


DOC # 794071
12/13/2011 09:07AM Deputy: PK
OFFICIAL RECORD
Requested By:
Stewart Title of Nevada Re
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 6 Fee: \$219.00
BK-1211 PG-2495 RPTT: 0.00



A.P.N. #	1318-22-002-065
Escrow No.	1044491-02
Recording Requested By:	
	
When Recorded Mail To:	
Stewart Title of Nevada Holdings Inc. 5335 Kietzke Lane, Ste. 110 Reno, NV 89511	

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

PROPERTY ADDRESS: 171 AYNES COURT, STATELINE, NEVADA 89449

NOTICE IS HEREBY GIVEN: That Stewart Title of Nevada Holdings Inc., , a Nevada corporation was the duly appointed Substitute Trustee under a Deed of Trust dated March 31, 2006, executed by Brian Churchill and Joanna Wasiak, husband and wife as Trustor(s) to J. Michael Sharp and Sharon Doi Sharp, husband and wife, as Beneficiary and recorded as Instrument No. 0671708, on March 31, 2006 in Book 0306, Page 13725 of Official Records in the office of the County Recorder of Douglas County, State of Nevada securing, among other obligations, one note(s) for the original principal sum of \$320,000.00. That the beneficial interest under such Deed of Trust and the obligations secured thereby are presently held by the undersigned; 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 of:

The monthly installment of principal and interest in the amount of \$2022.61 plus taxes and insurance impounds for a total amount of \$2204.31, which was due on December 1, 2011 and each subsequent monthly installments. Late charges of 6% if the payment due or \$5.00, whichever is greater for each payment made more than 10 days after the due date.

ALSO together with any advances, attorney fees, ensuing charges, insurance, interest, monthly installments, late charges and taxes that maybe due during the term of the default.

That by reason thereof, the undersigned, present Beneficiary under such Deed of Trust, has executed and delivered to said duly appointed Trustee, a written Declaration of Default and Demand for Sale, 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.

NOTICE

YOU MAY HAVE THE RIGHT TO CURE THE DEFAULT HEREIN AND REINSTATE THE OBLIGATION SECURED BY SUCH DEED OF TRUST ABOVE DESCRIBED. SECTION 107.080 OF NRS PERMITS CERTAIN DEFAULTS TO BE CURED WITHIN 35 DAYS UPON THE PAYMENT OF THE AMOUNTS REQUIRED BY



THAT SECTION WITHOUT REQUIRING PAYMENT OF THAT PORTION OF PRINCIPAL AND INTEREST WHICH WOULD NOT BE DUE HAD NO DEFAULT OCCURRED. IF THE PREMISES IN QUESTION IS AN OWNER OCCUPIED RESIDENTIAL PROPERTY, WHERE REINSTATEMENT IS POSSIBLE, THE TIME TO REINSTATE MAY BE EXTENDED TO 5 DAYS BEFORE THE DATE OF SALE PURSUANT TO NRS 107.080 , THE RIGHT OF REINSTATEMENT WILL THEN TERMINATE AND THE PROPERTY MAY THEREAFTER BE SOLD.

To determine if reinstatement is possible and the amount, if any, necessary to cure the default, contact the Beneficiary or their successors in interest, whose name and address as of the date of this notice is:

J. Michael Sharp and Sharon Doi Sharp, c/o Stewart Title of Nevada Holdings Inc., 5335 Kietzke Lane, Ste. 110, Reno, NV 89511. Telephone: 775-746-1100

You may wish to consult a credit counseling agency to assist you. The Department of Housing and Urban Development (HUD) can provide you with the name and address of the local HUD approved counseling agency by calling their toll free hotline at (800) 569-4287 or you can go to the Department of Housing and Urban Development (HUD) website at www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm.

Dated: 12/9/11



J. Michael Sharp




Sharon Doi Sharp

State of Nevada }
County of Washoe } ss.

This instrument was acknowledged before me on December 9, 2011

By: J. Michael Sharp and Sharon Doi Sharp

Signature: 

Notary Public

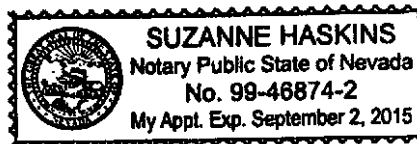


Exhibit
NRS 107.080 Compliance Affidavit
Version 10/01/11 (issued 9/26/11)

AFFIDAVIT OF AUTHORITY TO EXERCISE THE POWER OF SALE

Property Owners:

Brian Churchill
Joanna Wasiak

Trustee Address:

5335 Kietzke Lane, Ste. 110
Reno, NV 89511

Property Address:

171 Aynes Court
Stateline, NV 89449

Deed of Trust Document Instrument
Number
0671708

STATE OF Nevada)
COUNTY OF Washoe) ss:

The affiant, J. Michael Sharp, being first duly sworn upon oath, based on personal knowledge, and under penalty of perjury attests that I am the beneficiary or trustee, or the authorized representative of the beneficiary or trustee, 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:

Stewart Title of Nevada Holdings Inc.
Full Name

5335 Kietzke Lane, Ste. 110, Reno NV 89511
Street, City, County, State, Zip



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

J. Michael Sharp
Sharon Doi Sharp
Full Name

P.O. Box 2374 Stateline, NV 89448
Street, City, County, State, Zip

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

J. Michael Sharp
Sharon Doi Sharp
Full Name

P.O. Box 2374 Stateline, NV 89448
Street, City, County, State, Zip

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

J. Michael Sharp
Sharon Doi Sharp
Full Name

P.O. Box 2374 Stateline, NV 89448
Street, City, County, State, Zip

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

J. Michael Sharp
Sharon Doi Sharp
Full Name

P.O. Box 2374 Stateline, NV 89448
Street, City, County, State, Zip

(List additional known beneficiaries in the same format)



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 \$ 2022.61 .
 - b. The amount of fees charged to the debtor in connection with the exercise of power of sale is \$ 1843.38 .
 - c. The principal amount secured by the Deed of Trust is \$296,709.66.
 - d. A good faith estimate of all fees imposed and to be imposed because of the default is \$3329.77.
 - 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 \$3129.77.
6. The following is information regarding the instrument(s) that conveyed the interest of each beneficiary:

<u>3-31-2006</u> Date	<u>06710708</u> Document Instrument Number	<u>Deed of Trust</u> Name of Document Conveying Interest of Beneficiary
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(List information regarding prior instruments in the same format)



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

Dated this 9 day of DECEMBER, 2011.

Affiant Name: J. Michael Sharp

Signed By: [Handwritten Signature]

Print Name: J. Michael Sharp

STATE OF Nevada)
COUNTY OF Washoe) ss:

On this 9th day of December, 2011, personally appeared before me, a Notary Public, in and for said County and State, J. Michael Sharp, 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/she executed the same freely and voluntarily and for the uses and purposes therein mentioned.

[Handwritten Signature: Suzanne Haskins]
NOTARY PUBLIC IN AND FOR
SAID COUNTY AND STATE

