

FCL # 68152
APN: 1219-15-002-032

DOUGLAS COUNTY, NV **2015-868756**
Rec:\$218.00
\$218.00 Pgs=5 **08/26/2015 01:30 PM**
ETRCO, LLC
KAREN ELLISON, RECORDER

When recorded mail to:
Western Title Company
Attn: Joy Taghiof
Foreclosure Officer
5390 Kietzke Lane, Suite 101,
Reno, Nevada 89511

The undersigned hereby affirms that this document submitted for recording does not contain the personal information of any person or persons per N.R.S. 239B.030.

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

NOTICE IS HEREBY GIVEN: That WESTERN TITLE COMPANY, LLC, a Nevada limited liability company, is the Trustee under a Deed of Trust dated September 14, 2012 executed by *David M. Semas, a married man*, as Trustor, given to secure certain obligations in favor of *Robert M. Parker*, as Beneficiary, which was recorded on September 17, 2012, as Document No. 809156, Official Records in the Office of the County Recorder of Douglas County, State of Nevada, and

That said obligations secured by said Deed of Trust include a Promissory Note executed by *David M. Semas and Susan O. Semas* in favor of *Robert M. Parker*, in the original sum of \$1,000,000.00 dated September 14, 2012; that the beneficial interest under such Deed of Trust and the obligations secured thereby are presently held by the Beneficiary; that a breach of, and default in, the obligations for which such Deeds of Trust is security has occurred in that payment has not been made as follows:

- (1) The principal and interest was all due and payable on such Promissory Note on September 14, 2013, plus any other late fees, if any.
- (2) All costs and fees incurred herein.
- (3) Any advancements made herein.
- (4) Any delinquent taxes and/or assessments, if any, due and owing.

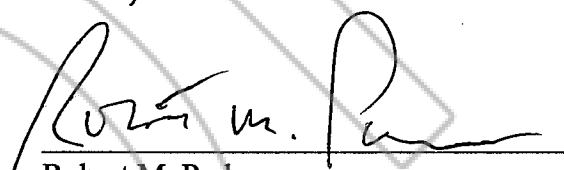
- (3) Any advancements made herein.
- (4) Any delinquent taxes and/or assessments, if any, due and owing.

Contact Joy Taghiof, Foreclosure Officer, WESTERN TITLE COMPANY, 5390 Kietzke Lane, Suite 101, Reno, Nevada, 775 850-7176, upon receipt hereof for exact amount due. The principal balance remaining unpaid is \$1,000,000.00 with interest at the rate of 12%.

That by reason thereof, the present Beneficiary under such Deed of Trust, has executed and delivered to said duly appointed Trustee, a written Authorization to Commence Foreclosure, 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 (real and personal) property to be sold to satisfy the obligations secured thereby.

NRS Section 107.080 permits certain defaults to be cured upon the timely payment of the amounts required by that Section. If said amounts are not cured within thirty-five (35) days following the recording and mailing of this Notice of Default and Election to Sell under Deed of Trust, the property may thereafter be sold.

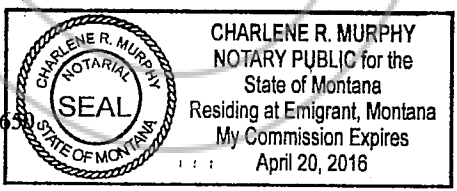
DATED: This 5th day of August, 2015.

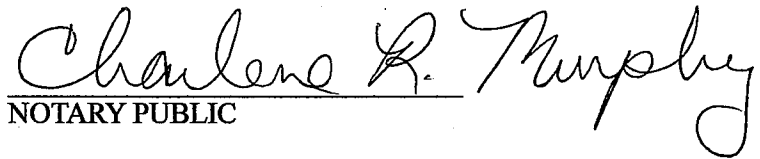

 Robert M. Parker

STATE OF MONTANA)
) : ss.
 COUNTY OF PARK)

On the 5 day of August, 2015, before me, a notary public in and for said State, personally appeared, Robert M. Parker, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his capacity, and that by his signature on the instrument the persons, or the entity upon behalf of which the persons acted, executed the instrument.

WITNESS my hand and official seal.




 NOTARY PUBLIC

AFFIDAVIT OF AUTHORITY TO EXERCISE THE POWER OF SALE

Property Owner:

Robert M. Parker

Trustee Address:

Western Title Company
5390 Kietzke Lane, Suite 101
Reno, Nevada 89521

Property Address:

319 Jones Lane
Gardnerville, NV 89460

301 Five Creek Road
Gardnerville, NV 89460

Deed of Trust Document Instrument
Number

809156 (Douglas County)

STATE OF MONTANA

)

)

ss:

COUNTY OF PARK

)

The affiant, ROBERT M. PARKER, being first duly sworn upon and under penalty of perjury, attests as follows:

12. I am duly authorized to make this Affidavit as the current beneficiary of the subject Deed of Trust ("Beneficiary") or the Servicer for the current beneficiary of the Deed of Trust.
13. I have personal knowledge required to execute this Affidavit, as set forth in NRS 107.080(2)(c) and can confirm the accuracy of the information set forth herein. If sworn as a witness, I could competently testify to the facts contained herein.
14. In the regular and ordinary course of business, it my practice to make, collect, and maintain business records and documents related to any loan it originates, funds, purchases and/or services, including the Subject Loan (collectively, "Business Records"). I have continuing access to the Business Records for the Subject Loan, and I am familiar with the Business Records and I have personally reviewed the business records relied upon to compile this Affidavit.
15. The full name and business address of the trustee or the trustee's representative or assignee is:

Western Title Company, LLC
5390 Kietzke Lane, #101
Reno, NV 89511

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

Robert M. Parker, 7418 Briar St. Prairie Village, KS 66208

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

Robert M. Parker, 7418 Briar St. Prairie Village, KS 66208

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

Robert M. Parker, 7418 Briar St. Prairie Village, KS 66208

19. The beneficiary, its successors in interest, or the trustee of the Deed of Trust has: (1) actual or constructive possession of the note secured by the Deed of Trust; and/or (II) is entitled to enforce the obligation or debt secured by the Deed of Trust. If the latter is applicable and the obligation or debt is an "instrument," as defined in NRS § 104.3103(2), the beneficiary, successor in interest to the beneficiary, or trustee entitled to enforce the obligation or debt is either: (1) the holder of the instrument constituting the obligation or debt; (2) a nonholder in possession of the instrument who has the rights of the holder; or (3) a person not in possession of the instrument who is entitled to enforce the instrument pursuant to a court order issued NRS § 104.3309.

20. The beneficiary or its successor in 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 ; (I) 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 as payment, as of the date of the statement; (II) the amount in default; (III) the principal amount of the obligation or debt secured by the deed of trust; (IV) the amount of accrued interest and late charges; (V) a good faith estimate of all fees imposed in connection with the exercise of the power of sale; and (VI) contact information for obtaining the most current amounts due and the local or toll-free telephone number where the obligor or borrower of the obligation or debt may call to receive the most current amounts due and a recitation of the information contained in the Affidavit.

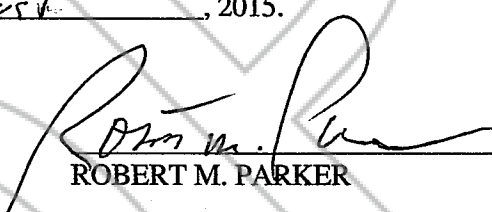
21. The borrower or obligor may utilize the following toll-free or local telephone number to inquire about the default, obtain the most current amounts due, receive a recitation of the information contained in this Affidavit, and/or explore loss mitigation alternatives:

755-788-2000

22. Pursuant to my personal review of the business records of the beneficiary, the successor in interest of the beneficiary, and/or the business records of the servicer of the obligation or debt secured by this Deed of Trust; and/or the records of the county recorder where the subject real property is located; and or the title guaranty or title insurance issued by a title insurer or title agent authorized to do business in the State of Nevada, the following is from (I) date, (II) recordation number (or other unique designation); and (III) assignee of each recorded assignment of the subject Deed of Trust:

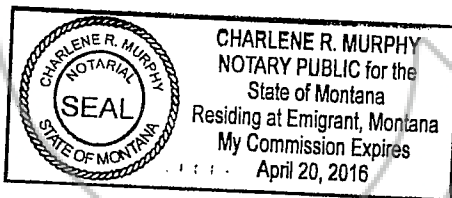
Recorded Date or Dated Date	Recording Number	Name of Assignee (To/From)
N/A	N/A	N/A

Dated this 12th day of August, 2015.


 ROBERT M. PARKER

STATE OF Montana)
) ss:
 COUNTY OF Park)

On this 12 day of August, 2015, personally appeared before me, a Notary Public, in and for said County and State, ROBERT M. PARKER, 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 executed the same freely and voluntarily and for the uses and purposes therein mentioned.




 NOTARY PUBLIC IN AND FOR
 SAID COUNTY AND STATE