


DOC # 810749  
10/11/2012 02:26PM Deputy: SD  
OFFICIAL RECORD

Requested By:  
Stewart Title of Nevada Re  
Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 9 Fee: \$222.00  
BK-1012 PG-3172 RPTT: 0.00



A.P.N. #	1220-15-210-069
Escrow No.	1050488-02
<b>Recording Requested By:</b>	
 	
<b>When Recorded Mail To:</b>	
Stewart Title Company 5335 Kietzke Lane, Ste. 110 Reno, NV 89511	

**Property Address: 926 Dean Drive, Gardnerville, Nevada 89410**

**NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST**

NOTICE IS HEREBY GIVEN: That STEWART TITLE COMPANY, a Texas Corporation, successor in interest to Stewart Title of Carson City is the duly appointed Trustee under a Deed of Trust dated October 10, 2001, executed by Dennis W. Doyal and Melanie D. Doyal, husband and wife as Trustor, in favor Jack Doyal and B. Elyse Doyal, Co-Trustees of the Inter-Vivos Revocable Family Trust of Jack and B. Elyse Doyal, dated October 1989, as beneficiary, recorded October 15, 2001, in Book 1001, Page 4556 as Instrument No. 0525128 of Official Records, in the Office of the County Recorder of Douglas County, Nevada securing, among other obligations, one note(s) for the original principal sum of \$178,000.00. 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 principal balance of \$ 176,104.07 which became due on the maturity date of October 15, 2011. Together with interest at the rate of 6.5% from January 1, 2006. Late charges of 5% for any payment made more the 15 days after the date due.

ALSO together with any advances, attorney fees, ensuing charges, interest, insurance, late charges, and taxes that may become 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:

***B. Elyse Doyal, Trustee of the Inter-Vivos Revocable Family Trust of Jack and B. Elyse Doyal, C/o Stewart Title of Nevada Attn: Suzanne Haskins 5335 Kietzke Lane, Ste. 110 Reno, NV 89511, Telephone Number: (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](http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm).

Dated this 5<sup>th</sup> day of October, 2012

By: B. Elyse Doyal  
B. Elyse Doyal, Trustee



*Please See Attached*

\_\_\_\_\_  
State of

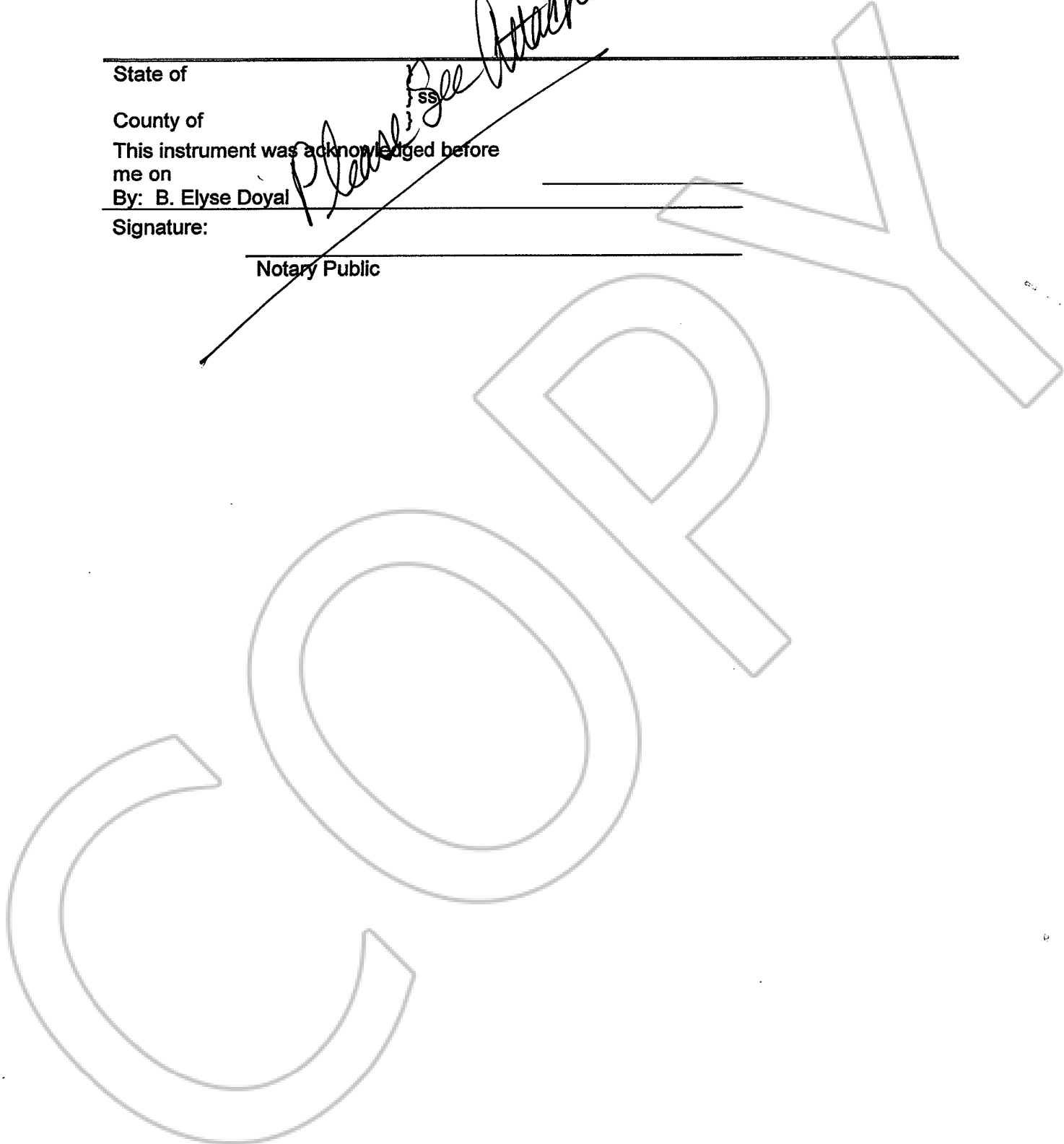
\_\_\_\_\_  
County of

This instrument was acknowledged before  
me on

By: B. Elyse Doyal \_\_\_\_\_

Signature: \_\_\_\_\_

\_\_\_\_\_  
Notary Public





**CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT**

**CIVIL CODE § 1189**

State of California

County of El Dorado }

On October 5, 2012 before me, Susan Lynn Messina, Notary Public  
Date Here Insert Name and Title of the Officer

personally appeared B. Elyse Doyal  
Name(s) of Signer(s)

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.



Signature: Susan Lynn Messina  
Signature of Notary Public

Place Notary Seal Above

**OPTIONAL**

*Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.*

**Description of Attached Document**

Title or Type of Document: \_\_\_\_\_

Document Date: \_\_\_\_\_ Number of Pages: \_\_\_\_\_

Signer(s) Other Than Named Above: \_\_\_\_\_

**Capacity(ies) Claimed by Signer(s)**

Signer's Name: \_\_\_\_\_ Signer's Name: \_\_\_\_\_

Corporate Officer — Title(s): \_\_\_\_\_  Corporate Officer — Title(s): \_\_\_\_\_

Individual  Individual

Partner —  Limited  General  Partner —  Limited  General

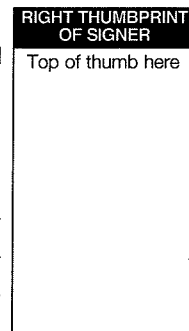
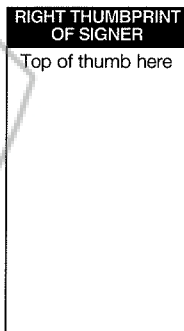
Attorney in Fact  Attorney in Fact

Trustee  Trustee

Guardian or Conservator  Guardian or Conservator

Other: \_\_\_\_\_  Other: \_\_\_\_\_

Signer Is Representing: \_\_\_\_\_ Signer Is Representing: \_\_\_\_\_







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

B. Elyse Doyal, Trustee 21 Pine Avenue, Markleeville, CA 96120  
Full Name Street, City, County, State, Zip

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

B. Elyse Doyal, Trustee 21 Pine Avenue, Markleeville, CA 96120  
Full Name 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:

B. Elyse Doyal, Trustee 21 Pine Avenue, Markleeville, CA 96120  
Full Name 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:

Jack Doyal, Co-Trustee  
B. Elyse Doyal, Co-Trustee 21 Pine Avenue, Markleeville, CA 96120  
Full Name 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 \$253,277.57.
  - b. The amount of fees charged to the debtor in connection with the exercise of power of sale is \$1,510.00.
  - c. The principal amount secured by the Deed of Trust is \$ 176,104.07.
  - d. A good faith estimate of all fees imposed and to be imposed because of the default is \$2,860.00.
  - 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 \$2,660.00.
6. The following is information regarding the instrument(s) that conveyed the interest of each beneficiary:
 

October 15, 2001	0525128	Deed of Trust and Assignment of Rents
Date	Document Instrument	Name of Document Conveying
	Number	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 5<sup>th</sup> day of October, 20  .

Affiant Name: x, B. Elyse Doyal

Signed By: B. Elyse Doyal

Print Name: WA

STATE OF \_\_\_\_\_

COUNTY OF \_\_\_\_\_

On this \_\_\_\_\_ day of See Attached, 20\_\_\_\_, personally appeared before me, a Notary Public, in and for said County and State, B. Elyse Doyal, 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.

\_\_\_\_\_  
NOTARY PUBLIC IN AND FOR  
SAID COUNTY AND STATE





**CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT**

**CIVIL CODE § 1189**

State of California

County of EL Dorado

On October 5, 2012 before me, Susan Lynn Messina, Notary Public  
Date Here Insert Name and Title of the Officer

personally appeared B. Elyse Doyal  
Name(s) of Signer(s)

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s); or the entity upon behalf of which the person(s) acted, executed the instrument.



I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature: Susan Lynn Messina  
Signature of Notary Public

Place Notary Seal Above

**OPTIONAL**

*Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.*

**Description of Attached Document**

Title or Type of Document: \_\_\_\_\_

Document Date: \_\_\_\_\_ Number of Pages: \_\_\_\_\_

Signer(s) Other Than Named Above: \_\_\_\_\_

**Capacity(ies) Claimed by Signer(s)**

Signer's Name: \_\_\_\_\_ Signer's Name: \_\_\_\_\_

- Corporate Officer — Title(s): \_\_\_\_\_
- Individual
- Partner —  Limited  General
- Attorney in Fact
- Trustee
- Guardian or Conservator
- Other: \_\_\_\_\_

**RIGHT THUMBPRINT OF SIGNER**  
Top of thumb here

Signer Is Representing: \_\_\_\_\_

- Corporate Officer — Title(s): \_\_\_\_\_
- Individual
- Partner —  Limited  General
- Attorney in Fact
- Trustee
- Guardian or Conservator
- Other: \_\_\_\_\_

**RIGHT THUMBPRINT OF SIGNER**  
Top of thumb here

Signer Is Representing: \_\_\_\_\_