

DOUGLAS COUNTY, NV

2017-904100

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09/15/2017 02:10 PM

WHITE ROCK GROUP, LLC

KAREN ELLISON, RECORDER

Tax Parcel No.: 1318-15-819-001 PTN

Prepared By and Return To:  
Hayes, Johnson and Conley, PLLC  
Attn: Christopher B. Conley  
Substitute Trustee  
700 South 21<sup>st</sup> Street  
Fort Smith, AR 72901

**TIME SHARE FORECLOSURE**  
**NOTICE OF BREACH AND DEFAULT AND OF ELECTION TO CAUSE**  
**SALE OF REAL PROPERTY UNDER DEED OF TRUST**

**NOTICE IS HEREBY GIVEN THAT:**

**Christopher B. Conley, a licensed Nevada Attorney, Bar Number 13325, is the duly appointed Substitute Trustee under a Deed of Trust ("DOT"), which is specifically identified in EXHIBIT "A", Columns D, E, and F attached hereto. The DOT(s) was/were executed by the Trustor(s) specifically identified in EXHIBIT "A", Column C attached hereto. The recording information for the DOT and Substitution of Trustee for the Official Records in the office of the County recorder of Douglas County, Nevada is identified in EXHIBIT "A", Column G. The DOT(s) secure, among other obligations:**

One note(s) for the Original sum of **SEE EXHIBIT "A", Column I** that the beneficial interest under such Deed of Trust and the obligations secured hereby 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 or that payment has not been made of:

**The installment of Principal, Interest, impounds and late fees, which became due SEE EXHIBIT "A", Column J, together with all subsequent installments of principal, interest, impounds, late fees and foreclosure fees and expenses. Any advances which may hereafter be made. All obligations and indebtedness as they become due and charges pursuant to said Note and Deed of Trust.**

That by reason thereof the present Beneficiary under such Deed of Trust has executed and delivered to said duly appointed Substitute a written Declaration of Default and Demand for Sale and has deposited with said duly appointed Substitute 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 hereon and reinstated the one obligation secured by such Deed of Trust above described. Section NRS 107.080 permits certain defaults to be cured upon the Payment of the amounts required by that statutory 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 recording and mailing of this Notice to Trustor or Trustor's successor in interest, the right of reinstatement will terminate and the property may thereafter be sold. The Trustor may have the right to bring a court action to assert the nonexistence of a default or any other defense of Trustor to acceleration and Sale.

To determine if reinstatement is possible and the amount, if any, to cure the default, contact:

**Hayes, Johnson, and Conley, PLLC**  
Attn: Christopher B. Conley  
700 South 21<sup>st</sup> Street  
Fort Smith, AR 72901  
Telephone: (479) 242-8814  
Info@hjclegal.com

Or

**Wyndham Vacation Ownership, Inc.**  
Title Services  
1-800-251-8736, Option 2, then Option 3

BE ADVISED THAT THE UNDERSIGNED IS ACTING AS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION PROVIDED BY YOU WILL BE USED FOR THAT PURPOSE.

TRUSTEE:



Christopher B. Conley (NV Bar # 13325)  
Hayes, Johnson & Conley, PLLC  
700 South 21<sup>st</sup> Street  
Fort Smith, AR 72901

State of Arkansas     )  
                                  )ss.  
County of Sebastian    )

On this 15<sup>th</sup> day of September, 2017 before me, Amanda C. Smith, Notary Public, personally appeared Christopher B. Conley, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

(Seal)

AMANDA C. SMITH  
SEBASTIAN COUNTY  
NOTARY PUBLIC - ARKANSAS  
My Commission Expires May 05, 2021  
Commission No. 12382370

WITNESS my hand and official seal.


  
Amanda C. Smith  
Comm. No. 12382370  
Comm. Exp. 05/05/2021

Exhibit A									
A	B	C	D	E	F	G	H	I	J
WRG FILE #	Contract #	Original Trustors	Original Trustee	Deed of Trust Signature Date	Deed of Trust Recording Date	Deed of Trust Instrument No.	Substitution of Trustee Instrument #	Original Sum	Default Date
NV-SS-004-001	570804831	Nkechi Nzerem-Johnson and Jevon Johnson	Lawyers Title of Nevada, Inc.	6/29/2008	9/11/2008	729823	2017-904059	\$19,934.10	8/13/2016
NV-SS-005-003	571400423	Nkechi Nzerem-Johnson	Fidelity National Title Insurance Company	2/22/2014	5/12/2014	842371	2017-904059	\$12,121.85	9/8/2016