LINCOLN COUNTY, NV

\$285.00

2019-155950

Rec:\$285.00

03/08/2019 11:37 AM

FIRST AMERICAN TITLE PASEO VERDE

Pgs=2 KE

OFFICIAL RECORD

AMY ELMER, RECORDER

APN: 005-161-04

Property: 25772 Hermitage Road, Pioche, NV 89043

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. 2558929-IRK

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 \$1,352,123.71 as of 01/28/2019 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. 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).

Trustee Sale No. 2558929-IRK

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, or to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact:

First Financial Bank 214 North Washington El Dorado, AR 71730 Phone: (870) 875-8734

NOTICE IS HEREBY GIVEN THAT: FIRST AMERICAN TITLE INSURANCE COMPANY, a Nebraska corporation, successor by Merger to Nevada Title Company, a Nevada Corporation is the duly appointed Trustee under a Deed of Trust dated, 10/24/2014, executed by JAMES H. BOURNE, III, HUSBAND AND MISTY D. BOURNE, WIFE as Trustor, to secure certain obligations in favor of FIRST FINANCIAL BANK, as current Beneficiary under a Deed of Trust recorded on 10/27/2014 as Instrument No. 146410 of Official Records in the Office of the Recorder of Lincoln County, State of Nevada. Said obligations include ONE NOTE FOR THE ORIGINAL SUM OF \$1,355,000.00.

That a breach of the obligations for which said Deed of Trust is security has occurred in that payment has not been made of: THE INSTALLMENTS OF PRINCIPAL AND INTEREST WHICH BECAME DUE 09/01/2018 AND ALL SUBSEQUENT INSTALLMENTS, TOGETHER WITH LATE CHARGES AND PREPAYMENT PENALTY AS SET FORTH IN SAID NOTE AND DEED OF TRUST, ADVANCES, ASSESSMENTS, FEES AND/OR TRUSTEE FEES.

That by reason thereof, the present beneficiary under such Deed of Trust, has executed and delivered to said Trustee, a written Declaration of Default and Demand for Sale, and has surrendered to said 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 has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

Date: March 6, 2019

First American Title Insurance Company, as Trustee for the Beneficiary.

Russell M. Dalton. Vice President

STATE OF NEVADA

COUNTY OF CLARK

My

ROBIN DUCCINI
NOTARY PUBLIC
STATE OF NEVADA
COUNTY OF CLARK
My Comm. Expires: 11-07-2020
Gertificate No: 05-94127-1

This instrument was acknowledged before me on March 6, 2019

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by: Russell M. Dalton, Vice President of First American Title Insurance Company

Notary Public