

DOC# 230036

10/27/2015 08:06AM

Official Record

Requested By STEWART TITLE ELKO

Eureka County - NV

Sara Simmons - Recorder

Page: 1 of 4 Fee: \$217.00

Recorded By LH RPTT: \$0.00

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|-------------------------|------------|
| A.P.N. No.: | 001-112-02 |
| Escrow No.: | 6445-1811 |
| Recording Requested By: | |
| Stewart Title | |
| When Recorded Mail To: | |
| Stewart Title Company | |
| 810 Idaho Street | |
| Elko, NV 89801 | |

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

NOTICE IS HEREBY GIVEN: THAT Stewart Title Company, was the duly appointed Trustee under a Deed of Trust dated February 27, 2013, executed by Adeline M. Callaghan, a single woman and Dan W. Callaghan, an unmarried man as Trustors to Stewart Title Company, as Trustee and recorded as Instrument No. 223848 on February 27, 2013 in Book 547, of Official Records in the office of the County Recorder of Eureka, County, State of Nevada, securing, among other obligations, one note(s) for the principal sum of \$45,000.00. That the beneficial interest under such Deed of Trust and the obligations secured thereby are presently held by the undersigned; 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 installment of principal and interest due and payable on April 27, 2015 and all subsequent payments. *see September*

that by reason thereof, the undersigned, 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 duly appointed 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 OF NRS 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 the amount, if any, necessary to cure the default, contact the Beneficiary or their successors in interest, whose name and address as of the date of this notice is:

David Starble and Kim L. Starble c/o Coleen O'Brien, Stewart Title Company

Dated 8-25-2015

[Signature]
David A. Starble

[Signature]
Kim L. Starble

State of ~~Nevada~~ ^{Arkansas})
 ~~Benton~~ ^{Benton}) ss.
County of ~~Elko~~ ^{Elko})

This instrument was acknowledged before me on 25 day of Aug, 2015.

By: David A. Starble and Kim L. Starble

Signature: [Signature]
Notary Public



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AFFIDAVIT OF AUTHORITY TO EXERCISE THE POWER OF SALE
NRS § 107.080(2)(c)

State of Nevada)
) ss.
County of Elko)

The affiants, David A. Starble and Kim L. Starble, husband and wife, being first duly sworn upon oath, based on their direct, personal knowledge, or personal knowledge that we acquired by a review of the business records of the beneficiary, the successor in interest of the beneficiary or the servicer of the debt or obligation secured by the deed of trust, which business records meet the standards set forth in NRS § 51.135, and under penalty of perjury attests that we are the authorized representative of the beneficiary, of the deed of trust described in the Notice of Breach and Election to Sell Under Deed of Trust to which this affidavit is attached (the "Deed of Trust").

I further attest, based on personal knowledge, direct or as acquired through research, and under penalty of perjury, to the following information, as required by NRS § 107.080(2)(c):

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

Stewart Title Company
810 Idaho Street
Elko, NV 89801

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

David A. Starble and Kim L. Starble

10510 Tara Lane

Rogers, AZ 72756

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

N/A

2. The beneficiary, successor in interest of the beneficiary, or trustee of the Deed of Trust, is (i) in actual or constructive possession of the note secured by the Deed of Trust, or (ii) is entitled to enforce the obligation or debt secured by the Deed of Trust.
3. The beneficiary or its successor in interest, the servicer of the obligation or debt secured by the Deed of Trust, or the trustee, or an attorney representing any of those persons, has sent to the obligor or borrower of the obligation or debt secured by the Deed of Trust a written statement of:



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- 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 performance of 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 as required by NRS § 107.080(2)(c)(4).
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 c/o (775) 738-5181.
 5. The following is information regarding the instrument(s) that conveyed the interest of each beneficiary:

Title of Assignment Document:
 Date:
 Recording Information:
 Name of Assignee:

[Repeat if Additional Assignments.]

Dated this 25 day of Aug, 2015.

Affiant:

[Signature]
 David A. Starble
[Signature]
 Kim L. Starble

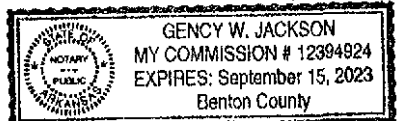
AR
 State of Nevada
 County of Elko
 Benton

SWORN TO AND SUBSCRIBED before me, the undersigned authority, by , on this the 25 day of Aug, 2015, a Notary Public in and for said State.

Notary Public

Garcy W. Jackson

Place Notary stamp above line



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