DOC # 0142084

10/10/2012

03:14 PM

Official Record

Recording requested By FIRST AMERICAN TITLE COMPANY

Lincoln County - NV Leslie Boucher - Recorder

Fee **\$218.00** RPTT: Page 1 of 5 Recorded By AE

Book- 274 Page- 0533



Order No. TSL-36428-SL Title No. 2434980 APN NO. 004-141-39

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, LYNDA C. YOUNCE, an unmarried woman as Trustor did execute a Deed of Trust wherein FIRST AMERICAN TITLE COMPANY, A NEVADA CORPORATION is Trustee for UNITED STATES OF AMERICA ACTING THROUGH THE RURAL HOUSING SERVICE OR SUCCESSOR AGENCY, UNITED STATES DEPARTMENT OF AGRICULTURE Beneficiary, as security for payment of their Promissory Note made, executed and delivered on September 05, 2003, to said Beneficiary, and which said Deed of Trust was recorded in the Official Records of Lincoln County, Nevada, on September 08, 2003, as Document No. 120880; encumbering property located at 724 Lincoln Avenue, Alamo NV 89001; 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 July 13, 2011, 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 inconsequence 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 Version 10/01/11 (issued 9/26/11) as an Exhbit — A- to this notice, in compliance with AB284.

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. of your 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 October 2, 2012

TITLE SERVICE AND ESCROW COMPANY

by: Staci Lindberg, Foreclosure ofcr.

STATE OF NEVADA

COUNTY OF LYON

SS.

This instrument was acknowledged before me on October $\mathfrak Q$, 2012 by Staci Lindberg, Foreclosure Officer for TITLE SERVICE AND ESCROW COMPANY

Notary Public

C. SAHAGUN

Notary Public - State of Nevada

Appointment Recorded in Lyon County

No: 07-2945-12 - Expires April 26, 2015

Exhibit –A-NRS 107.080 Compliance Affidavit Version 10/01/11 (issued 9/26/11)

AFFIDAVIT OF AUTHORITY TO EXERCISE THE POWER OF SALE

		-	
Property Owners:	T	Trustee Address:	
Lynda C. Stead Family Trust,	dated $\underline{2}$	215 W Bridge Street:	Ste 1.
12/30/2010, Lynda C. Stead, Trustee	Y	Yerington, NV 8944	7
Property Address:	D	Deed of Trust Docum	ent Instrument
724 Lincoln Avenue	/ / N	Number: 120880	
Alamo NV 89001))	
]]	

STATE OF	NEVADA)
) ss
COUNTY OF	LYON	

The affiant, Staci Lindberg, Foreclosure officer for Trustee, being first duly sworn upon oath, based on personal knowledge, and under penalty of perjury attests that I am the beneficiary or trustee, or the authorized representative of the beneficiary or trustee, of the deed of trust described in the notice of default and election to sell to which this affidavit is attached ("Deed of Trust").

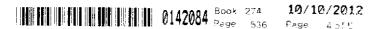
I further attest, based on personal knowledge, and under penalty of perjury, to the following information, as required by NRS 107.080(2) (c):

1. The full name and business address of the trustee or the trustee's representative or assignee is:

TITLE SERVICE AND ESCROW COMPANY, A NEVADA CORPORATION STACI LINDBERG, FORECLOSURE OFFICER FOR TRUSTEE 215 W. BRIDGE STREET STE 1 YERINGTON, NV 89447

EMAIL: SLINDBERG@TITLESERVICEANDESCROW.COM

PHONE: 775-463-3518 FAX: 775-463-5144



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 RURAL HOUSING SERVICE OR SUCCESSOR AGENCY, 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 RURAL HOUSING SERVICE OR SUCCESSOR AGENCY, 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 1390 S. Curry Street, Carson City NV 89703

2. The full name and last known business address of the current and every prior known beneficiary of the Deed of Trust, is:

UNITED STATES OF AMERICA ACTING THROUGH THE RURAL HOUSING SERVICE OR SUCCESSOR AGENCY, UNITED STATES DEPARTMENT OF AGRICULTURE 1390 S. Curry Street, Carson City NV 89703

(List additional known beneficiaries in the same format)

- 3. 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.
- 4. The trustee has the authority to exercise the power of sale under Chapter 107 of NRS with respect to the property encumbered by the Deed of Trust, pursuant to the instruction of the beneficiary of record and the current holder of the note secured by the Deed of Trust.
- 5. The following is information regarding the amount in default, the principal amount secured by the Deed of Trust, a good faith estimate of fees imposed and to be imposed because of the default and the costs and fees charged to the debtor in connection with the exercise of the power of sale:
 - a. The amount of missed payments and interest in default is \$11,358.02

- b. The amount of fees charged to the debtor in connection with the exercise of power of sale is \$1,510.05
- c. The principal amount secured by the Deed of Trust is \$100,143.40
- d. A good faith estimate of all fees imposed and to be imposed because of the default is \$3,838.05
- e. 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
- 6. The following is information regarding the instrument(s) that conveyed the interest of each beneficiary:

09/08/2003	120880	DEED OF TRUST FOR NEVADA
·		WITH ASSIGNMENT OF RENTS
	/	
Date	Document Instrument	Name of Document Conveying
	Number	Interest of Beneficiary

(List information regarding prior instruments in the same format)

7. Following is the true and correct signature of the affiant:

STATE OF NEVADA

) Notary Public - State of Nevada
Appointment Recorded in Lyon County
No: 07-2945-12 - Expires April 28, 2015
COUNTY OF A LYON
)

On this May of M

NOTARY PUBLIC IN AND FOR SAID COUNTY AND STATE