



A. P. No. 1320-29-212-030  
Foreclosure No. 42510

When recorded mail to:  
Western Title Company, LLC,  
5390 Kietzke Lane, #101  
Reno NV 89511

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

Pursuant to NRS 239B.030, the undersigned, hereby affirm(s) that the below document, including any exhibits, hereby submitted for recording does not contain the social security number of any person or persons.

NOTICE OF DEFAULT  
AND ELECTION TO SELL  
AND AFFIDAVIT PURSUANT TO NRS 107.080

STATE OF )  
 )SS.  
COUNTY OF )

TO WHOM IT MAY CONCERN:

THE UNDERSIGNED AS THE HOLDER OF THE NOTE AND DEED OF TRUST DESCRIBED BELOW, and being duly sworn, under penalty of perjury, deposes and says:

A. On May 31, 2005, LANCE HORTON and CHRISTINE HORTON, husband and wife, executed as Trustor a Deed of Trust wherein STEWART TITLE OF DOUGLAS COUNTY, a Nevada corporation, is Trustee for LENDELL R. STEPHENSON and REGINA A. STEPHENSON, husband and wife, as joint tenants with right of survivorship, Beneficiary, ("Deed of Trust") as security for the payment of a Promissory Note made, executed and delivered on May 31, 2005, ("Note") which said Deed of Trust was recorded June 7, 2005, as Document No. 0646257, Official Records, Douglas County, Nevada; and



B. There have been no endorsements to the Note or Assignments of the beneficial interest of the Deed of Trust.

C. The undersigned is in actual or constructive possession of the original Note secured by the Deed of Trust; and

D. The Beneficiary is servicing the Note and Deed of Trust.

E. WESTERN TITLE COMPANY, LLC, a Nevada limited liability company, was substituted as Trustee under said Deed of Trust in the place and stead of STEWART TITLE OF DOUGLAS COUNTY, a Nevada corporation, by document recorded concurrently herewith; and

F. WESTERN TITLE COMPANY, LLC, a Nevada limited liability company, has the authority to exercise the power of sale with respect to the property encumbered by the Deed of Trust pursuant to the instruction of the undersigned; and

G. 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 June 7, 2007, 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;

H. The current principal balance under the Note is \$335,206.12. The amount of the default including the principal, interest, late charges, and other charges due under the Note on the date hereof is \$ 60,936.21; which is owed together with fees and costs incurred in connection with the exercise of the power of sale in the estimated amount of \$ 18,000.00. Such figures are subject to change, and must be verified by the Trustor prior to payment.

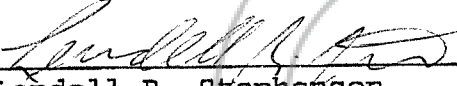
NOTICE IS HEREBY GIVEN that the undersigned have elected to consider all of the unpaid balance of principal



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 have elected to sell or cause to be sold the real property commonly known as 1320-29-212-030APN Nevada, 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 Office of Western Title Company, LLC, 5390 Kietzke Lane, #101, Reno NV 89511, Telephone No. (775) 850-7176, between the hours of 9:00 A.M. and 5:00 P.M., Monday through Friday.

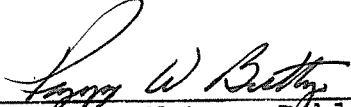
The undersigned further is the holder of the Note and Beneficiary under the Deed of Trust, that s/he has read the foregoing Notice of Default, Election to Sell and Affidavit pursuant to NRS 107.080 and that the same is true of her/his own knowledge, except as to the matters based upon information and believe, and to those matters s/he believes them to be true.

  
Lendell R. Stephenson

  
Regina A. Stephenson

STATE OF NEVADA )  
 ) SS.  
COUNTY OF WASHOE *Lyn* )

This instrument was acknowledged before me on August 16, 2011, by LENDELL R. STEPHENSON and REGINA A. STEPHENSON.

  
Notary Public

