

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-0909 PG- 2687 RPTT: 0.00



Contract No.: 170509418  
Tax Parcel No.: 1318-15-819-001 *ph*

**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 10/2/2005, executed by Dolores Guaman-Ruiz and Ramon Ruiz, as trustor(s) in favor of Lawyers Title of Nevada, Inc., Trustee, recorded in Book/Instrument No. 0106-03420 on 1/11/2006 of Official Records in the office of the County recorder of Clark County, Nevada securing, among other obligations:

One note(s) for the Original sum of \$15,794.10, 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 9/16/2008 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

