Foreclosure # 29428 FCL APN: 1022-22-000-020

When recorded mail to: Western Title Company Attn: Joy Taghiof Foreclosure Officer P. O. Box 3059 Reno, NV 89505 DOC # 753793

11/12/2009 10:01AM Deputy: GB
OFFICIAL RECORD
Requested By:
WESTERN TITLE INC RIDGE
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 3 Fee: 66.00
BK-1109 PG-2780 RPTT: 0.00

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

I, the undersigned hereby affirm that the attached document, including any exhibits, hereby submitted for recording, does not contain the social security number of any person or persons.

Joy Taghiof, Foreclosure Officer, Western Title Co.

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

NOTICE IS HEREBY GIVEN: That WESTERN TITLE COMPANY, LLC, a Nevada limited liability company, is the duly appointed Trustee under a Deed of Trust dated December 22, 2008, executed by WILLIAM GRANT HADRATH, an unmarried man, as Trustor, given to secure certain obligations currently in favor of BJP VENTURES, LLC, a Nevada limited liability company, as Beneficiary, which was recorded December 29, 2008, Document No. 735064, Official Records in the Office of the County Recorder of Douglas County, State of Nevada.

That said obligations secured by said Deed of Trust include a Note for the original sum of \$247,500.00 dated December 22, 2008; that the beneficial interest under such Deed of Trust and the obligations secured thereby are presently held by the Beneficiary; 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 as follows:

(1) The payment of principal reduction and interest due on said Note on July 29, 2009 plus all subsequent installments; plus all late fees, if any; and delinquent taxes and/or assessments, if any.

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- (2) All costs and fees incurred herein.
- (3) Any advancements made herein.
- (4) Any delinquent taxes and/or assessments, if any, due and owing.

Contact Joy Taghiof, Foreclosure Officer, WESTERN TITLE COMPANY, 241 Ridge Street, Reno, Nevada, 775 850-7176, upon receipt hereof for exact amount due. The principal balance remaining unpaid is \$249,665.41 with interest at the rate of 10.5% per annum. Interest is paid to June 29, 2009.

That by reason thereof, the present Beneficiary under such Deed of Trust, has executed and delivered to said duly appointed Trustee, a written Authorization to Commence Foreclosure, 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 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.

NRS Section 107.080 permits certain defaults to be cured upon the timely payment of the amounts required by that Section. If said amounts are not cured within thirty-five (35) days following the recording and mailing of this Notice of Default and Election to Sell under Deed of Trust, the property may thereafter be sold.

DATED: This 3,d day of November, 2009.

BJP VENTURES, LLC, a Nevada limited liability company

By:

Its:

73C__

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STATE OF <u>Nevada</u>

COUNTY OF <u>Novalas</u> On this 3rd day of November, 2009, personally appeared before me, a Notary Public, Jasa Lococo, as Jeremy Page of BJP VENTURES, LLC, a Nevada limited liability company, personally known (or proved) to me to be the person whose name is subscribed to the above instrument who acknowledged that she executed this instrument. JASON LOCOCO Stary Public-State of Nevada APPT, NO. 09-10490-5 APB: Expires June 29, 2013 Notary Public 271798