

FCL 28165
APN's: 1320-33-401-051

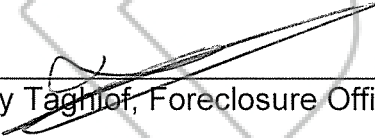
When recorded mail to:
Western Title Company
Attn: Joy Taghiof
Foreclosure Officer
P. O. Box 3059
Reno, NV 89505

DOC # 756979
01/11/2010 03:47PM Deputy: GB
OFFICIAL RECORD
Requested By:
WESTERN TITLE INC RIDGE
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 3 Fee: 66.00
BK-110 PG-1856 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 substituted Trustee under a Deed of Trust dated November 13, 2006, executed by THOMAS P. DEGREGORY and MYRIAH J. DEGREGORY, husband and wife, as Trustors, given to secure certain obligations currently in favor of STEVEN J. ROSENBAUM, an unmarried man, and THOMAS D. ROSENBAUM, a married man, as his sole and separate property, as Beneficiary, which was recorded November 14, 2006, Document No. 0688580, Official Records in the Office of the County Recorder of Douglas County, State of Nevada. (P)

That said obligations secured by said Deed of Trust include a Note for the original sum of \$405,000.00 dated November 13, 2006; 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 installment of principal reduction and interest due on such Note on June 1, 2009 plus all subsequent installments; plus late fees, if any; and delinquent taxes and/or assessments, if any.
- (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 \$403,289.89 with interest at the rate of 8.1% per annum. Interest is paid to May 1, 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 14th day of Dec., 2009.

STEVEN J. ROSENBAUM

THOMAS B. ROSENBAUM



Auckland
~~STATE OF NEVADA~~
New Zealand
COUNTY OF _____)
: ss.

On this 22nd day of December, 2009, personally appeared before me, a Notary Public, STEVEN J. ROSENBAUM, personally known (or proved) to me to be the person whose name is subscribed to the above instrument who acknowledged that he executed this instrument.

I confirm that I am a Notary Public in New Zealand appointed for life under the British system. My appointment does not have an expiration date. My details as a Notary Public are lodged with the department of Internal Affairs in Wellington, New Zealand B. C. E. Hough. Notary Public

Steven J. Rosenbaum
Notary Public
New Zealand
Steven J. Rosenbaum
Notary Public
New Zealand
at/n

Hawaii
STATE OF NEVADA)
COUNTY OF Hawaii)
: ss.

On this 14th day of December, 2009, personally appeared before me, a Notary Public, THOMAS D. ROSENBAUM, personally known (or proved) to me to be the person whose name is subscribed to the above instrument who acknowledged that he executed this instrument.

Thomas D. Rosenbaum
Notary Public *Alison T. Wilson*
My commission expires *April 17, 2013*
My Commission No *97-125*

274829.1

NOTARY CERTIFICATION	
Doc. Date: <u>12/14/09</u>	# Pages: <u>3</u>
Name: <u>Alison T. Wilson</u>	Third Circuit
Doc. Description: <u>Notice of Default and Auction to sell under deed of trust</u>	
<i>Alison T. Wilson</i>	
Signature	
Date	<u>12/14/09</u>