\_\_\_\_  
Linda Joyce Penfield, Trustee

-2-



STATE OF )  
 ) ss  
COUNTY OF )

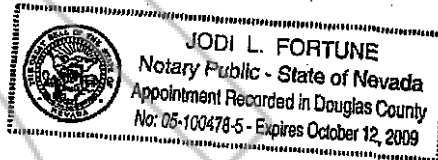
This instrument was acknowledged before me on \_\_\_\_\_, 2008, by DONALD WILLIAM PENFIELD and LINDA JOYCE PENFIELD, Trustees of the DONALD W. PENFIELD FAMILY TRUST.

\_\_\_\_\_  
Notary Public

STATE OF NEVADA )  
 ) ss  
COUNTY OF CARSON CITY )

This instrument was acknowledged before me on 3/20, 2008, by GEORGETTE MADDOX, Trustee of the GEORGETTE MADDOX 1998 LIVING TRUST.

Jodi L. Fortune  
Notary Public



STATE OF NV )  
COUNTY OF Douglas ) ss

This instrument was acknowledged before me on April 1, 2008, by DONALD WILLIAM PENFIELD and LINDA JOYCE PENFIELD, Trustees of the DONALD W. PENFIELD FAMILY TRUST.

Mary Kelsh  
Notary Public



STATE OF )  
COUNTY OF ) ss

This instrument was acknowledged before me on \_\_\_\_\_, 2008, by GEORGETTE MADDOX, Trustee of the GEORGETTE MADDOX 1998 LIVING TRUST.

\_\_\_\_\_  
Notary Public