

DOC # 747603  
07/22/2009 04:02PM Deputy: SG  
OFFICIAL RECORD  
Requested By:  
LSI TITLE AGENCY INC.  
Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 2 Fee: 15.00  
BK-709 PG-5276 RPTT: 0.00

WHEN RECORDED MAIL TO

HOUSEKEY FINANCIAL CORPORATION  
P.O. BOX 60145  
CITY OF INDUSTRY, CA 91716



APN 1220-28-510-028

Trustee Sale No. NV-33301-2 APN 1220-28-510-028 Title Order No. 090287817

## NOTICE OF TRUSTEE'S SALE

**YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 09/17/2004. 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 PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER.**

On 08/12/2009 at 1 :00PM, HOUSEKEY FINANCIAL CORPORATION as the duly appointed Trustee under and pursuant to Deed of Trust Recorded on 09/20/2004, as Instrument 0624582, BOOK 0904 PAGE 07651 of official records in the Office of the Recorder of Douglas County, Nevada, executed by: ALLAN C. BOWMAN, AN UNMARRIED MAN AND ALEEN P. BOWMAN, AN UNMARRIED WOMAN AS JOINT TENANTS WITH RIGHT SURVIVORSHIP as Trustor, BENEFICIAL MORTGAGE CO OF NEVADA as Beneficiary, **WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH** (payable at time of sale in lawful money of the United States, by cash, a cashier's check drawn by 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). **At: the 8th Street entrance to the County Administration Building, 1616 8th Street, Minden, NV**, all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County, Nevada describing the land therein:

Lot 162, of GARDNERVILLE RANCHOS UNIT NO. 7, according to the official map thereof, filed in the office of the County Recorder of Douglas County, Nevada, on March 27, 1974, in Book 374, Page 676 as File No. 72456.

Assessors Parcel No. 1220-28-510-028

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 street address and other common designation, if any, of the real property described above is purported to be: **1389 MARY JO DR., GARDNERVILLE, NV 89460.**

The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said 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 said Deed of Trust, with interest thereon, as provided in said Note(s), advances, if any, under the terms of the Deed of Trust, estimated fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The 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 publication of the Notice of Trustee's Sale is: **\$186,821.10 (Estimated amount). Accrued interest and additional advances, if any, will increase this figure prior to 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.**

**CONDITION OF SALE:** The successful bidder will be required to pay county documentary transfer tax, any city tax, and any other applicable taxes or fees (including, but not limited to, the fee for recording Declaration of Value) to the auctioneer at the time of sale.

The Beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located and more than three months have elapsed since such recordation.

Effective Date: 07/22/2009

**TO NOTIFY TRUSTEE OF BANKRUPTCY FILINGS, PLEASE FAX FACE PAGE OF BANKRUPTCY PETITION TO (909) 397-3914**

**HOUSEKEY FINANCIAL CORPORATION MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.**

HOUSEKEY FINANCIAL CORPORATION  
P.O. BOX 60145  
CITY OF INDUSTRY, CA 91716  
For Sale Information: ASAP (714) 259-7850 or Priority (714) 573-1965

*C. Miller*  
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C. Miller, Trustee Sales Officer

State of California

County of Los Angeles

On 7/21/09 before me, M. LOPEZ, a Notary Public, personally appeared C. Miller, 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 CA that the foregoing paragraph is true and correct.**

WITNESS my hand and official seal:

Signature *M. Lopez* (Seal)

