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OFFICIAL RECORD

Requested By:

FIRST CENTENNIAL - RENO
Douglas County - NV

Karen Ellison - Recorder

Page: 1 of 2 Fee: 15.00
BK-309 PG-1013 RPTT: 0.00



Recording Requested by and when recorded
mail to:

Nevada Trust Deed Services, Inc.
3445 BEAM DRIVE
LAS VEGAS, NV 89139
(702) 733-9900 ♦ (702) 733-6203 Fax

A.P.N. NO. 1022-10-001-079

T.S. NO. NV 13029

Loan NO. 24825360

170917-CT/TSG

-Space above designated for the use of the County Recorder-

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

NOTICE IS HEREBY GIVEN: THAT NEVADA TRUST DEED SERVICES INC., a corporation, is duly appointed Trustee under a Deed of Trust dated October 21, 2005 Executed by WILLIAM K. HICKS and BARBARA O. HICKS, husband and wife

As Trustor, to secure certain obligations in favor of AMERICAN GENERAL FINANCIAL SERVICES, INC.

As beneficiary, recorded October 21, 2005 as instrument no. 650715
In book 705 page 13213 of Official Records in the Office of the Recorder of
Douglas County, Nevada, describing land therein as:

Lot 44 of TOPEZ RANCH ESTATES UNIT NO. 2, according to the map thereof filed in the office of the County Recorder of Douglas County, Nevada on February 20, 1967 in Book 47 Page 761 as Document No. 35464.

Said obligations including one note for the sum of \$48,864.54
That the beneficial interest under such Deed of Trust and the obligations secured thereby are presently held by the undersigned; and 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:

a portion of the monthly installment due on the 5th day of March 2008 in the amount of \$275.25, and the entire monthly installment in the amount of \$1,474.18 due on the 5th day of April 1008 and on the 5th day of each month thereafter, plus late charges, fees and costs, as per the terms of the note and deed of trust have not been paid.

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 of 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 elect to cause the trust to be sold to satisfy the obligations secured thereby.

Nevada Trust Deed Services, Inc., Trustee

dated: February 26, 2009

By: 
Carroll K. Gagnier, President

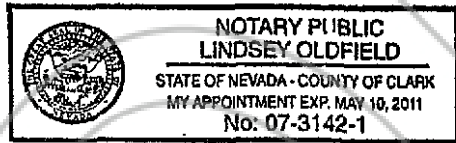
This is an attempt to collect a debt. Any information obtained will be used for that purpose.

NV 13029

STATE OF NEVADA }
COUNTY OF CLARK }

On Feb. 26, 2009, before me, the undersigned, a Notary Public, in and for said State, personally appeared **CARROLL K. GAGNIER**, known to me (or proved) to me to be the person whose name is subscribed to the above instrument who acknowledged that he executed the above instrument.

Lindsey Oldfield
Signature (Notary Public)



BK-309
PG-1014