

A.P. No. 1320-02-001-083
No. 25974-FCL

When recorded mail to:

WESTERN TITLE CO
PO BOX 3059
RENO, NV 89505



**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 October 29, 2007, RICK A. ACKERSON and DAWN M. ACKERSON, husband and wife, executed as Trustor a Deed of Trust wherein RICHARD A. HILLS, JR., is Trustee for MIDCOUNTRY BANK, a Federal Savings Bank, organized and existing under laws of the United States of America, Beneficiary, as security for the payment of a Promissory Note made, executed and

delivered on October 29, 2007, which said Deed of Trust was recorded October 30, 2007, Document No. 0712100, Official Records, Douglas County, Nevada; and

WHEREAS, WESTERN TITLE COMPANY, LLC, a Nevada limited liability company, was substituted as Trustee under said Deed of Trust in the place and stead of RICHARD A. HILLS, JR., by document recorded concurrently herewith; and

WHEREAS, the principal of the foregoing note, together with accrued interest, was all due and payable on October 29, 2008, however on the date of maturity of said note, Beneficiary did not demand the payment in full of same, but rather allowed maker to continue with the monthly installments provided therein; 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 principal and interest due on February 1, 2009, 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 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

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Office of Western Title Company, LLC, 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: MAY 6th , 2009.


MIDCOUNTRY BANK, a Federal
Savings Bank

By: 

Its: Vice President
Special Assets

STATE OF MINNESOTA)
) ss
COUNTY OF RAMSEY)

This instrument was acknowledged before me on
 MAY 6th , 2009, by John M. Viens as VP - Special Assets of
MIDCOUNTRY BANK, a Federal Saving Bank.


Notary Public

