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. :

08-33140-FF-NV 0020949574

Loan No. Title Order No. :

080081883

APN No.

1220-11-001-013

1013486

NOTICE OF TRUSTEE'S SALE

DOC #

STEWART TITLE

02/24/2009 09:15AM Deputy: PK OFFICIAL RECORD Requested By:

BK-209 PG-5792 RPTT: 0.00

Douglas County - NV Karen Ellison - Recorder

DOUGLAS

YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 04/11/2007 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.

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 MONICA L. MCKENZIE, AN UNMARRIED WOMAN, dated 04/11/2007 and recorded 04/16/2007, as Instrument No. 0699220 BK. 0407 PG. 4698 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 11/18/2008 as Instrument No. 733255 BK 1108 PG 3491 (or Book, Page) of said Official Records, will sell on 03/18/2009 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:

1130 LINDA ANNE COURT GARDNERVILLE, NY 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.: 08-33140-FF-NV APN No. 1220-11-001-013

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 \$341,267.68. 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: 02/19/2009

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

Nichole Alford, TRUSTEE SALES REPRESENTATIVE

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Exhibit A

NDSC Notice of Sale Addendum

NDSC No. : 08-33140-FF-NV **LOAN NO.** : 0020949574

PROP. ADDRESS: 1130 LINDA ANNE COURT

GARDNERVILLE, NV 89410

COUNTY: DOUGLAS

LEGAL DESCRIPTION:

PARCEL NO. 1:

A portion of the Southeast 1/4 of the Northeast 1/4, Section 11, Township 12 North, Range 20 East, M.D.B. & M., described as follows:

COMMENCING at the 1/4 corner common to sections 11 and 12, Township 12 North, Range 20 East, M.D.B. & M., as said 1/4 corner is shown on the map of PINENUT SUBDIVISION UNIT NO. 1, filed for record in the office of the Douglas County Recorder, June 11, 1963, as File No. 22783; thence North 0?08'00" East, 370.00 feet; thence North 89?51'30" West, 638.73 feet; thence North 0?29'04" East, 396.00 feet; thence North 89?51'30" West, 25.00 feet to the TRUE POINT OF BEGINNING, thence North 0?29'0" East, 211.16 feet; thence along a curve to the right with a radius of 50.00 feet, angle of 60?00' tangent 28.87 feet length of 52.36 feet; thence North 89?51'30" West, 305.00 feet; thence South 0?29'04" West, 254.60 feet; thence South 89?51'30" East, 330.00 feet more of less to the POINT OF BEGINNING.

RESERVING THEREFROM an easement for public utilities over the West 5 feet.

EXCEPTING THEREFROM the North 1/2.

PARCEL NO. 2:

TOGETHER with an easement for ingress and egress over the parcels of land described as Parcel 2 in Deed recorded February 16, 1973, in Book 273, Page 443, File No. 64309, Official Records.

NOTE: THE ABOVE METES AND BOUND DESCRIPTION APPEARED PREVIOUSLY IN THAT CERTAIN DOCUMENT RECORDED APRIL 05, 2006, IN BOOK 0406, PAGE 2083, AS INSTRUMENT NO. 672200

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STATE OF ARIZONA **COUNTY OF MARICOPA**

2009, before me, Kim L. Macaluso, a Notary Public for said State, personally appeared Nichole Alford who personally known to me (or 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 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.

WITNES MY HAND AND OFFICIAL SEAD

KIM L MACALUSO NOTARY PUBLIC MARICOPA COUNTY, ARIZONA MY COMM. EXPIRES 7-23-2012

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