

RECORDING REQUESTED BY
FIRST AMERICAN TITLE INSURANCE COMPANY

RECORDING REQUESTED BY
And When Recorded Mail To:

CAL-WESTERN RECONVEYANCE
CORPORATION
525 EAST MAIN STREET
P.O. BOX 22004
EL CAJON CA 92022-9004

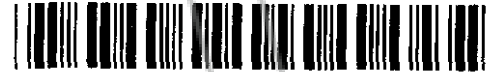
DOC # 0646562
06/10/2005 01:11 PM Deputy: BC

OFFICIAL RECORD

Requested By:
FIRST AMERICAN TITLE

Douglas County - NV
Werner Christen - Recorder

Page: 1 Of 3 Fee: 16.00
BK-0605 PG- 4306 RPTT: 0.00



Trustee Sale No. 1074480-05

Space Above This Line For Recorder's Use

2586431

NOTICE OF TRUSTEE'S SALE

APN: 1220-21-710-026 TRA: 530
LOAN NO: 0001314178
REF: O'NEAL, LONNIE J.
UNINS

IMPORTANT NOTICE TO PROPERTY OWNER:

YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED August 17, 2004. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

On July 06, 2005, at 1:00pm, CAL-WESTERN RECONVEYANCE CORPORATION, as duly appointed trustee under and pursuant to Deed of Trust recorded August 23, 2004, as Inst. No. 2004-622302, in book 0804, page 09765, of Official Records in the office of the County Recorder of DOUGLAS County, State of NEVADA executed by:

LONNIE J. O'NEAL AND JILL E. O'NEAL, HUSBAND AND WIFE AS JOINT TENANTS

WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK DRAWN ON A STATE OR NATIONAL BANK, A CHECK DRAWN BY A STATE OR FEDERAL CREDIT UNION, OR A CHECK DRAWN BY A STATE OR FEDERAL SAVINGS AND LOAN ASSOCIATION, SAVINGS ASSOCIATION, OR SAVINGS BANK:

**AT THE DOUGLAS COUNTY COURTHOUSE,
1616 8TH STREET
MINDEN NEVADA**

all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as:

LOT 542, AS SHOWN ON THE MAP OF GARDNERVILLE RANCHOS UNIT NO. 7, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON MARCH 27, 1974, IN BOOK 374, PAGE 676, AS DOCUMENT NO. 72456

NOTICE OF TRUSTEE'S SALE

T.S. No: 1074480-05

The street address and other common designation, if any, of the real property described above is purported to be:

**1332 LEONARD ROAD
GARDNERVILLE NV 89460**

The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein.

Said sale will be held, but without covenant or warranty, express or implied, regarding title, possession, condition, or encumbrances, including fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to pay the remaining principal sums of the note(s) secured by said Deed of Trust to wit:

\$208,115.84 with interest thereon from **October 01, 2004** @ the rate of 8.200% per annum as provided in said note(s) plus cost and any advances with interest. **ESTIMATED TOTAL DEBT: \$224,444.89.**

The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located.

FOR SALES INFORMATION: Mon – Fri 9:00am to 4:00pm (619)590-1221
CAL-WESTERN RECONVEYANCE CORPORATION
525 EAST MAIN STREET
P.O. BOX 22004
EL CAJON CA 92022-9004

Dated: **June 10, 2005**

By:


Authorized Signature

Deborah Bind

T.S. Number 1074480-05

STATE OF CALIFORNIA }
 } ss:
COUNTY OF SAN DIEGO }

On 6/10/05, before me, the undersigned, a Notary Public in and for said state, personally appeared Deborah Bird, Trustee Sale Officer, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature *Julie Hanshaw*

