

DOC # 747275  
07/17/2009 08:42AM Deputy: DW  
OFFICIAL RECORD  
Requested By:  
LSI TITLE AGENCY INC.  
Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 2 Fee: 15.00  
BK-709 PG-3799 RPTT: 0.00

AP No(s): 1220-04-515-030  
Recording requested by:

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

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



TS # NV-09-272386-BL      Order # 090270626-NV-LPO      Space above this line for recorders use only      Loan # 15302847

### NOTICE OF TRUSTEE'S SALE

**YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 1/24/2005. 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):                    **ROBERT A. KEFFER AND DEBRA J. KEFFER,  
HUSBAND AND WIFE**

Recorded:                     **1/31/2005 as Instrument No. 0635582 in book xxx, page xxx of  
Official Records in the office of the Recorder of DOUGLAS  
County, Nevada;**

Date of Sale:                 **8/12/2009 at 1:00 PM**

Place of Sale:               **At the 8th Street entrance to the County Courthouse, 1616  
Eighth Street, Minden, NV 89423**

Amount of unpaid balance and other charges: **\$216,636.91**

The purported property address is:                    **1351 Toiyabe  
Gardnerville, NV 89410**

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.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney.

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-09-272386-BL  
Reinstatement Line: (800) 247-9727

Date: 7/15/2009

*Andrew Basom*

Quality Loan Service Corp. by: Andrew Basom, as Authorized Agent.

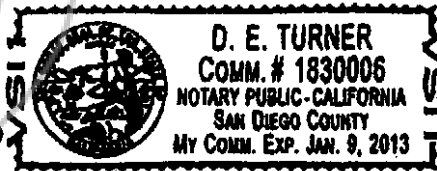
State of California)  
County of San Diego)

On 7/15/09 before me, **D.E. Turner** a Notary Public, personally appeared Andrew Basom 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 *D.E. Turner* (Seal)



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.