Assessor's Parcel Number: 14/8-22-6/0-008
Recording Requested By:
Name: Standard Trust Deed Service
Address: P. O. Box 5070
City/State/Zip Concord, CA 94520
R.P.T.T.:

#2729044-DM

DOC # 0660619
11/14/2005 01:06 PM Deputy: KLJ
OFFICIAL RECORD
Requested By:
FIRST AMERICAN TITLE COMPANY

Douglas County - NV Werner Christen - Recorder

Page: 1 Of 3 Fee: 1 BK-1105 PG- 5725 RPTT:

Notice of Trustee's Sale (Title of Document)

This page added to provide additional information required by NRS 111.312 Sections 1-2. (Additional recording fee applies)

This cover page must be typed or legibly hand printed.

C\bc docs\Cover page for recording

Standard Trust Deed Service Company P.O. Box 5070 Concord, CA 94520

(925) 603-1000 (925) 685-3735 - fax RECORDING REQUESTED BY FIRST AMERICAN TITLE COMPANY

T.S. No. NLHF-062374 Loan No. 8628/James

2729044-DM

NOTICE OF TRUSTEE'S SALE

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 10/22/2003. 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.

A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be \$630,610.69. The amount may be greater on the day of sale.

TRUSTOR:Ronald L. James, a married man as his sole and seperate property

Duly Appointed Trustee: Standard Trust Deed Service Company

Recorded 11/20/2003 as Instrument No. 0597337 in book 1103, page 09366 of Official Records in the office of the Recorder of Douglas County, Nevada, described as follows: Parcel 1: Lot 4, in Block D, as shown on the Map of Logan Creek Estates, filed in the office of the county recorder of Douglas County on March 8, 1960, Document No. 15688.

Together with the right of owners to have access to the waters of Lake Tahoe as set forth in Deed recorded December 17, 1973, in Book 1273, Page 387, Document No. 70682, official records of Douglas County, State of Nevada.

Parcel II: An easement for ingress and egress over Lot 3 in Block D, of said Logan Creek Estates, as said road now exists.

A.P.N. 1418-22-610-008

Date of Sale:

12/7/2005 at 1:00 PM

Place of Sale:

At the front entrance to the County Courthouse, 1616 Eighth Street, Minden, NV.

Street address or other common designation of real property:

1655 Logan Creek Drive Glennbrook, NV 89413

This property is sold as-is, lender is unable to validate the condition, defects or disclosure issues of said property and buyer waives the disclosure requirements under NRS 113.130 by purchasing at this sale and signing said receipt.

0660619 Page: 2 Of 3

PG- 5726 11/14/2005 We are attempting to collect a debt and any information obtain will be used for that purpose. For sale information please call 925-603-7342.

Date: November 09, 2005

Standard Trust Deed Service Company, as Trustee 2600 Stanwell Drive, Suite 200 Concord, CA 94520 (925) 603-1000

Amy Rigsby, Assistant Secretary

State of California }ss County of Contra Costa}

On November 09, 2005 before me, Katie Christy Notary Public, personally appeared Amy Rigsby, Assistant Secretary 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.

Katie Christy

KATIE CHRISTY

Commission # 1535761

Notary Public - Colifornia

Contra Costa County

My Comm. Expires Dec 17, 2008

BK- 1105 PG- 5727 1/14/2005