A.P.N. # 1220-15-210-069

Escrow No. 1050488-02

Recording Requested By:

Stewart Title Company
5335 Kietzke Lane, Ste. 110

Reno, NV: 89511

DOC # 810749

10/11/2012 02:26PM Deputy: SD
 OFFICIAL RECORD
 Requested By:

Stewart Title of Nevada Rel
 Douglas County - NV
 Karen Ellison - Recorder

Page: 1 of 9 Fee: \$222.00

BK-1012 PG-3172 RPTT: 0.00

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 balanace 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.

PG-3173 810749 Page: 2 of 9 10/11/2012

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.

2012 day of



BK 1012 PG-3174

County of
This instrument was acknowledged before me on
By: B. Elyse Doyal
Signature:

BK 1012 PG-3175

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

CIVIL CODE § 1189

LIFORNIA ALL-PURPOSE ACKNO		CIVIL COI
State of California)	
	}	\ \
County of El Dorado	J .	.\\
On Detaber 5, 2012 before me, 505	san Lynn Messir	a. Notan Pih
Date	Here Insert Name and Title of the	Officer
personally appeared B. Elyse	Name(s) of Signer(s)	
•	italiato, di digitale	
V.	who proved to me on the	
	evidence to be the person(2) subscribed to the within instrum	
	to me that he/she/they ex	9
	his/her/their authorized capa	city(ies) , and that
	his/her/their signature(s) on	
`	person(e) , or the entity upon person(e) acted, executed the	
	polocing) dotod) oxoditod tro	
SUSAN LYNN MESSINA	I certify under PENALTY OF	
Commission # 1947052	laws of the State of Californ paragraph is true and correct.	na that the foregoi
Notary Public - California El Dorado County	paragraph is true and confect.	
My Comm. Expires Aug 6, 2015	WITNESS my hand and officia	al seal.
***************************************		M/\cdot
/ /	Signature: Owan O	ynn/lesse
Place Notary Seal Above OPT	TIONAL Signature of	Notary Public
Though the information below is not required by	law, it may prove valuable to persons rely and reattachment of this form to another	
Description of Attached Document	and reattachment of this form to another	uocument.
Title or Type of Document:		
Document Date:	Number of F	Pages:
Signer(s) Other Than Named Above:		9
Capacity(ies) Claimed by Signer(s)		
Signer's Name:	Signer's Name:	
☐ Corporate Officer — Title(s):	☐ Corporate Officer — Title(s	
☐ Individual RIGHT THUMBP OF SIGNER	·	RIGHT THUMBPRI
☐ Partner — ☐ Limited ☐ General Top of thumb h		of SIGNER eneral Top of thumb her
☐ Attorney in Fact	☐ Attorney in Fact	
☐ Trustee	☐ Trustee	
☐ Guardian or Conservator	☐ Guardian or Conservator	
□ Other:	☐ Other:	
	Signer Is Representing:	
Signer Is Representing:		
Signer Is Representing:		

BK 1012 PG-3176 810749 Page: 5 of 9 10/11/2012

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:

<u>Dennis W. Doyal</u>

Melanie D. Doyal

Property Address:

926 Dean Dr., Gardnerville, NV

Trustee Address:

5335 Kietzke Lane, Ste. 110

Reno, Nv 89511

Deed of Trust Document Instrument

Number 0525128

COUNTY OF EL DOMAD SS:

The affiant, B. Elyse Doyal, 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 Company
Full Name

5335 Kietzke Lane, Ste. 110, Reno, NV 89511

Street, City, County, State, Zip

BK 1012 PG-3177 810749 Page: 6 of 9 10/11/2012

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

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

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

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

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

Street, City, County, State, Zip **Full Name**

(List additional known beneficiaries in the same format)

PG-3178 810749 Page: 7 of 9 10/11/2012

- 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.
 - 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.
 - A good faith estimate of all fees imposed and to be imposed because of the default is \$2,860.00.
 - A good faith estimate of the total costs and fees to be charged to the debtor e. 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

Date

0525128

Document Instrument

Number

Deed of Trust and Assignment of Rents

Name of Document Conveying

Interest of Beneficiary

(List information regarding prior instruments in the same format)



BK 1012 PG-3179 BK 101 PG-317 810749 Page: 8 of 9 10/11/2012

7	Following is the true and correct signature of the affiant:
,.	\
	Dated this 5 day of Uctober, 20
	Dated this 5 th day of October, 20 Affiant Name: X By Doyof
	Signed By: B. Elyse Doyal
	Print Name: WA
	STATE OF
	STATE OF
	COUNTY OF
	Q_0Q
	On thisday of, 20, personally appeared before me,
	a Notary Public, in and for said County and State, D. Elyse Doyal, known to me to be the persons described an and who executed the foregoing instrument in the capacity set
	the persons described an and who executed the foregoing instrument in the capacity set forth therein who teknowledged to me that he/she executed the same freely and
	the persons described in and who executed the foregoing instrument in the capacity set
	the persons described an and who executed the foregoing instrument in the capacity set forth therein who teknowledged to me that he/she executed the same freely and
	the persons described in and who executed the foregoing instrument in the capacity set forth therein who teknowledged to me that he/she executed the same freely and voluntarily and for the uses and purposes therein mentioned. NOTARY PUBLIC IN AND FOR
	the persons described in and who executed the foregoing instrument in the capacity set forth therein who teknowledged to me that he/she executed the same freely and voluntarily and for the uses and purposes therein mentioned.
	the persons described in and who executed the foregoing instrument in the capacity set forth therein who teknowledged to me that he/she executed the same freely and voluntarily and for the uses and purposes therein mentioned. NOTARY PUBLIC IN AND FOR
	the persons described in and who executed the foregoing instrument in the capacity set forth therein who teknowledged to me that he/she executed the same freely and voluntarily and for the uses and purposes therein mentioned. NOTARY PUBLIC IN AND FOR
	the persons described in and who executed the foregoing instrument in the capacity set forth therein who teknowledged to me that he/she executed the same freely and voluntarily and for the uses and purposes therein mentioned. NOTARY PUBLIC IN AND FOR
	the persons described in and who executed the foregoing instrument in the capacity set forth therein who teknowledged to me that he/she executed the same freely and voluntarily and for the uses and purposes therein mentioned. NOTARY PUBLIC IN AND FOR
	the persons described in and who executed the foregoing instrument in the capacity set forth therein who teknowledged to me that he/she executed the same freely and voluntarily and for the uses and purposes therein mentioned. NOTARY PUBLIC IN AND FOR

BK 1012 PG-3180

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

ONTONIONIONIONIONIONIONIONIONIONIONIONIONIO		
State of California)	
Country of EL Docado	}	\ \
County of	J	\ \0.00
On <u>October 5, 2012</u> before me, <u>Ou</u>	ISAN LYNN MESSING Here Insert Name and Title of the	Notary Tublic
County of <u>EL Dorado</u> On <u>October 5,2012</u> before me, <u>Supersonally appeared</u> <u>B. Elyse</u>	Doyal	\ \
	Name(s) of Signer(s)	_ \ \
	who proved to me on the	170000000000000000000000000000000000000
	evidence to be the person(s) subscribed to the within instrur	
	to me that he/she/they ex	
	his/her/their- authorized capa	acity(ies), and that b
<	his/her/their signature(s) or person(s), or the entity upo	
`	person(s) acted, executed the	
SUSAN LYNN MESSINA Commission # 1947052	I certify under PENALTY OF laws of the State of Califor	
Notary Public - California	paragraph is true and correct	
El Dorado County My Comm. Expires Aug 6, 2015	WITH THE RESERVE TO T	
***************************************	WITNESS my hand and offici	
	Signature: Susan Ly	nn Messi
Place Notary Seal Above	og.uu.	of Notary Public
Though the information below is not required by	TIONAL ————————————————————————————————————	lvina on the document
and could prevent fraudulent removal	l and reattachment of this form to anothe	
Description of Attached Document Title or Type of Document:		
Document Date:	Number of	Dagge
	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	
☐ Individual RIGHT THUMBE OF SIGNEE	PRINT Individual	RIGHT THUMBPRINT OF SIGNER
☐ Partner — ☐ Limited ☐ General Top of thumb		
□ Attorney in Fact	☐ Attorney in Fact	
☐ Trustee	☐ Trustee	
Guardian or Conservator	☐ Guardian or Conservator	
Other:	☐ Other:	
Signer Is Representing:	Signer Is Representing:	
g		
	,	