

DOC # 846431  
07/16/2014 02:25PM Deputy: SG  
OFFICIAL RECORD  
Requested By:  
Stewart Title - Carson  
Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 5 Fee: \$218.00  
BK-714 PG-3587 RPTT: 0.00



APN# 1320-35-002-005

WHEN RECORDED, RETURN TO:  
M. Darin Hammond  
2225 Washington Boulevard, Suite 200  
Ogden, UT 84401  
Telephone: (801) 476-0303

01415-11657

**NOTICE OF DEFAULT**

NOTICE IS HEREBY GIVEN that M. Darin Hammond, an attorney licensed in the State of Nevada and whose business address is 2225 Washington Boulevard, Suite 200, Ogden, Utah 84401, is the duly appointed Successor Trustee under a certain Deed of Trust ("Trust Deed") dated April 7, 2004, and executed by GARY DEAN PIERCE and JANET HENDERSON PIERCE, Trustees of THE PIERCE REVOCABLE LIVING TRUST under the provisions of a trust agreement dated August 7, 1989, as Trustor, to secure certain obligations in favor of NEVADA STATE BANK, as Beneficiary, and STEWART TITLE COMPANY, as Trustee, which Trust Deed was recorded on September 6, 2006, as Entry No. 0683887, in the Official Records of the Douglas County Recorder, State of Nevada, describing land therein situated in Douglas County, Nevada, and more particularly as follows:

**LOT 15, IN BLOCK A, AS SHOWN ON THE MAP OF WILLOW CREEK, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON JUNE 30, 1992, IN BOOK 692, PAGE 5954, AS DOCUMENT NO. 282394.**

**SERIAL NUMBER: 1320-35-002-005**

Property address: 1438 Willow Creek Lane, Gardnerville, NV 89410.

The beneficial interest in said Deed of Trust is currently held by Nevada State Bank.

A breach of the obligation in the form of a Promissory Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been

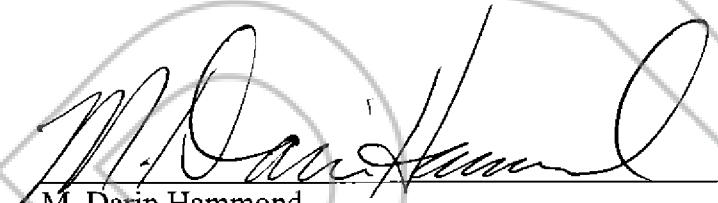


paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late fees, trustees, and attorney's fees, and expenses actually incurred.

Pursuant to the directions of the current Beneficiary of the Trust Deed, M. Darin Hammond, as the Successor Trustee, hereby elects to accelerate all amounts due and to sell the property or cause the property to be sold, pursuant to the provisions of the Trust Deed and the laws of the State of Nevada to satisfy the obligations thereunder.

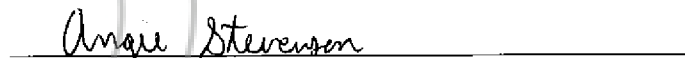
Attached hereto as Exhibit "A" and incorporated herein by this reference is a true and accurate copy of the Affidavit of Authority to Exercise the Power of Sale.

DATED: July 15, 2014.

  
M. Darin Hammond  
Successor Trustee

STATE OF UTAH            )  
                                      :SS  
COUNTY OF WEBER    )

On this 15<sup>th</sup> day July, 2014, personally appeared before me, M. Darin Hammond, who duly acknowledged to me and executed said document.

  
NOTARY PUBLIC  
Residing At: Weber County, UT  
My Commission Expires: 06/05/2017





**EXHIBIT "A"**

**AFFIDAVIT OF AUTHORITY TO EXERCISE THE  
POWER OF SALE**

**Property Owners:**

Gary Dean Pierce and Janet Henderson  
Pierce, Trustees of the Pierce Revocable Living  
Trust under the provisions of a trust agreement  
dated August 7, 1989  
1438 Willow Creek Lane  
Gardnerville, NV 89410

**Trustee Address:**

M. Darin Hammond  
2225 Washington Blvd., Suite # 200  
Ogden, UT 84401

**Property Address:**

1438 Willow Creek Lane  
Gardnerville, NV 89410

**Deed of Trust Document Instrument**

**Number:**  
0683887

STATE OF UTAH                    )  
  :SS  
COUNTY OF WEBER            )

The affiant, M. Darin Hammond, being first duly sworn upon oath, based on personal knowledge, and under penalty of perjury attests that I am the 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:

M. Darin Hammond  
2225 Washington Blvd., Suite # 200  
Ogden, Weber, Utah 84401

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



Nevada State Bank  
Retail Loan Center SAG  
2460 South 3270 West  
West Valley City, Utah 84119

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

Nevada State Bank  
Retail Loan Center SAG  
2460 South 3270 West  
West Valley City, Utah 84119

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

Nevada State Bank  
Retail Loan Center SAG  
2460 South 3270 West  
West Valley City, Utah 84119

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

Nevada State Bank  
Retail Loan Center SAG  
2460 South 3270 West  
West Valley City, Utah 84119

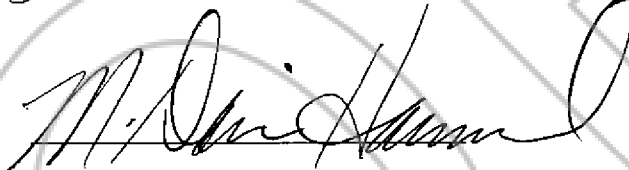
There are no other prior known beneficiaries.

- 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 which has previously been provided to the debtors:



- a. The amount in default is **\$450,630.75 as of June 20, 2014.**
  - b. The amount of fees charged to the debtor in connection with the exercise of power of sale is **\$4,500.00.**
  - c. The principal amount secured by the Deed of Trust is **\$441,574.70.**
  - d. A good faith estimate of all fees imposed and to be imposed because of the default is **\$1,500.00.**
  - 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 **\$5,500.00.**
  - f. Contact information for obtaining the most current amounts due.
6. The foregoing information contained in Paragraph 5 has been sent to the obligor prior to the recording of the Notice of Default.
  7. The toll free phone number for Nevada State Bank is 1-888-317-2926. This number may be used to obtain updated amounts.
  8. There has been no conveyances/assignments of the interest of the original beneficiary Nevada State Bank.
  9. Following is the true and correct signature of the affiant:

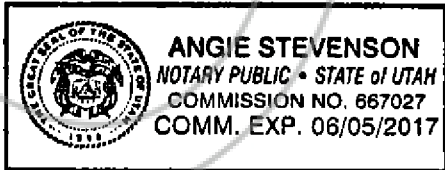
Dated this 15 day of July, 2014.

Signed by: 

Print Name: M. Darin Hammond

STATE OF UTAH                    )  
  :SS  
COUNTY OF WEBER            )

On this 15<sup>th</sup> day of July, 2014, personally appeared before me, a Notary Public, in and or said County and State, M. Darin Hammond, known to me to be the persons described in and who executed the foregoing instrument in the capacity set forth therein, who acknowledge to me that he/she executed the same freely and voluntarily and for the uses and purposes therein mentioned.



Angie Stevenson  
NOTARY PUBLIC IN AND FOR  
SAID COUNTY AND STATE