

Official RecordRecording requested By
FIRST AMERICAN TITLE COMPANY

Lincoln County - NV

Leslie Boucher - Recorder

Fee: \$269.00

Page 1 of 6

RPTT:

Recorded By: AE

Book- 314 Page- 0006

APNs: 013-130-19, 013-140-17, 013-140-23, 013-140-24,
003-111-01, 013-140-26, 003-121-01, 003-151-24,
003-151-25 & 013-140-08



0152585

RECORDING REQUESTED BY
First American Title Company
2500 Paseo Verde Parkway, Ste. 120
Henderson, NV 89074

AND WHEN RECORDED MAIL TO
First American Title Company
2500 Paseo Verde Parkway, Ste. 120
Henderson, NV 89074

Trustee Sale No. 2400097-IRK

Property Address: 15132 State Route 317, Caliente, NV 89008
15134 State Route 317, Caliente, NV 89008

IMPORTANT NOTICE

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS, IT MAY BE SOLD WITHOUT ANY COURT ACTION. You may have the legal right for a period of 35 days commencing on the first day following the day upon which the notice of default was recorded and mailed to make good the deficiency in performance or payment. No sale date may be set until three months from the date this notice of default was recorded (which date of recordation appears on this notice).

This amount is **\$1,694,465.53** as of **August 21, 2017** and will increase until your account becomes current.

While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your Note and Deed of Trust or Mortgage. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required by the Note and Deed of Trust or Mortgage, the beneficiary or mortgagee may insist that you do so in order to reinstate your account in good standing.

**Trustee Sale No. 24000097-IRK**

In addition, the beneficiary or mortgagee may require as a condition to reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

Upon your written request, the beneficiary or mortgagee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than the end of the three month period stated above) to, among other things, (1) provide additional time in which to cure the default by the transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2).

Following the expiration of the time period referred to in the first paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your creditor permits a longer period, you have only the legal right to stop the sale of your property by paying the entire amount demanded by your creditor.

To find out the amount you must pay, to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact:

Smith Larsen & Wixom
Hills Center Business Park
1935 Village Center Circle
Las Vegas, NV 89134
Attn: Mike Wixom
Phone: 702-252-5002

You may wish to consult a credit-counseling agency to assist you. The Department of Housing and Urban Development (HUD) can provide you with the name and address of the local HUD approved counseling agency by calling their toll-free hotline at **(800) 569-4287** or you can go to The Department of Housing and Urban Development (HUD) website at **www.hud.gov/offices/hsg/sfh/hcc/hcs.com**.

If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan. Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale, provided the sale is concluded prior to the conclusion of the foreclosure. Remember, **YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION.**



AFFIDAVIT OF AUTHORITY TO EXERCISE THE POWER OF SALE

Pursuant to NRS 107.080

APNs: 013-130-19, 013-140-17,
013-140-23, 013-140-24,
003-111-01, 013-140-26,
003-121-01, 003-151-24,
003-151-25 & 013-140-08

Deed of Trust Document Instrument
Number: 209-128944

15132 State Route 317, and 15134 State
Route 317, Caliente, NV 89008

STATE OF UTAH)
) ss:
COUNTY OF SALT LAKE)

The affiant, STEVE HARMSSEN, being first duly sworn upon oath,

The undersigned affiant does hereby attest under penalty of perjury to the following information, which is based on the direct, personal knowledge of the affiant or the personal knowledge which the affiant acquired by a review of the business records of the beneficiary, the successor in interest of the beneficiary or the servicer of the obligation or debt secured by the deed of trust:

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

First American Title Insurance Company
2500 Paseo Verde Parkway, Suite 120
Henderson, NV 89074

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

H.H. Land & Cattle Company
26 N. State Street
Salt Lake City, UT 84103



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

H.H. Land & Cattle Company
26 N. State Street
Salt Lake City, UT 84103

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

N/A
Full Name

N/A
Street, City, State, Zip

2. The beneficiary under the deed of trust is in actual or constructive possession of the note secured by the deed of trust.
3. That the beneficiary or its successor in interest or the servicer of the obligation or debt secured by the deed of trust has instructed the trustee to exercise the power of sale with respect to the property.
4. The beneficiary has sent to the obligor or borrower of the obligation or debt secured by the deed of trust a written statement containing the following information:
 - 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 the performance or 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 described in subparagraph (5).
5. 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 (702) 252-5002.

