

FIRST CENTENNIAL TITLE CO OF
NV

Douglas County - NV
Werner Christen - Recorder

Page: 1 Of 6 Fee: 19.00
BK-0307 PG- 4834 RPTT: 3607.50



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

When recorded mail to:
Z Servicing Inc.
P. O. Box 11832
Zephye Cove, Nv. 89448

Mail tax statements to:
Same as above

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

XX Pursuant to NRS 239B.030, the undersigned, hereby affirm(s) that the below document, including any exhibits, hereby submitted for recording does not contain the social security number of any person or persons.

-OR-

XX The undersigned, hereby affirm(s) 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: _____.

Lucy McGuire
Signature

Agent _____

Title Foreclosure Officer _____

Lucy McGuire
Print Signature

TRUSTEE'S DEED

THIS INDENTURE, made and entered into on February 16, 2007, by and between JLM TITLE LLC, a Nevada limited liability company, dba FIRST CENTENNIAL TITLE COMPANY OF NEVADA, a corporation, as Trustee, party of the first part, and 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 married woman, as to an undivided 3.60% interest; JOHN A. SCHOPF, JR., a married man, as to an undivided 8.0% interest; WENDY AUSLEN SCHOPF, a married woman, 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; 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, parties of the second part, whose address is:

W I T N E S S E T H :

WHEREAS, DONALD S. AVERY, a single man, executed a Promissory Note payable to the order of 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 married woman, as to an undivided 3.60% interest; JOHN A. SCHOPF, JR., a married man, as to an undivided 8.0% interest; WENDY AUSLEN SCHOPF, a married woman, 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; WARP FACTOR ONE PENSION PLAN, as to an undivided 1.55% interest, and Z LOAN & INVESTMENT, LLC, as to an undivided 15.11% interest, in the principal sum of \$1,400,000.00, and bearing interest, and as security for the payment of said Promissory Note said DONALD S. AVERY, a single

man, as Trustor, executed a certain Deed of Trust 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, 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 married woman, as to an undivided 3.60% interest; JOHN A. SCHOPF, JR., a married man, as to an undivided 8.0% interest; WENDY AUSLEN SCHOPF, a married woman, 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; 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 dated October 7, 2005, and 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 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. 686479, Official Records, Douglas County, Nevada; and

WHEREAS, a breach of the obligation for which such transfer in trust as security was made occurred in that default was made in the failure to pay the installment of principal and interest due on October 1, 2006, and in the failure to pay each payment of principal and interest that thereafter became due; and

WHEREAS, JLM TITLE LLC, a Nevada limited liability company, dba FIRST CENTENNIAL TITLE COMPANY OF NEVADA, at the request of the Beneficiaries named herein, executed and acknowledged a Notice of Default and Election To Sell the property described in said Deed of Trust to satisfy said indebtedness, and said Notice of Default and Election To Sell was recorded October 16, 2006, as Document No. 686480, Official Records, Douglas County, Nevada; and

WHEREAS, on October 20, 2006, a copy of said Notice of Default and Election To Sell was mailed by certified mail to

the then owner of the property hereinafter described and to all other parties entitled by law to such notice; and

WHEREAS, by direction of the Beneficiaries named herein, the said JLM TITLE LLC, a Nevada limited liability company, dba FIRST CENTENNIAL TITLE COMPANY OF NEVADA, Trustee, gave due and legal notice in each and every manner required by said Deed of Trust and provided by law that it would on the 16th day of February, 2007, at the hour of 2:00 o'clock P.M., sell at the Douglas County Courthouse, 1625 Eighth Street, Minden, Nevada, at public auction to the highest cash bidder in lawful money of the United States of America, the realty described in said Deed of Trust to satisfy the indebtedness due under said Deed of Trust and the Promissory Note secured by it; that said Notice of Sale was recorded January 25, 2007, as Document No. 0693677, Official Records, Douglas County, Nevada; that said Notice of Sale was published in The Record-Courier in its issues dated January 26, February 2, and February 9, 2007, and said Notice of Sale was posted in three public places in Zephyr Cove Township, namely, at the United States Post Office, at the Douglas County Library, and at the Community Center, Zephyr Cove, Nevada, on January 25, 2007, and in three public places in Eastfork Township, namely, at the United States Post Office, at the Douglas County Courthouse, and at the Judicial Building, Minden, Nevada, on January 25, 2007; and

WHEREAS, on January 26, 2007, a copy of said Notice of Sale was mailed by certified mail to the then owner of the property hereinafter described and to all other parties entitled by law to such notice; and

WHEREAS, at the time and place so set for said sale said parties of the second part did bid the sum of NINE HUNDRED TWENTY-FIVE THOUSAND AND NO/100 DOLLARS (\$925,000.00) for said property, and said sum was the highest and best bid therefor;

NOW, THEREFORE, for and in consideration of the said sum of \$925,000.00, the said party of the first part, as Trustee, under and by virtue of the authority vested in it by said Deed of Trust, does hereby grant, bargain, sell and convey, without warranty, unto the parties of the second part, in the interests and tenancies set forth above, 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,

