



A. P. Nos: 1318-25-101-017  
1318-24-404-16

Foreclosure No. 47850-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**  
(Includes Personal Property)

TO WHOM IT MAY CONCERN:

WHEREAS, on April 11, 2003, CHARLES M. BREWER, executed as Trustor a Revolving Credit Deed of Trust, Security Agreement and Assignment of Rents, wherein NATIONAL BANK OF ARIZONA, a national banking association, is Trustee for NATIONAL BANK OF ARIZONA, a national banking association, Beneficiary, as security for the payment of a Promissory Note made, executed and delivered on April 11, 2003, which said Deed of Trust was recorded May 21, 2003, in Book 0503, Page 11583, Document No. 577645, Official Records, Douglas County, Nevada; and

WHEREAS, an additional advance was made pursuant to that certain Promissory Note dated February 23, 2005, as further evidenced by that certain Modification of Deed of Trust pursuant to which the terms of said Deed of Trust were amended and modified, which Modification to Deed of Trust was recorded March 8, 2005, in Book 0305, Page 2950, as Document No. 0638399, Official Records, Douglas County, Nevada; and



WHEREAS, there have been no endorsements to the Note or Assignments of the beneficial interest of the Deed of Trust; and

WHEREAS, the undersigned is in actual or constructive possession of the original Note secured by the Deed of Trust; and

WHEREAS, WESTERN TITLE COMPANY, LLC, a Nevada limited liability company, was substituted as Trustee under said Deed of Trust, in the place and stead of NATIONAL BANK OF ARIZONA, a National Banking association, by document recorded concurrently herewith; and

WHEREAS, 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

WHEREAS, 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 balance of principal and interest due on July 31, 2010, 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;

NOTICE IS HEREBY GIVEN that the unpaid balance of principal and interest is 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 has elected to sell or cause to be sold the real property commonly known as 580 Edgewood Drive, Stateline, Nevada, and personal property 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.

Attached hereto is the Affidavit of Authority to Exercise the Power of Sale which is hereby incorporated herein by this reference.

DATED: March 12, 2012.

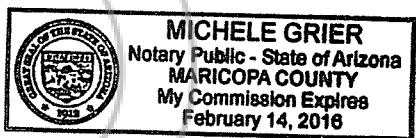
NATIONAL BANK OF ARIZONA

By [Signature]  
Robert Jamison,  
Senior Vice-President

STATE OF Arizona )  
COUNTY OF Maricopa ) SS.

This instrument was acknowledged before me on March 12th, 2012, by Robert Jamison as Senior Vice President of/for NATIONAL BANK OF ARIZONA.

[Signature]  
Notary Public





A. P. No. 1318-25-101-017  
1318-24-404-16  
Foreclosure No. 47850-FCL

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

Property Owners:  
Charles M. Brewer

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

Property Address:  
580 Edgewood Drive  
Stateline, NV

Deed of Trust Document  
Instrument Number:  
577645

STATE OF Arizona )  
                          ) ss:  
COUNTY OF Maricopa )

The affiant, ROBERT JAMISON as President of NATIONAL BANK OF ARIZONA, being first duly sworn upon oath, based on personal knowledge, and under penalty of perjury attests that I am the authorized representative of 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:

National Bank of Arizona  
6001 North 24<sup>th</sup> Street  
AZ 7015-6190, Bldg. B  
Phoenix, AZ 85016

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

National Bank of Arizona  
6001 North 24<sup>th</sup> Street  
AZ 7015-6190, Bldg. B  
Phoenix, AZ 85016

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

National Bank of Arizona  
6001 North 24<sup>th</sup> Street  
AZ 7015-6190, Bldg. B  
Phoenix, AZ 85016

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

National Bank of Arizona  
6001 North 24<sup>th</sup> Street  
AZ 7015-6190, Bldg. B  
Phoenix, AZ 85016

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 as of September 26, 2011:

a. The amount of missed payments and interest in default is \$4,194,792.24, plus interest and costs accruing after September 26, 2011.

b. The amount of fees charged to the debtor in connection with the exercise of power of sale is \$13,993.25.

c. The principal amount secured by the Deed of Trust is \$3,995,040.23.

d. A good faith estimate of all fees imposed and to be imposed because of the default is \$ 152,120.97 plus

*further ACCRUING  
Attorney's fees and  
costs of collection  
Rin*

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 \$13,993.25.

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 is forged or groundless, contains a



material misstatement or false claim or is otherwise invalid constitutes a felon in the State of Nevada, under NRS 205.395:

Dated this 12 day of March, 2012.

Affiant Name: ROBERT JAMISON

Signed By: [Signature]

Print Name: ROBERT JAMISON

STATE OF Arizona )

ss:

COUNTY OF Maricopa )

On this 12<sup>th</sup> day of March, 2012, personally appeared before me, a Notary Public, in and for said County and State, ROBERT JAMISON, as Senior Vice-President of/for NATIONAL BANK OF ARIZONA 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.

[Signature]  
NOTARY PUBLIC IN AND FOR  
SAID COUNTY AND STATE

