

A. P. No. 1320-29-000-014

Foreclosure No. 74571-FCL .
Trustee ID: 420973

When recorded mail to:
Western Title Company, LLC
5390 Kietzke Lane, #101
Reno, NV 89511

**AFFIRMATION PURSUANT TO
NRS 111.312(1)(2) AND 239B.030(4)**

Pursuant to NRS 239B.030, the undersigned, hereby affirm(s) that the below document, including any exhibits, hereby submitted for recording does not contain the social security number of any person or persons.

**NOTICE OF DEFAULT
AND ELECTION TO SELL**
(Includes Personal Property)

TO WHOM IT MAY CONCERN:

WHEREAS, on July 7, 2006, THE RANCH AT GARDNERVILLE, LLC, a Nevada limited liability company, executed as Trustor a Deed of Trust, Assignment of Rents, Security Agreement and Fixture Filing, wherein STEWART TITLE OF DOUGLAS COUNTY, a Nevada corporation, is Trustee for ALTON A. ANKER and SUSAN L. ANKER, husband and wife, as joint tenants, Beneficiary, as security for the payment of a Promissory Note made, executed and delivered on July 7, 2006, which said Deed of Trust was recorded July 7, 2006, in Book 706, on Page 2241, as Document No. 679111, Official Records, Douglas County, Nevada; and

WHEREAS, the terms of the Promissory Note were amended and restated pursuant to that certain Amended and Restated Promissory Note dated January 11, 2008; and

WHEREAS, the terms of the Promissory Note were further amended and restated pursuant to that certain Second Amended and Restated Promissory Note dated January 28, 2014; and

WHEREAS, there have been no endorsements to the Note or Assignments of the beneficial interest of the Deed of Trust; and

WHEREAS, the undersigned is in actual or constructive possession of the original Second Amended and Restated Note secured by the Deed of Trust; and

WHEREAS, WESTERN TITLE COMPANY, LLC, a Nevada limited liability company, was substituted as Trustee under said Deed of Trust, in the place and stead of STEWART TITLE OF DOUGLAS COUNTY, a Nevada corporation, by document recorded concurrently herewith; and

WHEREAS, WESTERN TITLE COMPANY, LLC, a Nevada limited liability company, has the authority to exercise the power of sale with respect to the property encumbered by the Deed of Trust pursuant to the instruction of the undersigned; and

WHEREAS, a breach of the obligation for which said transfer in trust as security was made has occurred in that default has been made in the failure to pay the balance of principal and interest due on July 1, 2015, and in the failure to perform any other term, covenant or condition contained in the Deed of Trust securing the Promissory Note and to be performed by Trustor, whether such failure to perform occurred prior to or subsequent to the date hereof, together with penalties and advances that have been incurred or made or will be incurred or made during the period of default;

NOTICE IS HEREBY GIVEN that the undersigned has elected to consider all of the unpaid balance of principal and interest to be due in consequence of said default, together with attorney's fees and costs that have been incurred and will hereafter accrue, all in accordance with the terms of said Promissory Note and Deed of Trust, and the undersigned has elected to sell or cause to be sold the real property commonly known as APN 1320-290-000-014, Douglas County, Nevada, and personal property described in said Deed of Trust to satisfy said obligation.

To obtain further information with respect to this Notice of Default and Election To Sell, contact the Foreclosure Office of Western Title Company, LLC, 5390

Kietzke Lane, #101, Reno NV 89511, Telephone No. (775) 850-7176, between the hours of 9:00 A.M. and 5:00 P.M., Monday through Friday.

Attached hereto is the Affidavit of Authority to Exercise the Power of Sale which is hereby incorporated herein by this reference.

DATED: August 26, 2015.

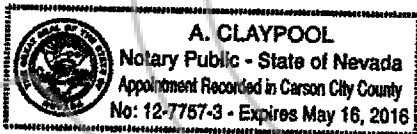
[Signature]
Alton A. Anker

[Signature]
Susan L. Anker

STATE OF Nevada)
COUNTY OF Douglas) SS.

This instrument was acknowledged before me on August 26, 2015, by ALTON A. ANKER and SUSAN L. ANKER.

[Signature]
Notary Public



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

ALTON A. ANKER
P.O. BOX 995
MINDEN, NV 89423

SUSAN L. ANKER
P.O. BOX 995
MINDEN, NV 89423

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

ALTON A. ANKER
P.O. BOX 995
MINDEN, NV 89423

SUSAN L. ANKER
P.O. BOX 995
MINDEN, NV 89423

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

ALTON A. ANKER
P.O. BOX 995
MINDEN, NV 89423

SUSAN L. ANKER
P.O. BOX 995
MINDEN, NV 89423

2. The beneficiary under the Deed of Trust, the successor in interest of the beneficiary, or the trustee, is in actual or constructive possession of the note secured by the Deed of Trust; or the beneficiary, its successor in interest, or the trustee is entitled to enforce the obligation or debt secured by the Deed of Trust.

3. The Beneficiary, its successor in interest, the servicer of the obligation or debt secured by deed of trust, 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:

- (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 or 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 described in subparagraph (4).

4. The local or toll-free telephone number that may be called by the obligor or borrower of the obligation or debt to receive the most current amounts due and a recitation of the information contained in this affidavit is: Guild, Gallagher & Fuller, Ltd. (775) 786-2366, or Alotn A. Anker (775) 350-8401.

5. The date and the recordation number, and the name of each assignee under, each recorded assignment of the deed of trust which information is based on the knowledge or information as described in NRS 107.080(2)(c)(5)(I-IV), is provided as follows:

There are no assignments of record.

6. The affiant acknowledges that they understand that recording a false affidavit that they know or have reason to know if forged or groundless, contains a material misstatement or false claim or is otherwise invalid constitutes a felony in the State of Nevada, under NRS 205.395:

Dated this 26 day of AUGUST, 2015.

Affiant Name: ALTON A. ANKER

Signed By: [Signature]

Print Name: ALTON A. ANKER

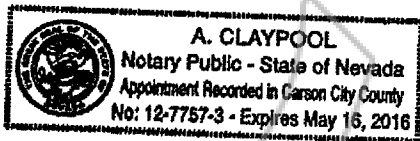
Affiant Name: SUSAN L. ANKER

Signed By: [Signature]

Print Name: SUSAN L. ANKER

STATE OF Nevada)
COUNTY OF Douglas) ss:

On this 26 day of August, 201⁵, personally appeared before me, a Notary Public, in and for said County and State, ALTON A. ANKER and SUSAN L. ANKER, 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 they executed the same freely and voluntarily and for the uses and purposes therein mentioned.



[Signature]
NOTARY PUBLIC IN AND FOR SAID COUNTY AND STATE