03/11/2009 12:27 PM Deputy: PK OFFICIAL RECORD

Requested By: PRYOR ROBERTSON ET AL

RECORDING REQUESTED BY: Pryor, Robertson, Beasley & Smith, PLLC P.O. Drawer 848 315 North Seventh Street Fort Smith, AR 72901-0848

Douglas County - NV Karen Ellison - Recorder Ωď 2 BK-0309

PG- 2463 RPTT: 0.00

Fee:

15.00

AND WHEN RECORDED MAIL TO: C. Brian Meadors c/o Pryor, Robertson, Beasley & Smith, PLLC P.O. DRAWER 848 Batch 33 FORT SMITH, AR 72902-0848

APN:

1318-15-820-001

Contract No.

410541742

SPACE ABOVE THIS LINE FOR RECORDER'S USE ONLY

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

NOTICE OF TRUSTEE'S SALE

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 10/26/2005. 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.

BENEFICIARY MAY ELECT TO BID LESS THAN THE TOTAL AMOUNT DUE.

A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state, will be held by the duly appointed trustee. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to satisfy the obligation secured by said Deed of Trust. This property is sold as-is, 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. The undersigned Trustee disclaims any liability for any incorrectness of the property address or other common designation, if any, shown herein.

TRUSTOR(S): Jesse N. Gavin and Sandra Gavin

Recorded as Instrument or Book/Page No. 0806-4946 of the Official Records in the office of the Recorder of Douglas County, Nevada,

Date of Sale: 4/1/2009 at 1:00 PM Place of Sale: AT THE COURTHOUSE AT 1616 8TH STREET, MINDEN, NV 89449

Property Address is purported to be: 180 ELKS POINT ROAD ZEPHYR COVE, NV 89449

The total amount secured by said instrument as of the time of initial publication of this notice is \$9328.44, which includes the total amount of the unpaid balance (including accrued and unpaid interest) and reasonable estimated costs, expenses, and advances at the time of initial publication of this notice.

APN:

مار د د ک**تم**

1318-15-820-001

Contract No.

410541742

Date: March 11, 2009.

C. Brian Meadors, Substitute Trustee 315 NORTH SEVENTH STREET FORT SMITH, AR 72901

479-782-8813

State of Arkansas } SS. County of Sebastian }

On March 11, 2009, before me, a Notary Public, personally appeared C. Brian Meadors, 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.

Signature

(Seal)

COLLEEN J. DOERKSEN
Notary Public-Arkansas
Crawford County
My Commission Expires D9-09-2018
Commission # 12367899

0739384 Page: 2 Of 2

PG- 2464 03/11/2009