

LINCOLN COUNTY, NV

2023-165894

\$37.00

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OFFICIAL RECORD

AMY ELMER, RECORDER

APN: 001-057-34

Property: 397 Lacour Street
Pioche, NV 89043

RETURN TO/TRUSTEE CONTACT INFO:

Nevada Trust Deed Services
10161 Park Run Drive, Suite 150
Las Vegas, NV 89145
(702)733-9900

NOTICE OF BREACH AND ELECTION TO SELL UNDER DEED OF TRUST

FILE NO.: 23-07-017-FCL

NOTICE IS HEREBY GIVEN:

That Nevada Trust Deed Services, is the current Trustee under a Deed of Trust (the "Deed of Trust") executed by Ronald Hibble, ("Trustor"), to secure obligations presently in favor of America First Federal Credit Union, ("Current Beneficiary"), recorded October 15, 2021 as Instrument No. 2021-161507, of Official Records in the Office of the County Recorder of LINCOLN County, Nevada as modified or amended, if applicable.

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

The installment of principal and interest due on March 1, 2023 and all subsequent installments which have not been paid, remain due, owing and delinquent.

Together with any and all foreclosure fees and expenses, interest, late charges due, insurance, accrued late charges, advancements, and expenses, if any, to preserve the security of the beneficiary.

That by reason thereof, the undersigned, 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 the 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.

NOTICE

You may have the right to cure the default herein and reinstate the 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. As to owner occupied property, where reinstatement is possible, the time to reinstate may be extended to 5 days before the date of sale pursuant to NRS 107.080. Where reinstatement is possible, if the default is not cured within the reinstatement period, 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 necessary to cure the default, contact the Beneficiary, their successor in interest, or the Trustee.

DATED: 7/20/23

America First Federal Credit Union

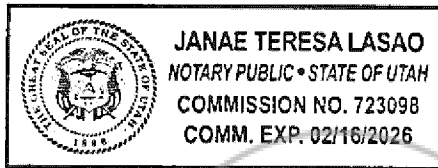
BY: *Sheila Trussell*
Sheila Trussell, Loss Mitigation Manager

State of Utah

County of Weber

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}ss.
}

This instrument was acknowledged before me on 07-20-2023 by Sheila Trussell as Loss Mitigation Manager of America First Federal Credit Union



Janae Lasao
NOTARY PUBLIC
My Commission Expires: 02-16-2026

- 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 as required.
4. A local or toll-free telephone number that the obligor or borrower of the obligation or debt may call to receive the most current amount due and a recitation of the information contained in the affidavit is (800)999-3961.
 5. The following is information regarding the instrument(s) that conveyed the interest of each beneficiary, which information may be based on any of the knowledge or information described in NRS § 107.0805:

Title of Assignment Document: N/A
 Date:
 Recording Information:
 Name of Assignee:

DATED: 7/28/23

Affiant:

America First Federal Credit Union

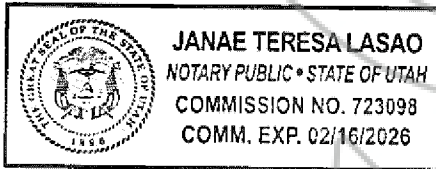
BY: *Sheila Trussell*
 Sheila Trussell, Loss Mitigation Manager

State of Utah

County of Weber

}
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 }

This instrument was acknowledged before me on 07-28-2023 by Sheila Trussell as Loss Mitigation Manager of America First Federal Credit Union



Janae Lasao
 NOTARY PUBLIC
 My Commission Expires: 02-16-2026

File No.: 23-07-017-FCL

Property: 397 Lacour Street
Pioche, NV 89043

NEVADA DECLARATION

The undersigned declares the following under the laws of the State of Nevada:

1. That pursuant to Nevada Revised Statute § 107.560(5) of the Nevada Homeowner Bill of Rights ("HOBR"), the lender is exempt from liability under, and deemed to be in compliance with, Nevada Revised Statutes § 107.400 through § 107.560 inclusive of the HOBR as a signatory to the consent judgment referenced therein.
2. That despite being exempt under the HOBR, the lender has, in a spirit of compliance, nevertheless undertaken to attempt to contact the borrower in accordance with the HOBR as set out below.
3. That I have reviewed the lender's business records maintained in the ordinary course of business, and having personal knowledge of the contents of those records, hereby state that those business records reflect that the lender attempted to contact the borrower in accordance with the HOBR or determined as follows:

America First Federal Credit Union

- Contacted the borrower to assess the borrower's financial situation, explore options for the borrower to avoid foreclosure, and to offer a subsequent meeting with lender's representatives in accordance with NRS 107.510(2).
- Tried with due diligence to contact the borrower in order to assess their financial situation and to explore options for the borrower to avoid foreclosure in accordance with NRS 107.510(5), including by:
 - a. sending a letter via first class mail to the borrower(s) informing the borrower(s) of the right to discuss foreclosure alternatives, providing the telephone number for the United States Department of Housing and Urban Development ("HUD") and a toll-free telephone number providing access to a live representative during business hours in compliance with NRS 107.510(5)(a);
 - b. posting a prominent link on its internet website homepage to the information required by NRS 107.510(5)(e);
 - c. attempting to contact the borrower on three separate days at a different time each day as required by NRS 107.510(b);
 - d. sending a letter via certified mail, return receipt requested as required under NRS 107.510(5)(c);
- Determined that no contact was required pursuant to NRS § 107.510 because the loan was not a "residential mortgage loan" secured by a mortgage or deed of trust on owner-occupied housing (principal residence), as defined by NRS 107.450.

Determined that no contact was required pursuant to NRS § 107.510 because the mortgagor is not a "borrower" as defined by NRS 107.410. The mortgagor surrendered the secured property as evidenced by a letter confirming the surrender or delivered the keys to the property to the mortgagee, trustee, beneficiary of the deed of trust, or an authorized agent of such a person.

Provided the borrower with each of the disclosures identified in NRS 107.500(1).

Determined that providing the borrower with each of the disclosures identified in NRS 107.500(1) was not required because the loan was not a "residential mortgage loan" or the mortgagor is not a "borrower" as defined by NRS 107.450 and NRS 107.410 respectively.

Determined that providing the borrower with each of the disclosures identified in NRS 107.500(1) was not required because the beneficiary is a private lender or financial institution, that, during its immediately preceding annual reporting period, as established with its primary regulator, has foreclosed on 100 or fewer real properties located in this State which constitute owner-occupied housing, as defined by NRS 107.460.

DATED: 7/26/23

America First Federal Credit Union

BY: Sheila Trussell
Sheila Trussell, Loss Mitigation Manager