

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-1209 PG- 4226 RPTT: 0.00



AND WHEN RECORDED MAIL TO:
Gregory T. Karber
Hayes, Karber, Alford & Smith, PLLC
FORT SMITH, AR 72901

APN: 1318-15-819-001
Contract No. 170509418

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 10/2/2005. 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.

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.

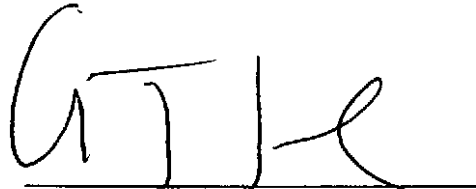
TRUSTOR(S): Dolores Guaman-Ruiz and Ramon Ruiz
Recorded as Instrument or Book/Page No. 0106-03420 of the Official Records in the office of the Recorder of Douglas County, Nevada,
Date of Sale: **January 7, 2010** at 1:00 PM Place of Sale: DOUGLAS COUNTY COURTHOUSE,
1625 8TH STREET, MINDEN, NV 89423

Property Address is purported to be: 180 Elks Point Road
Zephy Cove, NV 89449

The total amount secured by said instrument as of the time of initial publication of this notice is \$15,534.27 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.

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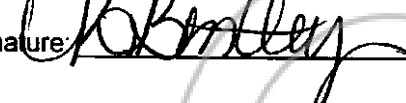
Date: November 17, 2009


Gregory T. Karber, Substitute Trustee
700 South 21st Street
Fort Smith, AR 72901
(479)-242-2638

State of Arkansas)
) SS.
County of Sebastian)

On 11/17, 2009, before me, Kimala Bentley, Notary Public, personally appeared Gregory T. Karber, personally known to me (or 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.

WITNESS my hand and official seal.

Signature: 

(Seal)

