

DOC # 764249  
05/25/2010 03:04PM Deputy: DW  
**OFFICIAL RECORD**  
Requested By:  
LSI TITLE AGENCY INC.  
Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 4 Fee: 17.00  
BK-510 PG-4999 RPTT: 0.00



**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. : 09-45963-WFR-NV  
Title Order No. : 090608037  
APN No. : 1320-30-710-030

**NOTICE OF TRUSTEE'S SALE**

**YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 04/08/2004 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 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 **LORRE M ST GERMAIN, AN UNMARRIED WOMAN**, dated **04/08/2004** and recorded **04/21/2004**, as Instrument No. **0610824 BK 0404 PG 10298** 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 **09/21/2009** as Instrument No. **751004 BK 909 PG 4282** (or Book , Page ) of said Official Records, will sell on **06/16/2010** 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:

**1678 HWY 395 8A UNIT 29  
MINDEN, NV 89423**

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



**NDSC File No. :** 09-45963-WFR-NV  
**APN No. :** 1320-30-710-030

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 **\$170,785.49**. 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: 05/20/2010

**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.** : 09-45963-WFR-NV  
**PROP. ADDRESS** : 1678 HWY 395 8A UNIT 29  
MINDEN, NV 89423

**COUNTY** : DOUGLAS

**LEGAL DESCRIPTION :**

PARCEL ONE:  
UNIT 29 AS SHOWN ON THE PLANNED DEVELOPMENT MAP (PD 03-005)  
FOR MINDEN TOWN HOMES, FILED IN THE OFFICE OF THE DOUGLAS  
COUNTY RECORDER ON FEBRUARY 2, 2004 AS FILE NO. 603488.

PARCEL TWO:  
AN UNDIVIDED 1/31st INTEREST IN THE COMMON ELEMENTS SHOWN ON  
THE ABOVE MENTION PLANNED DEVELOPMENT MAP AND AS SET FORTH  
IN THE DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS  
FOR MINDEN TOWNHOMES, RECORDED NOVEMBER 5, 2003 IN BOOK  
1103, PAGE 2081, DOCUMENT NO. 595951 AND IN THE AMENDED AND  
RESTATED DECLARATION RECORDED FEBRUARY 6, 2004 IN BOOK 204,  
PAGE 2633, DOCUMENT NO. 604005.

PARCEL THREE:  
AN EXCLUSIVE EASEMENT FOR THE USE AND ENJOYMENT OF THE  
LIMITED COMMON ELEMENTS APPURTENANT TO PARCEL ONE,  
DESCRIBED ABOVE, AS SHOWN ON THE ABOVE MENTIONED PLANNED  
DEVELOPMENT MAP AND AS SET FORTH IN THE ABOVE MENTIONED  
DECLARATION AND AMENDED AND RESTATED DECLARATION.



**STATE OF ARIZONA  
COUNTY OF MARICOPA**

On 5/20, 2010, before me, **Anissa D. Casto**, 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**



