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DOC # 0748566
08/10/2009 10:04 AM Deputy: DW
OFFICIAL RECORD
Requested By:
HAYES KARBER ALFORD & SMITH

Recording Requested By:
Gregory T. Karber

WHEN RECORDED RETURN TO:
Gregory T. Karber
700 South 21st Street
Fort Smith, AR 72901
(479) 242-2638 Telephone
(800) 246-8182 Facsimile

Douglas County - NV
Karen Ellison - Recorder
Page: 1 Of 2 Fee: 65.00
BK-0809 PG- 1783 RPTT: 0.00



Contract No.: 570605006
Tax Parcel No.: 1318-15-822-001 *pt*

**NOTICE OF BREACH AND DEFAULT AND OF ELECTION TO CAUSE
SALE OF REAL PROPERTY UNDER DEED OF TRUST**

NOTICE IS HEREBY GIVEN THAT: GREGORY T. KARBER is the duly appointed Substitute Trustee under a Deed of Trust dated 6/9/2006, executed by Lawrence E Stefan and Carolyn M Stefan, as trustor(s) in favor of Lawyers Title of Nevada, Inc., Trustee, recorded in Document No. 693419, Book/Instrument No. 0107-7043 on 1/24/2007 of Official Records in the office of the County recorder of Douglas County, Nevada securing, among other obligations:

One note(s) for the Original sum of \$17,684.10, that the beneficial interest under such Deed of Trust and the obligations secured hereby are presently held by the undersigned; 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, Interest, impounds and late fees, which became due \$17,684.10 together with all subsequent installments of principal, interest, impounds, late fees and foreclosure fees and expenses. Any advances which may hereafter be made. All obligations and indebtedness as they become due and charges pursuant to said Note and Deed of Trust.

That by reason thereof the present Beneficiary under such Deed of Trust has executed and delivered to said duly appointed Substitute a written Declaration of Default and Demand for Sale and has deposited with said duly appointed Substitute 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 reinstated 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.



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

Gregory T. Karber
Hayes, Karber, Alford & Smith, PLC
Fort Smith, AR 72901
(479) 242-2638 Telephone
(800) 246-8182 Facsimile

BE ADVISED THAT GREGORY T. KARBER IS ACTING AS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION PROVIDED BY YOU WILL BE USED FOR THAT PURPOSE.

Dated: August 4, 2009

Gregory T. Karber

State of Arkansas)
)ss.
County of Sebastian)

On August 4, 2009, before me, Kimala Bentley, Notary Public, personally appeared Gregory T. Karber 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:

(Seal)

