

APN No.: 1318-15-822-001  
Contract No.: 570702381  
South Shore: 1.27.10

Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 2 Fee: 15.00  
BK-1210 PG-1168 RPTT: 0.00

/ Recording requested by and RETURN TO:

John D. Alford  
Hayes, Karber, Alford & Smith, PLLC  
Attorneys at Law  
P.O Box 10210  
Fort Smith, AR 72917



The undersigned hereby affirms that there is no Social Security number contained in this document.

### AMENDED NOTICE OF TRUSTEE'S SALE

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 3/28/2009. 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): Reynaldo V. Banzon and Ma. Consuelo Banzon**

Recorded as Instrument or Book/Page No. 0707-4672 of the Official Records in the office of the Recorder of Douglas County, Nevada.

Date of Sale: **December 22, 2010 at 1:00 PM**

Place of Sale: Douglas County Courthouse, 1625 8<sup>th</sup> 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 \$19,997.78, 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.



APN: 1318-15-822-001  
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Date: November 29, 2010.

John D. Alford  
Substitute Trustee  
P.O. BOX 10210  
Fort Smith, AR 72917  
(479) 494-5682

State of Arkansas )  
  ) SS.  
County of Sebastian )

On November 29, 2010, before me, Tina Nelke, Notary Public, personally appeared John D. Alford, 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.

  
Tina Nelke

Tina Nelke  
County Of Sebastian  
Notary Public - Arkansas  
My Commission Exp. 04/09/15  
Comm Exp 4/9/15

(Seal)