

DOC # 732197  
10/29/2008 04:06PM Deputy: PK  
**OFFICIAL RECORD**  
Requested By:  
STEWART TITLE - DOUGLAS  
Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 4 Fee: 17.00  
BK-1008 PG-4877 RPTT: 0.00



**RECORDING REQUESTED BY:**  
Stewart Title  
**WHEN RECORDED MAIL TO:**  
National Default Servicing Corporation  
2525 East Camelback Road, Suite 200  
Phoenix, AZ 85016

NDSC File No. : 08-43282-ASR-NV  
Loan No. : 1100177026  
Title Order No. : H805566  
APN No. : 1220-03-212-005  
1010117

**NOTICE OF TRUSTEE'S SALE**

**YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 01/27/2006 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.**

Notice is hereby given that **National Default Servicing Corporation** as trustee (or successor trustee, or substituted trustee), pursuant to the Deed of Trust executed by **THOMAS R. SPATES, A MARRIED MAN AND TIFFANY SPATES, A MARRIED WOMAN**, dated **01/27/2006** and recorded **01/31/2006**, as Instrument No. **0666896 BK-0106 PG-10487** in Book , Page , of Official Records in the office of the County Recorder of **DOUGLAS** County, State of **NV**, and pursuant to the Notice of Default and Election to Sell thereunder recorded **07/21/2008** as Instrument No. **727171 BK-708 PG-4249** (or Book , Page ) of said Official Records, will sell on **11/26/2008** at **1:00 P.M.** at:

**At the 8th Street entrance to the County Courthouse, 1616 Eighth Street, Minden, NV**

at public auction, to the highest bidder for cash (in the forms which are lawful tender in the United States, payable in full at time of sale), 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 and more fully described in Exhibit A attached hereto and made a part hereof.

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

**1405 SUGAR MAPLE AVE.  
GARDNERVILLE, NV 89410**

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

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The estimated total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publications of the Notice of Sale is \$226,510.18. It is possible that at the time of sale the opening bid may be less than the total indebtedness due.

In addition to cash, the Trustee will accept cashier's checks 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 specified in Section 5102 of the Financial Code and authorized to do business in this state. In the event tender other than cash is accepted, the Trustee may withhold the issuance of the Trustee's Deed until funds become available to the payee or endorsee as a matter of right.

Said sale will be made, in an "as is" condition, without covenant or warranty, express or implied, regarding title, possession or encumbrances, to satisfy the indebtedness secured by said Deed of Trust, advances thereunder, with interest as provided therein, and the unpaid balance of the Note secured by said Deed of Trust with interest thereon as provided in said Note, plus fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The 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.

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

Date: 10/22/2008

**National Default Servicing Corporation**  
2525 East Camelback Road, Suite 200  
Phoenix, AZ 85016  
602-264-6101  
Sales Line : 714-259-7850 Sales Website: [www.ndscorp.com/sales](http://www.ndscorp.com/sales)

By:   
KIM MACALUSO, TRUSTEE SALES REPRESENTATIVE



**Exhibit A**

**NDSC Notice of Sale Addendum**

**NDSC No.** : 08-43282-ASR-NV  
**LOAN NO.** : 1100177026  
**PROP. ADDRESS** : 1405 SUGAR MAPLE AVE.  
GARDNERVILLE, NV 89410

**COUNTY** : DOUGLAS

**LEGAL DESCRIPTION :**

Lot 5, Block A, as set forth on Final Subdivision Map LDA 01-047, Planned Unit Development for Arbor Gardens, Phase 3, filed for record in the office of the County Recorder of Douglas County, State of Nevada on November 19, 2004, Book 1104, Page 9523, as Document No. 629883, and by Certificate of Amendment recorded August 30, 2005, Book 0805, Page 14668, as Document No. 653714.



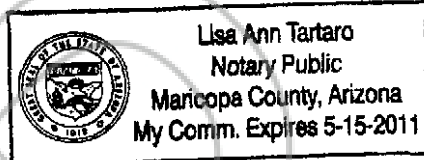
BK-1008  
PG-4879

STATE OF ARIZONA  
COUNTY OF MARICOPA

On 10-22, 2008, before me, **Lisa Ann Tartaro**, a Notary Public for said State, personally appeared **Kim Macaluso**, 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

*Lisa Ann Tartaro*



BK-1008  
PG-4880