

DOC # 835952  
12/23/2013 03:29PM Deputy: AR  
OFFICIAL RECORD  
Requested By:  
Stewart Title of Nevada Re  
Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 5 Fee: \$218.00  
BK-1213 PG-4403 RPTT: 0.00



<b>A.P.N. No.:</b>	1022-10-001-026
<b>Escrow No.:</b>	01415-6943
<b>Recording Requested By:</b>	
Stewart Title	
<b>When Recorded Mail To:</b>	
Stewart Title Company	
5335 Kietzke Lane, Ste. 110	
Reno, NV 89511	

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

**PROPERTY ADDRESS: 1281 Hematite Court, Wellington, Nevada**

NOTICE IS HEREBY GIVEN: THAT Stewart Title Company, a Texas corporation, was the duly appointed Substitute Trustee under a Deed of Trust dated October 15, 2010, executed by Sandra M. Redding as Trustor(s) to Stewart Title Company, a Texas corporation, as Trustee and recorded as Instrument No. 0772333 on October 15, 2010 in Book 1010, Page 3282 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 \$50,000.00. 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 \$436.53 which was due on January 15, 2012 and each subsequent month. Late charges in the amount of \$43.65 for each payment made more than 30 days after the date due.

ALSO TOGETHER with any advances, attorney fees, ensuing charges, interest insurance monthly installments and taxes that may become due during the course 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



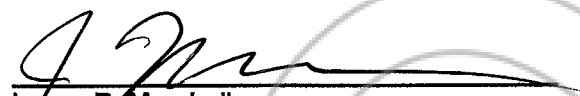
PREMISES IN QUESTION IS AN OWNER OCCUPIED RESIDENTIAL PROPERTY, WHERE REINSTATEMENT IS POSSIBLE, THE TIME TO REINSTATE MAY BE EXTENDED TO 5 DAYS BEFORE THE DATE OF SALE PURSUANT TO NRS 107.080 , THE RIGHT OF REINSTATEMENT WILL THEN TERMINATE AND THE PROPERTY MAY THEREAFTER BE SOLD.

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:

**James R. Marshall, c/o Stewart Title Company, Attn: Suzanne Haskins 5335 Kietzke Lane, Ste. 110, Reno, Nevada 89511. Telephone No.: 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: 10/24/2013

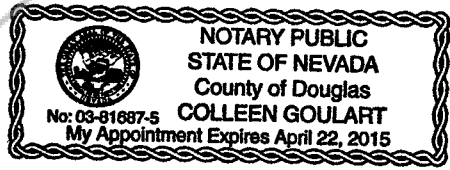
  
James R. Marshall

State of Nevada )  
County of Douglas ) ss.

This instrument was acknowledged before me on the 24 day of October, 2013.

By: James R. Marshall

Signature: Colleen Goulart  
Notary Public



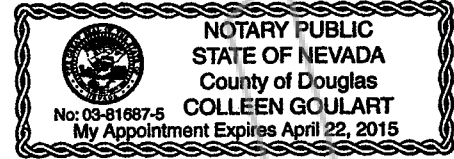


**AFFIDAVIT OF AUTHORITY TO EXERCISE THE POWER OF SALE  
NRS § 107.080(2)(c)**

STATE OF NEVADA )

COUNTY OF Douglas )

)  
) ss:  
)



The affiant, James R. Marshall, being first duly sworn upon oath, based on my direct, personal knowledge, or personal knowledge that I acquired by a review of the business records of the beneficiary, the successor in interest of the beneficiary or the servicer of the debt or obligation secured by the deed of trust, which business records meet the standards set forth in NRS § 51.135, 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 Breach and Election to Sell Under Deed of Trust to which this affidavit is attached (the "Deed of Trust").

I further attest, based on personal knowledge, direct or as acquired through research, 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 current trustee or the current trustee's representative or assignee is:

Stewart Title Company  
5335 Kietzke Lane, Ste. 110  
Reno, NV 89511

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

James R. Marshall  
2043 Comstock  
Gardnerville, NV 89410

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

James R. Marshall  
2043 Comstock  
Gardnerville, NV 89410

2. The beneficiary, successor in interest of the beneficiary, or trustee of the Deed of Trust, is (i) in actual or constructive possession of the note secured by the Deed of Trust, or (ii) is entitled to enforce the obligation or debt secured by the Deed of Trust.
3. The beneficiary or its successor in interest, the servicer of the obligation or debt secured by the Deed of Trust, or the trustee, or an attorney representing any of those persons, has sent to the obligor or borrower of the obligation or debt secured by the Deed of Trust a written statement of:




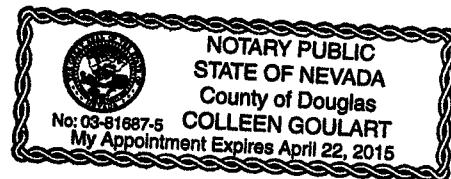
- a. The amount of payment required to make good the deficiency in performance or payment, avoid the exercise of the power of sale and reinstate the terms and conditions of the underlying obligation or debt existing before the deficiency in performance of payment, as of the date of the statement;
  - b. The amount in default;
  - c. The principal amount of the obligation or debt secured by the Deed of Trust;
  - d. The amount of accrued interest and late charges;
  - e. A good faith estimate of all fees imposed in connection with the exercise of the power of sale; and
  - f. Contact information for obtaining the most current amounts due and the local or toll-free telephone number as required by NRS § 107.080 (2)(c)(4).
4. A local or toll-free telephone number that the obligor or borrower of the obligation or debt may call to receive the most current amount due and a recitation of the information contained in the affidavit is 775-746-1100.
5. The following is information regarding the instrument(s) that conveyed the interest of each beneficiary:

Title of Assignment Document: Deed of Trust and Assignment of Rents  
 Date: October 15, 2010  
 Recording Information: Book 1010, Page 3282, Instrument 07772333  
 Name of Assignee: James R. Marshall

Dated this 24 day of October, 2013.

Affiant:

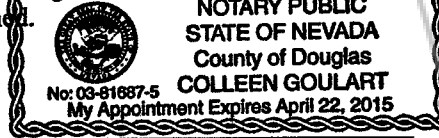
  
 \_\_\_\_\_  
 James R. Marshall



STATE OF Nevada )  
 ) ss:  
 COUNTY OF Douglas )



On this 24 day of October, 2013 personally appeared before me, a Notary for said County and State, James R. Marshall, known to me to be the person(s) 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 there in mentioned.



Place notary stamp above line

Arveda Douglas

Notary Public in and for said  
State and County

COPY