

RECORDING REQUESTED BY  
R.E.F.S. INC.

AND WHEN RECORDED MAIL TO

**R.E.F.S. INC.**  
9070 Irvine Center Drive, Suite 120  
Irvine, CA 92618  
(949)474-7337  
(949)752-7337 (Fax)

DOC # 754532  
11/25/2009 11:07AM Deputy: SG  
**OFFICIAL RECORD**  
Requested By:  
NORTHERN NEVADA TITLE CC  
Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 5 Fee: 18.00  
BK-1109 PG-5816 RPTT: 0.00



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Space above this line for recorder's use.

APN#: SEE EXHIBIT "B" ATTACHED

Title Order No. DO-1091663-TSG Trustee Sale No. 2009-NV004036 Loan No. 210732-49

### NOTICE OF TRUSTEE'S SALE UNIFIED SALE

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 04-03-2006. 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 PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

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On 12-23-2009 at 1:00 PM, R.E.F.S. INC., A CALIFORNIA CORPORATION as the duly appointed Trustee under and pursuant to Deed of Trust Recorded 04-10-2006, Book 0406, Page 3542, Instrument 0672486 of official records in the Office of the Recorder of DOUGLAS County, Nevada, executed by: KIT CARSON DEVELOPMENT, LTD., A NEVADA LIMITED LIABILITY COMPANY as Trustor, CITY NATIONAL BANK 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 cashier's check drawn by a state or federal credit union, or a cashier's 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: 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:

The property heretofore described is being sold "as is". The street address and other common designation, if any, of the real property described above is purported to be:  
SEE EXHIBIT "B" FOR ADDRESS'S  
GARDNERVILLE, NV 89460



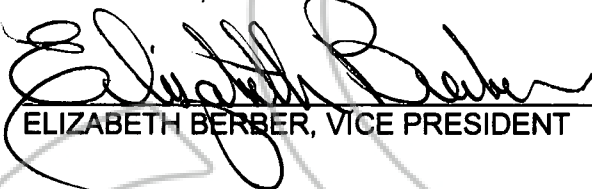
The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal 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, to-wit: \$961,902.57 (Estimated)

In addition, the Beneficiary shall, as provided in the Nevada Uniform Commercial Code, cause, the personal property and rights described in the Deed of Trust in which the Beneficiary was granted a lien and security interest (including, without limitation, goods, materials, supplies, fixtures, equipment, machinery, furniture and furnishings; income, receipts, revenues, rents, issues and profits of the above described real property; and documents, instruments, agreements, permits, licenses, claims, causes of action, books, records, and files related to the above described real property) to be sold in connection with, and at the same time and place as, the real property. Upon request the borrower is entitled to an accounting of the unpaid indebtedness secured by the above described property and rights.

Accrued interest and additional advances, if any, will increase this figure prior to 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.

Sales Line: 714-573-1965  
Date: 11/23/09

R.E.F.S. INC., A CALIFORNIA CORPORATION, as said Trustee

  
ELIZABETH BERBER, VICE PRESIDENT

R.E.F.S. INC., A CALIFORNIA CORPORATION IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.



Order #DO-1091663-TSG  
2009-NV004036

STATE OF CALIFORNIA  
COUNTY OF ORANGE

On **11/23/2009** before me, **MELINDA ROWLEY**, a Notary Public, personally appeared **ELIZABETH BERBER** 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.

  
\_\_\_\_\_  
**MELINDA ROWLEY, Notary Public**



DO-1091663-TSG  
2009-NV004036

EXHIBIT "B"

- 775 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-001
- 773 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-002
- 771 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-003
- 769 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-004
- 767 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-005
- 765 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-006
- 761 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-007
- 759 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-008
- 757 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-009
- 755 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-010
- 753 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-011
- 751 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-012
- 749 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-013
- 747 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-014
- 745 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-015
- 743 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-016
- 1231 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-017
- 1229 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-018
- 1227 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-019
- 1225 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-020
- 1223 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-021
- 1221 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-022
- 1219 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-023
- 1217 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-024
- 1213 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-026
- 1211 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-027
- 1205 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-029
- 1202 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-032
- 1218 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-034
- 1220 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-035
- 1222 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-036
- 1224 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-037
- 1226 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-038
- 1228 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-039
- 1230 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-040
- 741 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-041
- 739 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-042
- 781 Ellie's Way, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-044
- 779 Ellie's Way, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-045
- 738 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-046
- 740 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-047
- 742 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-048
- 744 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-049
- 746 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-050
- 748 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-051



**EXHIBIT "B"**  
(continued)

- 750 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-052
- 752 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-053
- 754 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-054
- 766 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-055
- 768 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-056
- 770 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-057
- 772 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-058
- 774 Cottage Loop, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-059
- 1231 Ellie's Place, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-060
- 1233 Kimmerling Road, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-061
- 1213 Kimmerling Road, Gardnerville, Nevada, 89460 as to Assessor's Parcel No. 1220-21-111-062