

Order No. TSL-35938-SL
APN NO. 1220-21-610-142

WHEN RECORDED MAIL TO:
TITLE SERVICE AND ESCROW CO.
215 W BRIDGE STREET STE 1
YERINGTON, NV 89447

01107450

DOC # 791548
10/27/2011 10:50AM Deputy: SG
OFFICIAL RECORD
Requested By:
Ticor Title - Reno (TSG)
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 5 Fee: \$218.00
BK-1011 PG-4807 RPTT: 0.00



SPACE ABOVE FOR RECORDER'S USE ONLY

NOTICE OF DEFAULT AND ELECTION TO SELL

TO WHOM IT MAY CONCERN:

WHEREAS, MELINA MAFUA a single woman as Trustor did execute a Deed of Trust wherein FIRST AMERICAN INSURANCE COMPANY OF NEVADA is Trustee for UNITED STATES OF AMERICA ACTING THROUGH THE RURAL HOUSING SERVICE OR SUCCESSOR AGENCY, UNITED STATES DEPARTMENT OF AGRICULTURE Beneficiary, as security for payment of their Promissory Note made, executed and delivered on June 17, 2008, to said Beneficiary, and which said Deed of Trust was recorded in the Official Records of Douglas County, Nevada, on June 17, 2008, as Document No. 725208; encumbering property located at 704 Hornet Dr. Gardnerville NV 89460 ;and

WHEREAS, Title Service and Escrow Company, a Nevada corporation is either the present Trustee, or Substituted Trustee; and

WHEREAS, a breach of the obligation for which said Deed of Trust is security has occurred in that default has been made in the payment of the installment of principal and/or interest which became due on April 17, 2011, and in the payment of such subsequent installments that became due, also in the payment of any Real and/or Personal property Taxes which may be delinquent and the premiums for Policy or Policies of Fire Insurance which may be due or overdue and all costs in connection with this foreclosure, including but not limited to reasonable Attorneys Fees, Trustees Fees, Trustees Sale Guarantee and all expenses of Trustee.

NOTICE IS HEREBY GIVEN that the Beneficiary has elected to consider all unpaid balance of principal and the interest accrued thereon to be due in consequence of said default, all in accordance with the terms of said Promissory Note and Deed of Trust and the Beneficiary has elected to sell or cause to be sold the Real and Personal Property described in said Deed of Trust, to satisfy said obligation.



Beneficiary of record and the current holder of the note secured by the Deed of Trust evidenced by the Documents stated above, has authorized trustee to exercise the power of sale with respect to the property described therein, and trustee has attached **THE NRS 107.080 Compliance Affidavit Version 10/01/11 (issued 9/26/11) as an Exhibit to this notice, in compliance with AB284.**

YOU MAY HAVE the right to cure, mediate, or negotiate the default and reinstate the obligation, secured by the Deed of Trust described herein. To determine your available options you should immediately contact trustee. or your Beneficiary. To get any information on this foreclosure, contact the office of Title Service and Escrow Company, 215 W. Bridge Street, Yerington NV 89447, Trustee telephone no. 775-463-3518, between the hours of 9:00am and 5:00pm, Monday through Friday or your Beneficiary at 1390 S. Curry Street, Carson City NV 89703 , telephone No. 775-887-1222.

DATED October 26, 2011

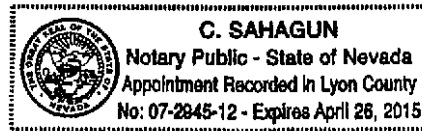
TITLE SERVICE AND ESCROW COMPANY

by: S. Lindberg
S LINDBERG, FORECLOSURE OFFICER

STATE OF NEVADA)
) ss.
COUNTY OF LYON)

This instrument was acknowledged before me on October 26, 2011 by S. Lindberg, Foreclosure Officer of TITLE SERVICE AND ESCROW COMPANY.

C. Sahagin
Notary Public





The full name and business address of the current holder of the note secured by the Deed of Trust is:

United States of America acting through the Rural
Housing service or successor agency, USDA

1390 S Curry Street
Carson City, NV 89703
Douglas County

The full name and business address of the current beneficiary of record of the Deed of Trust is:

United States of America acting through the Rural
Housing service or successor agency, USDA

1390 S Curry Street
Carson City, NV 89703
Douglas County

The full name and business address of the servicers of the obligation or debt secured by the Deed of Trust is:

USDA Centralized Servicing Center

P.O. Box 790300
St. Louis, MO 63166

2. The full name and last known business address of the current and every prior known beneficiary of the Deed of Trust, is:

United States of America acting through the Rural
Housing service or successor agency, USDA

1390 S Curry Street
Carson City, NV 89703
Douglas County

(List additional known beneficiaries in the same format) NONE

3. The beneficiary, successor in interest of the beneficiary, or trustee of the Deed of Trust, has actual or constructive possession of the note secured by the Deed of Trust.
4. The trustee has the authority to exercise the power of sale under Chapter 107 of NRS with respect to the property encumbered by the Deed of Trust, pursuant to the instruction of the beneficiary of record and the current holder of the note secured by the Deed of Trust.
5. The following is information regarding the amount in default, the principal amount secured by the Deed of Trust, a good faith estimate of fees imposed and to be imposed because of the default and the costs and fees charged to the debtor in connection with the exercise of the power of sale:
 - a. The amount of missed payments and interest in default is \$12,416.96
 - b. The amount of fees charged to the debtor in connection with the exercise of power of sale is \$1,867.00



- c. The principal amount secured by the Deed of Trust is \$240,026.11
 - d. A good faith estimate of all fees imposed and to be imposed because of the default is \$5,338.60
 - e. A good faith estimate of the total costs and fees to be charged to the debtor in connection with the exercise of the power of sale is \$ zero -0-
6. The following is information regarding the instrument(s) that conveyed the interest of each beneficiary:

June 17, 2008	725208	Deed of Trust for Nevada with Assignments of rents
_____	_____	_____
Date	Document Instrument Number	Name of Document Conveying Interest of Beneficiary

(List information regarding prior instruments in the same format)

- 7. Following is the true and correct signature of the affiant:

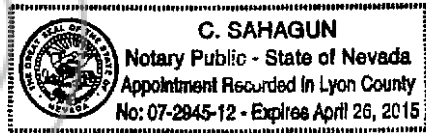
Dated this 26 day of October, 2011.

Affiant Name: S. LINDBERG

Signed By: S. Lindberg

Print Name: S Lindberg

STATE OF NEVADA)
) SS:
COUNTY OF LYON)



On this 26 day of October, 2011, personally appeared before me, a Notary Public, in and for said County and State, S. Lindberg, known to me to be the person described in and who executed the foregoing instrument in the capacity set forth therein, who acknowledged to me that he/she executed the same freely and voluntarily and for the uses and purposes therein mentioned.

C. Sahagun
NOTARY PUBLIC IN AND FOR SAID COUNTY AND STATE