RECORDING REQUESTED BY FIRST AMERICAN TITLE

when Recorded mad to:

CAL-WESTERN RECONVEYANCE CORPORATION

525 EAST MAIN STREET

P.O. BOX 22004

EL CAJON CA 92022-9004

Trustee Sale No. 1161779-04

Space Above This Line For Recorder's Use

DOC #

11/12/2008 10:35AM Deputy: GB OFFICIAL RECORD Requested By FIRST AMERICAN NATIONAL

Page: 1 of 3 Fee BK-1108 PG-2105 RPTT: of

Douglas County - NV Karen Ellison - Recorder

Fee:

NOTICE OF TRUSTEE'S SALE

APN: 1220-03-311-019 TRA: 521 REF: HOORNAERT, CARL

LOAN NO: XXXXXX0040

UNVER

IMPORTANT NOTICE TO PROPERTY OWNER:

YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED March 29, 2007. 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 December 03, 2008, at 1:00pm, CAL-WESTERN RECONVEYANCE CORPORATION, as duly appointed trustee under and pursuant to Deed of Trust recorded March 30, 2007, as Inst. No. 0698293, in book 0307, page 10747, of Official Records in the office of the County Recorder of DOUGLAS County, State of NEVADA executed by:

CARL HOORNAERT AN UNMARRIED MAN AND MARIA LOPEZ AN UNMARRIED WOMAN 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 17, BLOCK B, AS SET FORTH ON FINAL SUBDIVISION MAP LDA 01-047, PLANNED UNIT DEVELOPMENT FOR ARBOR GARDENS, PHASE 4, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER AND MORE COMPLETELY DESCRIBED IN ATTACHED EXHIBIT A.

The undersigned hereby affirms that there is no Social Security number contained in this document.

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NOTICE OF TRUSTEE'S SALE

Loan: XXXXXXX0040 T.S. No: 1161779-04

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

1281 WHITE ASH

GARDNERVILLE NV 89410

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. The 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 publication of the Notice of Sale is: \$277,303.30

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**

EL CAJON CA 92022-9004 Dated: November 10, 2008

By:

Authorized Signature Lorrie Womack, A.V.P.

State of CALIFORNIA County of SAN DIEGO

P.O. BOX 22004

Linda Jo Davis before me. a Notary Public in and for said State, personally appeared

Notary Public in and for said State, personally appeared ______ Lorrie Womack, AVP, who 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 methat 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. I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and

Signature

LINDA JO DAVIS Commission # 1708819 lotary Public - California San Diego County My Comm. Expires Dec 5, 2010.

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EXHIBIT A

THE LAND IS SITUATED IN CITY OF GARDNERVILLE, COUNTY OF DOUGLAS STATE OF NEVADA, AND DESCRIBED AS FOLLOWS:

LOT 17, BLOCK B, AS SET FORTH ON FINAL SUBDIVISION MAP LDA 01-047, PLANNED UNIT DEVELOPMENT FOR ARBOR GARDENS, PHASE 4, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA ON OCTOBER 17, 2005, BOOK 1005, PAGE 7083, AS DOCUMENT NO. 657923.



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