A. P. No. 1318-10-413-003 No. 155413-LM

When recorded mail to:

First Centennial Title Company 1025 Roberta Lane Sparks, Nv. 89431

DOC # DOC # 0693677 01/25/2007 03:06 PM Deputy: CF OFFICIAL RECORD Requested By: FIRST CENTENNIAL TITLE CO OF

NV

Douglas County - NV Werner Christen - Recorder Of \ 5 Fee:

18.00 Page: 1 BK-0107 PG-8212 RPTT: 0.00



AFFIRMATION PURSUANT TO NRS 111.312(1)(2) AND 239B.030(4)

X	Pursuant to NRS	239B.030, the	undersigned,	hereby
affirm that	the below docum	ent, including	any exhibits	, hereby
submitted fo	or recording doe	s not contain t	the social se	curity
number of an	ny person or per	sons.	\ \	

-OR-
The undersigned, hereby affirm that this document,
including any exhibits, hereby submitted for recording does
contain the social security number of a person or persons as
required by the following:
L. S.
Tucy McDure Agent
Signatuke (\ /
Title Foreclosure Officer
Lucy McGuire
Print Signature

NOTICE OF TRUSTEE'S SALE

WHEREAS, EDWARD C. COPPIN, Trustee of the EDWARD C. COPPIN LIVING TRUST, as to an undivided 7.25% interest; WILLIAM DAVID JACKSON, Trustee of the DAVE AND CHARLOTTE 2000 REVOCABLE

November 4, 2005, as Document No. 0659922, Official Records, Douglas County, Nevada; and

WHEREAS, the beneficial interest under said Deed of Trust, and the note secured thereby, was assigned to EDWARD C. COPPIN, Trustee of the EDWARD C. COPPIN LIVING TRUST, as to an undivided 7.25% interest; WILLIAM DAVID JACKSON, Trustee of the DAVE AND CHARLOTTE 2000 REVOCABLE TRUST, as to an undivided 3.57% interest; NANCY L. KING, Trustee of the KING FAMILY TRUST dated May 16, 2001, as to an undivided 10.75% interest; KEITH P. LAVERTY, an unmarried man, as to an undivided 5.35% interest; CECIL M. LOHSE and ELSE P. LOHSE, Trustees of the LOHSE FAMILY 1992 TRUST, as to an undivided 7.25% interest; GRANT O. LOEFFLER and DIANE KAREN LOEFFLER, Trustees of the DIANE KAREN AND GRANT O. LOEFFLER - 1992 REVOCABLE TRUST, as to an undivided 23.00% interest; PAUL I. PALANT, a married man, ITF: ALEXANDRA SUZANNE PALANT, a minor, as to an undivided 3.60% interest; JOHN A. SCHOPF, JR., a married man, as his sole and separate property, as to an undivided 8.0% interest; WENDY AUSLEN SCHOPF, a married woman, as her sole and separate property, as to an undivided 3.75% interest; JAMES R. SPENELLA and DEBRA SPENELLA, husband and wife, as joint tenants, as to an undivided 7.25% interest; CIRO L. TOMA and KIMBERLY TOMA, husband and wife, as joint tenants, as to an undivided 3.57% interest; PHILIP WEIDINGER, Trustee of the WARP FACTOR ONE PENSION PLAN, as to an undivided 1.55% interest, BRUCE E. SARKIN, Trustee of the BRUCE E. SARKIN TRUST OF 1997, as to an undivided 4.61% interest, and FRANKLIN K. RAHBECK and PATRICIA A. RAHBECK, Trustees of the 2005 RAHBECK FAMILY TRUST, as to an undivided 10.50% interest, by document recorded October 16, 2006, as Document No. 686478, Official Records, Douglas County, Nevada; and

WHEREAS, JLM TITLE LLC, a Nevada limited liability company, dba FIRST CENTENNIAL TITLE COMPANY OF NEVADA, was substituted as Trustee under said Deed of Trust, in the place and stead of FIRST AMERICAN TITLE COMPANY OF NEVADA, by document recorded October 16, 2006, as Document No. 0686479, Official Records, Douglas County, Nevada; and

WHEREAS, default has been made by said Trustor in the payment of the debt evidenced by the Promissory Note for which said Deed of Trust is security, and the said Beneficiary, did cause Notice of Default and Election To Sell under said Deed of Trust to be recorded December 16, 2006, as Document No. 686480, Official Records, Douglas County, Nevada; and

PG- 8213 0693677 Page: 2 Of 5 01/25/2007

BK- 0107

WHEREAS, Beneficiary has made demand upon said Trustee that said Trustee proceed to sell the land and premises described in said Deed of Trust;

NOW, THEREFORE, pursuant to said demand, and in accordance with the terms and under the authority of said Deed of Trust, said JLM TITLE LLC, a Nevada limited liability company, dba FIRST CENTENNIAL TITLE COMPANY OF NEVADA, as such Trustee, does hereby give notice that on the $\underline{16th}$ day of $\underline{February}$, 2007, at the hour of $\underline{2:00}$ o'clock P.M. on said day, at the Douglas County Courthouse located at 1625 Eight Street, Minden, Nevada, said Trustee will sell at public auction to the highest bidder, for current lawful money of the United States of America, all that certain real property situate in the County of Douglas, State of Nevada, that is described as follows:

Lot 83 as shown on the map of ZEPHYR KNOLLS SUBDIVISION, UNIT NO. 4, filed in the office of the County Recorder of Douglas County, State of Nevada, on October 14, 1957 in Book 1 of Maps, Document No. 12699.

TOGETHER WITH the improvements thereon and all and singular the tenements, hereditaments and appurtenances thereunto belonging or appertaining, and the reversion and reversions, remainder and remainders, rents, issues and profits thereof.

The address of the property is: 220 Sleepy Hollow Glen, Zephyr Cove, Nevada 89448. The current outstanding principal balance is approximately \$1,119,980.05which is owed together with interest, late charges, advances, interest on advances, foreclosure fees and costs, and other expenses or costs not herein disclosed. The opening bid amount may be more or less then the outstanding principal balance as indicated.

The undersigned disclaims any liability for the accuracy of the above-described address, APN, or principal balance. Verification of such information can be requested during normal business hours at the office of the Trustee, whose address is: 1025 Roberta Lane, Sparks, NV 89431, Telephone No. (775) 685-2121.

This property is sold as-is. Beneficiary is unable to validate the condition, defects or disclosure issues of said

BK- 0107 PG- 8214 0693677 Page: 3 Of 5 01/25/2007

TRUST, as to an undivided 3.57% interest; NANCY L. KING, Trustee of the KING FAMILY TRUST dated May 16, 2001, as to an undivided 10.75% interest; KEITH P. LAVERTY, as to an undivided 5.35% interest; CECIL M. LOHSE and ELSE P. LOHSE, Trustees of the LOHSE FAMILY 1992 TRUST, as to an undivided 7.25% interest; GRANT O. LOEFFLER and DIANE KAREN LOEFFLER, Trustees of the DIANE KAREN AND GRANT O. LOEFFLER - 1992 REVOCABLE TRUST, as to an undivided 23.00% interest; PAUL I. PALANT, ITF: ALEXANDRA SUZANNE PALANT, as to an undivided 3.60% interest; JOHN A. SCHOPF, JR., as to an undivided 8.0% interest; WENDY AUSLEN SCHOPF, as to an undivided 3.75% interest; JAMES R. SPENELLA and DEBRA SPENELLA, as to an undivided 7.25% interest; CIRO L. TOMA and KIMBERLY TOMA, as to an undivided 3.57% interest; WARP FACTOR ONE PENSION PLAN, as to an undivided 1.55% interest, and Z LOAN & INVESTMENT, LLC, as to an undivided 15.11% interest, are the owners and holders of that certain obligation secured by Deed of Trust dated October 7, 2005, executed by DONALD S. AVERY, a single man, Trustor, to FIRST AMERICAN TITLE COMPANY OF NEVADA, Trustee for EDWARD C. COPPIN, Trustee of the EDWARD C. COPPIN LIVING TRUST, as to an undivided 7.25% interest; WILLIAM DAVID JACKSON, Trustee of the DAVE AND CHARLOTTE 2000 REVOCABLE TRUST, as to an undivided 3.57% interest; NANCY L. KING, Trustee of the KING FAMILY TRUST dated May 16, 2001, as to an undivided 10.75% interest; KEITH P. LAVERTY, as to an undivided 5.35% interest; CECIL M. LOHSE and ELSE P. LOHSE, Trustees of the LOHSE FAMILY 1992 TRUST, as to an undivided 7.25% interest; GRANT O. LOEFFLER and DIANE KAREN LOEFFLER, Trustees of the DIANE KAREN AND GRANT O. LOEFFLER - 1992 REVOCABLE TRUST, as to an undivided 23.00% interest; PAUL I. PALANT, ITF: ALEXANDRA SUZANNE PALANT, as to an undivided 3.60% interest; JOHN A. SCHOPF, JR., as to an undivided 8.0% interest; WENDY AUSLEN SCHOPF, as to an undivided 3.75% interest; JAMES R. SPENELLA and DEBRA SPENELLA, as to an undivided 7.25% interest; CIRO L. TOMA and KIMBERLY TOMA, as to an undivided 3.57% interest; WARP FACTOR ONE PENSION PLAN, as to an undivided 1.55% interest, and Z LOAN & INVESTMENT, LLC, as to an undivided 15.11% interest, Beneficiary, which Deed of Trust was recorded October 12, 2005, as Document No. 0657550, Official Records, Douglas County, Nevada; and

WHEREAS, Z LOAN & INVESTMENT, LLC, assigned an undivided 4.61% interest in said Deed of Trust, and the note secured thereby, to BRUCE E. SARKIN, Trustee of the BRUCE E. SARKIN TRUST OF 1997, by document recorded November 3, 2005, as Document No. 0659776, Official Records, Douglas County, Nevada; and

WHEREAS, Z LOAN & INVESTMENT, LLC, assigned an undivided 10.50% interest in said Deed of Trust, and the note secured thereby, to FRANKLIN K. RAHBECK and PATRICIA A. RAHBECK, Trustees of the 2005 RAHBECK FAMILY TRUST, by document recorded

BK- 0107 PG- 8215 0693677 Page: 4 Of 5 01/25/2007 property and Buyer shall waive the disclosure requirements under NRS 113.130 by purchasing at this sale.

DATED: January 22, , 2007.

JLM TITLE LLC, a Nevada limited liability company, dba FIRST CENTENNIAL TITLE COMPANY OF NEVADA

By: Nand I Allen

Its: Authorized Signature

STATE OF NEVADA

) ss

COUNTY OF WASHOE

This instrument was acknowledged before me on

January 22 , 2007, by Diane J. Allen , as

Authorized Signature of/for JLM TITLE LLC, dba FIRST CENTENNIAL
TITLE COMPANY OF NEVADA.

Modary Public

LUCY MCGUIRE
Notary Public - State of Nevada
Appointment Recorded in Washoe County
No: 98-2038-2 - Expires April 24, 2010

BK- 0107 PG- 8216 0693677 Page: 5 Of 5 01/25/2007