

APN: 002-018-16

When Recorded Mail to:  
Stewart Title of Northeastern Nevada  
Attn: Colleen Memeo - Foreclosure Dept.  
810 Idaho Street  
Elko, NV 89801

BOOK 406 PAGE 398-399  
OFFICIAL RECORDS  
RECORDED AT THE REQUEST OF  
*Stewart Title*  
2005 FEB 16 PM 1:50

EUREKA COUNTY, NEVADA  
M.N. REBALEATI, RECORDER  
FILE NO. FEES 15<sup>00</sup>

**196232**

(Space Above For Recorder's Use Only)

### **NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST**

#### **NOTICE IS HEREBY GIVEN:**

THAT Stewart Title of Northeastern Nevada, a Nevada corporation, is duly appointed Trustee, under a Deed of Trust, Dated June 27, 2002 and Executed by Richard B. Kurtz, a single man as Trustor, to secure certain obligations in favor of Dave Rowe and Carelon Rowe, husband and wife as Beneficiary, recorded June 27, 2002, in Book 348, at Page 87, as Document No. 178238, of Official Records of Eureka County, State of Nevada, including one in the amount of \$13,000.00.

That the beneficial interest under such Deed of Trust and the obligation secured thereby are presently held by Dave Rowe and Carelon Rowe, husband and wife; that a breach of, and default in, the obligations for which such Deed of Trust is security has occurred in that payment has not been made of:

Non-payment of the October 27, 2004 installment in the amount of \$279.86. Which includes a collection fee of \$10.00. ALSO TOGETHER with any attorney fees, advances and ensuing charges which may become due during the term of this default.

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

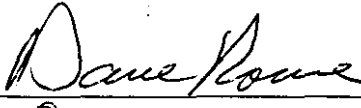

#### **NOTICE**

**YOU MAY HAVE THE RIGHT TO CURE THE DEFAULT HEREIN AND REINSTATE THE OBLIGATION SECURED BY SUCH DEED OF TRUST ABOVE DESCRIBED. SECTION 107.080 NEVADA REVISED STATUTES PERMITS CERTAIN DEFAULTS TO BE CURED UPON THE PAYMENT OF THE AMOUNTS REQUIRED BY THAT SECTION WITHOUT REQUIRING PAYMENT OF THAT PORTION OF PRINCIPAL AND INTEREST WHICH WOULD NOT BE DUE HAD NO DEFAULT OCCURRED. WHERE REINSTATEMENT IS POSSIBLE, IF THE DEFAULT IS NOT CURED WITHIN 35 DAYS FOLLOWING THE RECORDING AND MAILING TO TRUSTOR OR TRUSTOR'S SUCCESSOR IN INTEREST OF THIS NOTICE, THE RIGHT OF**

**REINSTATEMENT WILL TERMINATE AND THE PROPERTY MAY THEREAFTER BE SOLD.**


To determine if reinstatement is possible, and for the amount necessary to cure the default, contact Colleen M. Memeo at (775) 738-5181.

DATED: January 24, 2005

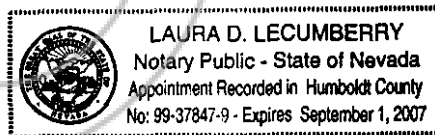
  
\_\_\_\_\_  
Dave Rowe  
  
\_\_\_\_\_  
Carelon Rowe

STATE OF NEVADA    )  
                                  )ss  
COUNTY OF HUMBOLDT    )

On this 3<sup>rd</sup> day of February, 2005, personally appeared before me, a notary public Dave Rowe and Carelon Rowe, husband and wife personally known or proved to me to be the persons whose names are subscribed to the above instrument who acknowledged to me that they executed the above instrument.

  
\_\_\_\_\_  
Notary Public

Colleen M. Memeo  
Trustee Sale Officer  
Foreclosure No. 05250074



**196232**

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