

DOC # 734662  
12/18/2008 10:56AM Deputy: DW  
OFFICIAL RECORD  
Requested By:  
STEWART TITLE - DOUGLAS  
Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 4 Fee: 17.00  
BK-1208 PG-3593 RPTT: 0.00



~~RECORDING REQUESTED BY:~~

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

NDSC File No. : 08-32343-FF-NV  
Loan No. : 0325465326  
Title Order No. : H807066  
APN No. : 1220-03-311-034

1011687

**NOTICE OF TRUSTEE'S SALE**

**YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 07/06/2006 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 **EUGENE W. MERCANDANTE AND WENDY A. MILLER-MERCANDANTE, HUSBAND AND WIFE AND DARLENE G. MILLER, A SINGLE WOMAN**, dated **07/06/2006** and recorded **07/28/2006**, as Instrument No. **0680825 BK. 0706 PG. 10156** 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 **09/12/2008** as Instrument No. **729945 BK. 908 PG. 2804** (or Book , Page ) of said Official Records, will sell on **01/14/2009** 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:

**1309 WHITE ASH DRIVE  
GARDNERVILLE, NV 89410**

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

**NDSC File No. :** 08-32343-FF-NV  
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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 **\$218,416.78**. 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: 12/13/2008

**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:   
**NICHOLE ALFORD, TRUSTEE SALES REPRESENTATIVE**



BK-1208  
PG-3594

Exhibit A

NDSC Notice of Sale Addendum

NDSC No. : 08-32343-FF-NV  
LOAN NO. : 0325465326  
PROP. ADDRESS : 1309 WHITE ASH DRIVE  
GARDNERVILLE, NV 89410

COUNTY : DOUGLAS

LEGAL DESCRIPTION :

Lot 41, in Block F, as set forth on Final Subdivision Map <sup>LDA</sup> ~~LOA~~ 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.



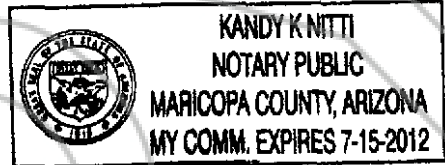
BK-1208  
PG-3595

STATE OF ARIZONA  
COUNTY OF MARICOPA

On 12/13, 2008, before me, Kandy K. Nitti, a Notary Public for said State, personally appeared Nichole Alford, 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. I certify under PENALTY OF PERJURY under the laws of the State of Arizona that the foregoing is true and correct.

WITNESS MY HAND AND OFFICIAL SEAL

Kandy K. Nitti



BK-1208  
PG-3596