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DOC # 0754023  
11/16/2009 03:04 PM Deputy: DW

OFFICIAL RECORD

Requested By:

HAYES KARBER ALFORD & SMITH

RECORDING REQUESTED BY:

Gregory T. Karber  
Hayes, Karber, Alford & Smith, PLLC  
700 South 21st Street  
Fort Smith, AR 72901

Douglas County - NV  
Karen Ellison - Recorder

Page: 1 of 2 Fee: 15.00  
BK-1109 PG-3835 RPTT: 0.00



✓ AND WHEN RECORDED MAIL TO:

Gregory T. Karber  
Hayes, Karber, Alford & Smith, PLLC  
FORT SMITH, AR 72901

APN: 1318-15-822-001  
Contract No. 570605006

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 6/9/2006. 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): Lawrence E Stefan and Carolyn M Stefan  
Recorded as Document No.693419 ,Instrument or Book/Page No. 0107-7043 of the Official Records in the office of the Recorder of Douglas County, Nevada,  
Date of Sale: **December 2, 2009** at 1:00 PM Place of Sale: DOUGLAS COUNTY COURTHOUSE, 1625 8TH STREET, MINDEN, NV 89423

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 \$17,678.84 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.

