

APN: 1022-16-001-113

When Recorded Mail to:  
Phil Frink & Associates, Inc.  
1895 Plumas Street, Suite 5  
Reno, NV 89509

DOC # 775876  
12/22/2010 02:50PM Deputy: SG  
OFFICIAL RECORD  
Requested By:  
STEWART TITLE OF NEVADA  
Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 2 Fee: 15.00  
BK-1210 PG-5328 RPTT: 0.00



(Space Above For Recorder's Use Only)

NOTICE OF TRUSTEE'S SALE

No. 20066

**IMPORTANT NOTICE TO PROPERTY OWNER:**

**YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED NOVEMBER 28, 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 PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.**

On January 12, 2011 at 2:00 o'clock P.M., Phil Frink & Associates, Inc., a Nevada corporation, as Trustee under a Deed of Trust dated November 28, 2006, executed by David Hughes and Teri S. Hughes, Husband and Wife, as joint tenants, as Trustor, in favor of Popular Financial Services, LLC, as Beneficiary and recorded December 5, 2006, in Book 1206 at Page 1423, as Document No. 0690074, of Official Records of Douglas County, State of Nevada which was assigned to Vanderbilt Mortgage and Finance, Inc. in that certain Assignment of Deed of Trust recorded August 17, 2010, in Book 810 at Page 3929, as Document No. 768821, of Official Records of Douglas County, State of Nevada; and securing among other obligations, one note in the amount of \$167,200.00, dated November 28, 2006; by reason of now continuing default in the payment or performance of obligations secured by said Deed of Trust, including the breach or default, notice of which was recorded in the office of the County Recorder of Douglas County, Nevada, by the Beneficiary and the undersigned more than three months prior to the date hereof, will sell at public auction, to the highest bidder for lawful money of the United State of America, at the front entrance of the Douglas County Judicial Building located at 1625 8<sup>th</sup> Street AKA Water Street, Minden, Nevada all right, title and interest now held by it under said Deed of Trust in the property situate in the County of Douglas, State of Nevada, purported to be 3685 Granite Way, Wellington, NV, more fully described as follows:



Lot 40 in Block K as shown on the map entitled Topaz Ranch Estates Unit No. 4, filed for record November 16, 1970, in the office of the County Recorder of Douglas County, Nevada as Document No. 50212

Together with all appurtenances, water rights and rights of way, including all shares, of which Trust has any interest, of the capital stock of any Water Company, the Water represented by which stock is used on or is in anywise appurtenant to the aforesaid premises.

Said sale will be made (without covenant or warranty, expressed or implied, regarding title, possession or encumbrances) to pay the unpaid balance of said note, to wit: \$165,366.70, with interest thereon. As in said note provided, advances, if any, under the terms of said Deed of Trust, charges and expenses of the Trustee and the Trusts created by said Deed of Trust will be additional. It is possible that the opening bid may be less than the total debt.

FOR SALE INFORMATION: Mon-Fri 9:00am to 4:30pm (775)324-2567  
**PHIL FRINK & ASSOCIATES, INC.**  
**1895 Plumas Street, Suite 5**  
**RENO, NEVADA 89509**

Dated: December 13, 2010

Phil Frink & Associates, Inc., as Trustee

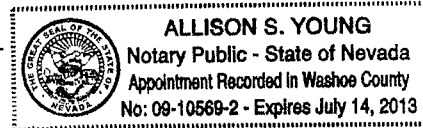
By: Christine McBride, Sr. Vice President

DO NOT PUBLISH BELOW THIS LINE

STATE OF NEVADA        )  
                                  ) SS  
COUNTY OF WASHOE    )

This instrument was acknowledged before me on December 13, 2010 by Christine McBride as Sr. Vice President of Phil Frink & Associates, Inc.

NOTARY PUBLIC



Land situated in the East Fork Judicial Township  
Publish Notice of Sale in the Record Courier  
Three times on December 22, 2010; December 29, 2010 and January 5, 2011