

LINCOLN COUNTY, NV

**2020-157968**

\$287.00

01/15/2020 04:05 PM

Rec:\$287.00

FA NV DIRECT TITLE

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OFFICIAL RECORD

AMY ELMER, RECORDER

APN: 003-076-03

Property: 251 Spring Street, Caliente, Nevada 89008

**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

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**Trustee Sale No. 2578801-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 **\$120,496.59** as of **11/20/2019** 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).

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.

**Trustee Sale No. 2578801-IRK**

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:

Nevada Bank & Trust Company  
c/o Melissa Christensen  
976 Idaho Street  
Elko, NV 89801  
Phone: (775) 738-3622 Ext. 8033

**NOTICE IS HEREBY GIVEN THAT: FIRST AMERICAN TITLE INSURANCE COMPANY, a Nebraska corporation** is the duly appointed Trustee under a Deed of Trust dated, June 21, 2013, executed by **ROBERT V. MULL AND PAIGE D. MULL, as Joint Tenants with Right of Survivorship** as Trustor, to secure certain obligations in favor of **NEVADA BANK & TRUST COMPANY**, as current Beneficiary under a Deed of Trust recorded on **06/25/201** as **Document No. 0143619** 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 \$127,500.00.**

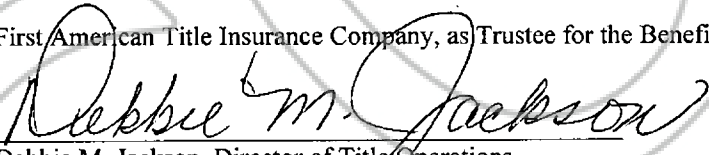
That a breach of the obligations for which said Deed of Trust is security has occurred in that:

The Adverse Change Clause under the Note and Deed of Trust has been activated due to the revocation of Business License for unpaid room tax which constitutes an "Event of Default" under the terms of the Note and Deed of Trust. In addition to the payment that has not been made of the installments of principal and interest which became due 10/18/2019 and all subsequent installments, together with late charges as set forth in said Note and Deed of Trust.

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.

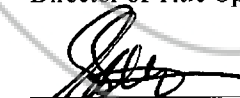
Date: January 15, 2020

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

  
Debbie M. Jackson, Director of Title Operations

STATE OF NEVADA     )  
                                  ss:  
COUNTY OF CLARK    )

This instrument was acknowledged before me on January 15, 2020 by Debbie M. Jackson, Director of Title Operations of First American Title Insurance Company

  
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Notary Public

