

A. P. No. 1220-22-210-160

Foreclosure No. 45245-FCL

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 NEVADA )  
 ) SS.  
COUNTY OF DOUGLAS )

TO WHOM IT MAY CONCERN:

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

A. On February 16, 2011, NICHOLAS G. BEDWELL, an unmarried man, executed as Trustor a Deed of Trust wherein NORTH AMERICAN TITLE COMPANY, INC., is Trustee for HANS J. PRAKELT, Beneficiary, ("Deed of Trust") as security for the payment of a Promissory Note made, executed and delivered on February 16, 2011, ("Note") which said Deed of Trust was recorded February 18, 2011, as Document No. 778744, 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 NORTH AMERICAN TITLE COMPANY, INC. 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 insurance premiums as required under the terms of the Deed of Trust being in the amount of \$348.44, which sum has been advanced by Beneficiary, and in the failure to pay the installment of principal and interest due on October 18, 2011, in the failure to pay each such monthly installment that thereafter became due; the failure to pay the balance of principal and interest that became due on November 18, 2011, 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 \$90,000.00. The amount of the default including the principal, interest, late charges, and other charges due under the Note on the date hereof is \$ 92,298.44 ; which is owed together with fees and costs incurred in connection with the exercise of the power of sale in the estimated amount of \$3,500.00. Such figures are subject to change, and must be verified by the Trustor prior to payment.





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**AFFIDAVIT OF AUTHORITY TO EXERCISE THE  
POWER OF SALE**  
(NRS 107.080 Compliance Affidavit)

Property Owners:  
Nicholas G. Bedwell

Property Address:  
656 Bowles Lane  
Gardnerville, NV 89460-6115

Trustee Address:  
Western Title Company, LLC  
5390 Kietzke Lane, #101  
Reno, NV 89511  
Deed of Trust Document  
Instrument Number:  
778744

STATE OF Nevada )  
                                       ) )  
COUNTY OF Douglas       )

ss:

The affiant, HANS J. PRAKELT, being first duly sworn upon oath, based on personal knowledge, and under penalty of perjury attests that I am the beneficiary of the deed of trust described in the notice of default and election to sell to which this affidavit is attached ("Deed of Trust").

I further attest, based on personal knowledge, and under penalty of perjury, to the following information, as required by NRS 107.080(2) (c):

1. The full name and business address of the trustee or the trustee's representative or assignee is:

Western Title Company, LLC  
5390 Kietzke Lane, #101  
Reno, NV 89511



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

Hans J. Prakelt  
1299 Kingsbury Grade  
Gardnerville, NV 89460

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

Hans J. Prakelt  
1299 Kingsbury Grade  
Gardnerville, NV 89460

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

N/A

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

Hans J. Prakelt  
1299 Kingsbury Grade  
Gardnerville, NV 89460

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 \$ 1950.-.
  - b. The amount of fees charged to the debtor in connection with the exercise of power of sale is \$ 3,500.-.
  - c. The principal amount secured by the Deed of Trust is \$90,000.00.
  - d. A good faith estimate of all fees imposed and to be imposed because of the default is \$ 3,500.00.
  - 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 \$ 7000.00.
6. The following is information regarding the instrument(s) that conveyed the interest of each beneficiary:
- There are no assignments of record.
7. The affiant acknowledges that he understands that recording a false affidavit that he knows or has reason to know if forged or groundless, contains a material misstatement or false claim or is otherwise invalid constitutes a felon in the State of Nevada, un NRS 2105.395:

Dated this 21 day of November, 2011.

Affiant Name: HANS J. PRAKELT

Signed By: *Hans J. Prakelt*

Print Name: HANS J. PRAKELT



STATE OF NV )  
COUNTY OF Douglas ) SS:

On this 28<sup>th</sup> day of NOV, 2011,  
personally appeared before me, a Notary Public, in  
and for said County and State, HANS J. PRAKELT, known  
to me to be the persons described in and who executed  
the foregoing instrument in the capacity set forth  
therein, who acknowledged to me that he executed the  
same freely and voluntarily and for the uses and  
purposes therein mentioned.



Mary Kelsh  
NOTARY PUBLIC IN AND FOR  
SAID COUNTY AND STATE