



**RECORDING REQUESTED BY:**

**WHEN RECORDED MAIL TO:**

National Default Servicing Corporation  
7720 N. 16<sup>th</sup> Street, Suite 300  
Phoenix, AZ 85020

NDSC File No. : 09-45102-WF-NV  
Loan No. : 0253907612  
Title Order No. : 090504795  
APN No. : 1221-17-000-004

**NOTICE OF TRUSTEE'S SALE**

**YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 07/18/2005 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.**

Notice is hereby given that **National Default Servicing Corporation** as trustee (or successor trustee, or substituted trustee), pursuant to the Deed of Trust executed by **TIMOTHY V. BOWERS AND HEIDI BOWERS; AS JOINT TENANTS WITH RIGHTS OF SURIVIVORSHIP**, dated **07/18/2005** and recorded **07/27/2005**, as Instrument No. **0650614 BK: 0705 PG: 12495** in Book , Page , of Official Records in the office of the County Recorder of **DOUGLAS** County, State of **NV**, and pursuant to the Notice of Default and Election to Sell thereunder recorded **07/13/2009** as Instrument No. **747045 BK: 709 PG: 2796** (or Book , Page ) of said Official Records, will sell on **01/06/2010 at 1:00 P.M.** at:

**At the 8th Street entrance to the County Courthouse, 1616 Eighth Street, Minden, NV**

at public auction, to the highest bidder for cash (in the forms which are lawful tender in the United States, payable in full at time of sale), all right, title, and interest conveyed to and now held by it under said Deed of Trust, in the property situated in said County and State and more fully described in Exhibit A attached hereto and made a part hereof.

The street address and other common designation, if any of the real property described above is purported to be:

**876 TAILDRAGGER RD  
GARDNERVILLE, NV 89410-6183**

The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein.



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The estimated 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 publications of the Notice of Sale is **\$287,131.39**. It is possible that at the time of sale the opening bid may be less than the total indebtedness due.

In addition to cash, the Trustee will accept cashier's checks drawn on 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. In the event tender other than cash is accepted, the Trustee may withhold the issuance of the Trustee's Deed until funds become available to the payee or endorsee as a matter of right.

Said sale will be made, in an "as is" condition, without covenant or warranty, express or implied, regarding title, possession or encumbrances, to satisfy the indebtedness secured by said Deed of Trust, advances thereunder, with interest as provided therein, and the unpaid balance of the Note secured by said Deed of Trust with interest thereon as provided in said Note, plus fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The 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.

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: 12/01/2009

**National Default Servicing Corporation**  
7720 N. 16<sup>th</sup> Street, Suite 300  
Phoenix, AZ 85020  
602-264-6101  
Sales Line : 714-259-7850 Sales Website: [www.ndscorp.com/sales](http://www.ndscorp.com/sales)

By:   
Nichole Alford, TRUSTEE SALES REPRESENTATIVE



**Exhibit A**

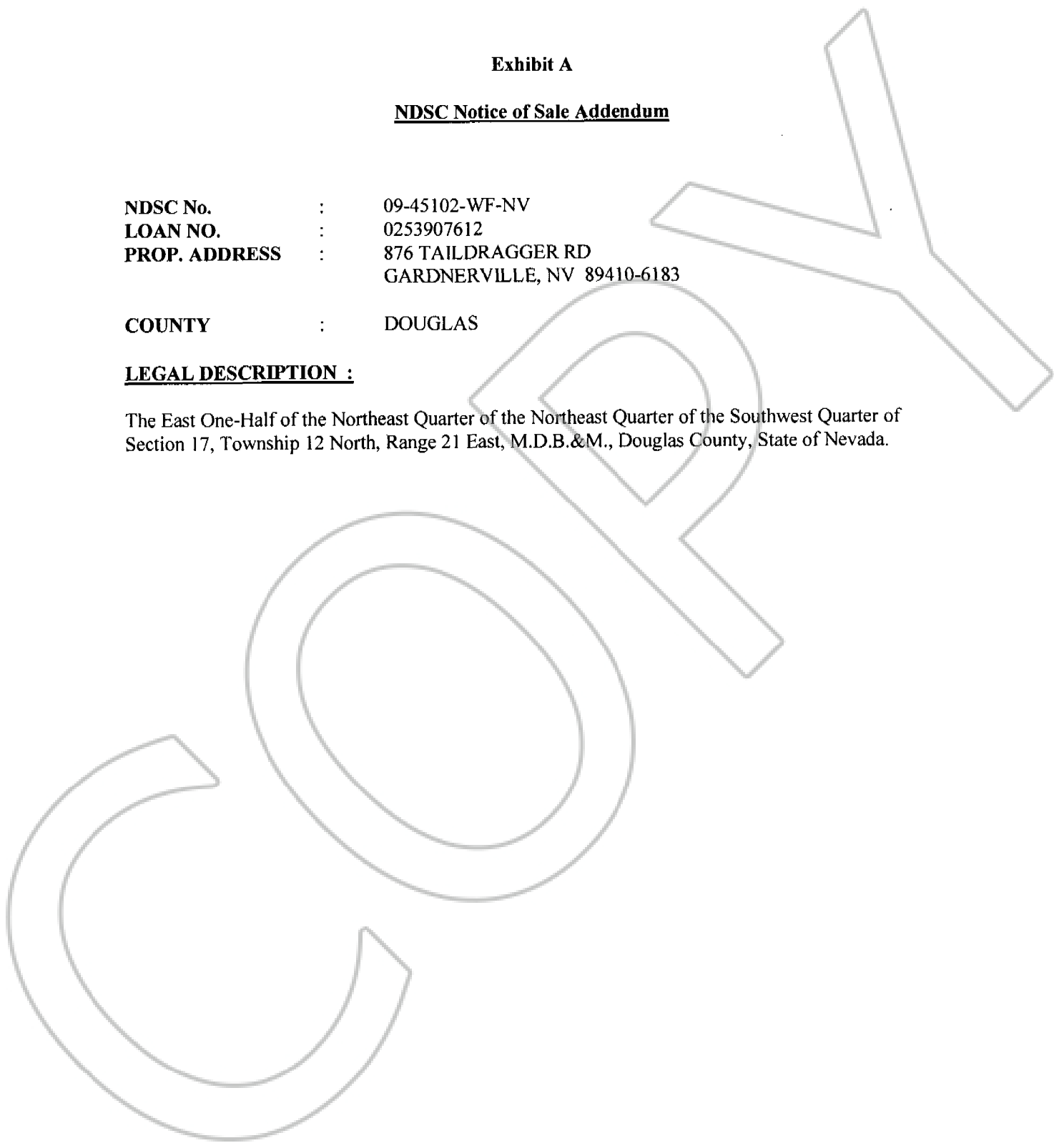
**NDSC Notice of Sale Addendum**

**NDSC No.** : 09-45102-WF-NV  
**LOAN NO.** : 0253907612  
**PROP. ADDRESS** : 876 TAILDRAGGER RD  
GARDNERVILLE, NV 89410-6183

**COUNTY** : DOUGLAS

**LEGAL DESCRIPTION :**

The East One-Half of the Northeast Quarter of the Northeast Quarter of the Southwest Quarter of Section 17, Township 12 North, Range 21 East, M.D.B.&M., Douglas County, State of Nevada.





**STATE OF ARIZONA  
COUNTY OF MARICOPA**

On 12/1, 2009, before me, Helene J. Schiffman, a Notary Public for said State, personally appeared Nichole Alford who personally known to me (or 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 Arizona that the foregoing is true and correct.

**WITNESS MY HAND AND OFFICIAL SEAL**

*HJS*

