

DOC # 847982
08/15/2014 12:09PM Deputy: AR
OFFICIAL RECORD
Requested By:
Title Service and Escrow -
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 5 Fee: \$218.00
BK-814 PG-3513 RPTT: 0.00



Order No. TSL-37222-F-SL
APN NO. 1420-07-617-043

WHEN RECORDED MAIL TO:
TITLE SERVICE AND ESCROW CO.
215 W BRIDGE STREET STE 1
YERINGTON, NV 89447

SPACE ABOVE FOR RECORDER'S USE ONLY

NOTICE OF DEFAULT AND ELECTION TO SELL

TO WHOM IT MAY CONCERN:

WHEREAS, NORMA M RUBY, an unmarried woman as Trustor did execute a Deed of Trust wherein COMMONWEALTH LAND TITLE INSURANCE COMPANY, Los Angeles CA is Trustee for UNITED STATES OF AMERICA, ACTING THROUGH THE FARMERS HOME ADMINISTRATION, UNITED STATES DEPARTMENT OF AGRICULTURE Beneficiary, as security for payment of their Promissory Note made, executed and delivered on June 21, 1993, to said Beneficiary, and which said Deed of Trust was recorded in the Official Records of Douglas County, Nevada, on June 21, 1993, as Document No. 310370 Book 0693 Page 4564-4568 and re-recorded on July 15, 2014 as No. 846374 Book 714 pg 3316; encumbering property located at 3519 Vista Grande Blvd. Carson City NV 89705; and

WHEREAS, Title Service and Escrow Company, a Nevada corporation is either the present Trustee, or Substituted Trustee;and

WHEREAS, a breach of the obligation for which said Deed of Trust is security has occurred in that default has been made in the payment of the installment of principal and/or interest which became due on April 21, 2012, and in the payment of such subsequent installments that became due, also in the payment of any Real and/or Personal property Taxes which may be delinquent and the premiums for Policy or Policies of Fire Insurance which may be due or overdue and all costs in connection with this foreclosure, including but not limited to reasonable Attorneys Fees, Trustees Fees, Trustees Sale Guarantee and all expenses of Trustee.

NOTICE IS HEREBY GIVEN that the Beneficiary has elected to consider all unpaid balance of principal and the interest accrued thereon to be due in consequence of said default, all in accordance with the terms of said Promissory Note and Deed of Trust and the Beneficiary has elected to sell or cause to be sold the Real and Personal Property described in said Deed of Trust, to satisfy said obligation.



Beneficiary of record and the current holder of the note secured by the Deed of Trust evidenced by the Documents stated above, has authorized trustee to exercise the power of sale with respect to the property described therein, and trustee has attached **THE NRS 107.080 Compliance Affidavit as an Exhibit -A-**.

The provisions of sections 2 to 16, inclusive, in Senate Bill No. 321 do not apply to this particular financial institution as defined in NRS 660.045. Said beneficiary or financial institution has foreclosed on 100 or fewer real properties located in the State which constitutes owner-occupied housing. As defined in NRS 107.086, however the information was provided as an accommodation to the owner.

YOU MAY HAVE the right to cure, mediate, or negotiate the default and reinstate the obligation, secured by the Deed of Trust described herein. To determine your available options you should immediately contact trustee or Beneficiary. To get any information on this foreclosure, contact the office of Title Service and Escrow Company, 215 W. Bridge Street, Yerington NV 89447, Trustee telephone no. 775-463-3518, between the hours of 9:00am and 5:00pm, Monday through Friday or your Beneficiary at 1390 S. Curry Street, Carson City NV 89703, telephone No. 775-887-1222.

DATED August 15, 2014

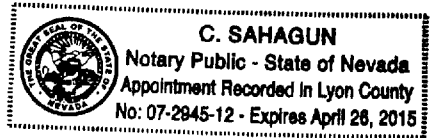
TITLE SERVICE AND ESCROW COMPANY

by: Staci Lindberg
Staci Lindberg, Foreclosure OFCR.

STATE OF NEVADA)
) ss.
COUNTY OF LYON)

This instrument was acknowledged before me on August 15, 2014 by Staci Lindberg, Foreclosure Officer for TITLE SERVICE AND ESCROW COMPANY.

C. Sahagun
Notary Public





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

UNITED STATES OF AMERICA, ACTING THROUGH THE FARMERS HOME ADMINISTRATION, UNITED STATES DEPARTMENT OF AGRICULTURE
1390 S. Curry Street, Carson City NV 89703

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

UNITED STATES OF AMERICA, ACTING THROUGH THE FARMERS HOME ADMINISTRATION, UNITED STATES DEPARTMENT OF AGRICULTURE
1390 S. Curry Street, Carson City NV 89703

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

USDA Centralized Servicing Center
4300 Goodfellow Blvd., Bldg 105E
St. Louis, MO 63120

2. 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 .
3. The beneficiary [successor in interest of the beneficiary][servicer of the obligation or debt secured by the deed of trust] [trustee] [attorney representing the beneficiary] has sent to the obligor or borrower of the obligation or debt secured by the deed of trust a written statement containing the following information:
 - a. The amount of payment required to make good the deficiency in performance of payment, avoid the exercise the power of sale and reinstate the terms and conditions of the underlying obligation or debt existing before the deficiency in the performance or payment, as of the date of this statement
 - b. Amount in Default
 - c. The amount of fees charged to the debtor in connection with the exercise of power of sale.
 - d. The principal amount secured by the Deed of Trust.
 - e. The amount of the accrued interest and late charges
 - f. A good faith estimate of all fees imposed and to be imposed because of the default
 - g. Contact Information for obtaining the most current amounts due and the local or toll free telephone number described in Subparagraph (4)
 - h. 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 \$ ZERO

