

DOC # 809645
09/24/2012 12:14PM Deputy: PK
OFFICIAL RECORD
Requested By:
Western Title Company
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 8 Fee: \$221.00
BK-912 PG-5657 RPTT: 0.00



A. P. No. 1320-32-111-083
Foreclosure No. 52920-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

TO WHOM IT MAY CONCERN:

WHEREAS, on October 22, 2007, ALAN G. REED and DANA L. REED, Trustees of the ALAN G. REED FAMILY TRUST executed as Trustor a Deed of Trust wherein STEWART TITLE OF NEVADA is Trustee for CARSON RIVER COMMUNITY BANK, Beneficiary, as security for the payment of a Promissory Note made, executed and delivered on October 22, 2007, which said Deed of Trust was recorded October 22, 2007, in Book 1007 on Page 6264 as Document No. 711688, Official Records, Douglas County, Nevada; and

WHEREAS, the FEDERAL DEPOSIT INSURANCE CORPORATION was appointed receiver to liquidate and distribute the assets of CARSON RIVER COMMUNITY BANK; and

WHEREAS, HERITAGE BANK OF NEVADA is the Successor in Interest to the FEDERAL DEPOSIT INSURANCE CORPORATION as evidenced by that certain Endorsement and Assignment of Deed of Trust recorded concurrent or substantially currently herewith; and



WHEREAS, the terms of said Promissory Note were amended and modified as evidenced by that certain Change In Terms Agreement dated May 31, 2012; 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 STEWART TITLE OF NEVADA 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 installment of principal and interest due on June 22, 2012, 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;

NOTICE IS HEREBY GIVEN that the undersigned has 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 has elected to sell or cause to be sold the real property commonly known as 1599 Esmeralda Avenue, Minden, Nevada 89423, 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: SEPTEMBER 17, 2012.

HERITAGE BANK OF NEVADA
By: [Signature]
NATE STEHURA
Its: VP-SPECIAL ASSETS OFFICER

STATE OF Nevada)
) SS.
COUNTY OF Washoe)

This instrument was acknowledged before me on September 17, 2012, by Nate Stehura as VP-Special Assets Officer of/for HERITAGE BANK OF NEVADA.

[Signature]
Notary Public





A. P. No. 1320-32-111-083
Foreclosure No. 52920-FCL

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

Property Owners:
Alan G. Reed and
Dana L. Reed

Property Address:
1599 Esmeralda Avenue
Minden, Nevada 89423

Trustee Address:
Western Title Company, LLC
5390 Kietzke Lane, #101
Reno, NV 89511
Deed of Trust Document
Instrument Number:
711688 (Douglas)

STATE OF NEVADA)
) ss:
COUNTY OF DOUGLAS)

The affiant, NATE STEHURA as
VP-SPECIAL ASSETS OFFICER of/for HERITAGE BANK OF NEVADA,
being first duly sworn upon oath, based on personal
knowledge, and under penalty of perjury attests that I
am the beneficiary or 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:

Heritage Bank of Nevada

1401 S. VIRGINIA ST

RENO, NV 89502

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

Heritage Bank of Nevada

1401 S. VIRGINIA ST

RENO, NV 89502

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

HERITAGE BANK OF NEVADA

1401 S. VIRGINIA ST

RENO, NV 89502

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

Heritage Bank of Nevada

1401 S. VIRGINIA ST

RENO, NV 89502



Carson River Community Bank
951 Jacks Valley Road, Suite C
Carson City, Nevada 89705

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 17, 2012:
 - a. The amount of missed payments and interest in default is \$ 25,033.23.
 - b. The amount of fees charged to the debtor in connection with the exercise of power of sale is \$ 8,275.00.
 - c. The principal amount secured by the Deed of Trust is \$1,024,786.43.
 - d. A good faith estimate of all fees imposed and to be imposed because of the default is \$ 2,086.10.
 - 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 \$ 8,275.00.



6. The following is information regarding the instrument(s) that conveyed the interest of each beneficiary:

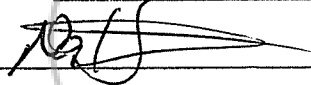
The FEDERAL DEPOSIT INSURANCE CORPORATION was appointed receiver to liquidate and distribute the assets of CARSON RIVER COMMUNITY BANK;

HERITAGE BANK OF NEVADA is the Successor in Interest to the FEDERAL DEPOSIT INSURANCE CORPORATION as evidenced by that certain Endorsement and Assignment of Deed of Trust recorded concurrent or substantially currently herewith.

7. The affiant acknowledges that he/she understands that recording a false affidavit that he/she knows or has reason to know if forged or groundless, contains a material misstatement or false claim or is otherwise invalid constitutes a felony in the State of Nevada, under NRS 205.395:

Dated this 17TH day of SEPTEMBER, 2012.

Affiant Name: NATE STEHURA, VP- SPECIAL ASSETS OFFICER

Signed By: 

Print Name: NATE STEHURA



STATE OF Nevada)
COUNTY OF Washoe)

SS:

On this 17th day of September, 2012,
personally appeared before me, a Notary Public, in
and for said County and State, Nate Stehura
as VP-Special Assets Officer of/for HERITAGE BANK OF
NEVADA, 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.

Kathryn Kolbet
NOTARY PUBLIC IN AND FOR
SAID COUNTY AND STATE

