DOUGLAS COUNTY, NV

Rec:\$218.00

\$218.00 Pgs=5 STEWART TITLE ELKO 01/13/2017 04:03 PM

2017-893379

1121-05-513-003

Escrow No.: 01415-15703

Recording Requested By:

Stewart Title

When Recorded Mail To: Stewart Title Company

810 Idaho Street Elko, NV 89801

A.P.N. No.:

KAREN ELLISON, RECORDER

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

NOTICE IS HEREBY GIVEN: THAT Stewart Title Company, was the duly appointed Trustee by substitution under a Deed of Trust dated July 7, 2008, executed by Robert L. Shorback, a single man as Trustor(s) to Stewart Title Company, as Substituted Trustee and recorded as Instrument No. 726549 on July 11, 2008 in Book 708, 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 principal sum of \$220.539.00. 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 in the amount of \$1,252,20 due and payable on June 1, 2010 and all subsequent installments have not been paid and remain due and payable. PLUS any late fees, overdrafts, advances, mortgage insurance premiums, if any, that become due.

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.

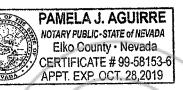
NOTICE

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 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. WHERE REINSTATEMENT IS POSSIBLE, IF THE DEFAULT IS NOT CURED WITHIN 35 DAYS FOLLOWING THE RECORDING AND MAILING TO TRUSTOR OR TRUSTOR'S SUCCESSOR IN INTEREST OF THIS NOTICE, THE RIGHT OF REINSTATEMENT WILL 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:

Stewart Title Company, Attn: Colleen M. O'Brien, 810 Idaho Street, Elko, NV 89801, (775) 738-5181.

| Dated: | | | -0 | | | |
|---|-----------------------------|------------------------------|---------------|--|--|--|
| Stewart Title Company, Tru BY: Colleen M. O'Brien, Di | ivision President, Northern | n Nevada Division | | | | |
| State of Nevada |)) ss. | | | | | |
| County of Elko |) 55. | | | | | |
| This instrument was acknowledged before me on 16th day of December, 2016. | | | | | | |
| by Colleen M. O'Brien, Divi Signature: Notary Public | ision President, Northern | Nevada Division of Stewart . | Title Company | | | |
| | | \ | J | | | |



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

| | | | | \ \ |
|---|---|--|--|---|
| State o | of Nevada |) | | \ \ |
| County | of Elko |) ss.) . | | \ \ |
| Compa knowle of the records authori | e affiant, Colleen M. O'Brie any, Trustee, being first duly s edge that I acquired by a revie beneficiary or the servicer of s meet the standards set fort ized representative of the be in to Sell Under Deed of Trust | worn upon oath, based ew of the business reco f the debt or obligation h in NRS § 51.135, and reficiary, of the deed o | on my direct, persor rds of the beneficiar secured by the deed dunder penalty of per of trust described in | nal knowledge, or personal y, the successor in interest ed of trust, which business erjury attests that I am the the Notice of Breach and |
| | rther attest, based on persona of perjury, to the following in | | | |
| 1. | The full name and business or assignee is: | address of the current t | rustee or the current | trustee's representative |
| | Stewart Title Company 810 Idaho Street Elko, NV 89801 | | | |
| | The full name and business a Trust and the current benefici | | | ured by the Deed of |
| | Wells Fargo Home Mortgage 420 Montgomery Street San Francisco, CA 94104 | | | |
| | The full name and business a the Deed of Trust is: | ddress of the current se | ervicer of the obligati | on or debt secured by |
| | Wells Fargo Home Mortgage 420 Montgomery Street San Francisco, CA 94104 | | | · |
| | | | | |

- 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 775-623-9194.
- 5. The following is information regarding the instrument(s) that conveyed the interest of each beneficiary:

Title of Assignment Document:

Assignment of Deed of Trust

March 2, 2011

Recording Information:

Recorded Marcy 2, 2011, as Book 311, Page 300, Document No.

779322 Official Records

Name of Assignee:

Mortgage Electronic Registration Systems, Inc. beneficiary and Utah

Financial, lender

[Repeat if Additional Assignments.]

Dated this Affiant:

Stewarti Title Company, Trustee

By: Colleen M. O'Brien, Division President, Northern Nevada

Print Name:

State of Nevada County of Elko

SWORN TO AND SUBSCRIBED before me, the undersigned authority, by Colleen M. O'Brien, Division President, Northern Nevada Division, on this the 10.40, a Notary Public in and for said State.

Notary Public

Place Notary stamp above line

