

When recorded mail to:  
Quality Loan Service Corp.  
2141 5th Avenue  
San Diego, CA 92101

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

DOC # 741241  
04/13/2009 08:35AM Deputy: PK  
OFFICIAL RECORD  
Requested By:  
LSI TITLE AGENCY INC.  
Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 2 Fee: 15.00  
BK-409 PG-3062 RPTT: 0.00



APN: 1220-16-610-085

Space above this line for recorders use only

TS No.: NV-09-231401-BL

Order No.: 090010359-NV-LPO

Loan No.: 15430333

## NOTICE OF TRUSTEE'S SALE

**YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 6/27/2005. 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.**

A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by 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 to the Financial code and authorized to do business in this state, will be held by duly appointed trustee. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

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

Trustor(s): **KRISTLE PHILIPS AND MICHAEL W. PHILIPS, WIFE AND HUSBAND, AS JOINT TENANTS**

Recorded: **7/21/2005 as Instrument No. 0650091 in book 0705, page 9536 of Official Records in the office of the Recorder of DOUGLAS County, Nevada;**

Date of Sale: **5/13/2009 at 1:00 PM**

Place of Sale: **At the 8th Street entrance to the County Courthouse, 1616 Eighth Street, Minden, NV.**

Amount of unpaid balance and other charges: **\$218,768.84**

The purported property address is: **1395 Riverview Drive  
Gardnerville, NV 89460**

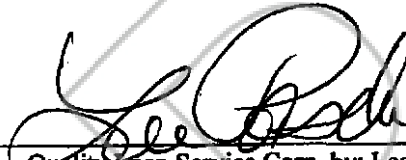
This property is sold as-is, lender is unable to validate the condition, defects or disclosure issues of said property and buyer waives the disclosure requirements under NRS 113.130 by purchasing at this sale and signing the receipt of sale. The undersigned Trustee disclaims any liability for any incorrectness of the property address or other common designation, if any, shown herein. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the

date of first publication of this Notice of Sale.

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: 4/9/2009

Quality Loan Service Corp.  
2141 5th Avenue  
San Diego, CA 92101  
619-645-7711 For NON SALE information only  
Sale Line: 714-730-2727 or Login to: www.fidelityasap.com  
TS # : NV-09-231401-BL  
Reinstatement Line: (800) 247-9727



Quality Loan Service Corp. by: Lee Paschen, as Authorized Agent.

State of California)  
County of San Diego)

On 4-9-09 before me, Michelle Nguyen a Notary Public, personally appeared Lee Paschen 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 California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)  
Michelle Nguyen



If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holder's rights against the real property only.

**THIS NOTICE IS SENT FOR THE PURPOSE OF COLLECTING A DEBT. THIS FIRM IS ATTEMPTING TO COLLECT A DEBT ON BEHALF OF THE HOLDER AND OWNER OF THE NOTE. ANY INFORMATION OBTAINED BY OR PROVIDED TO THIS FIRM OR THE CREDITOR WILL BE USED FOR THAT PURPOSE.**

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations.



BK-409  
PG-3063