RECORDING REQUESTED BY AND WHEN RECORDED MAIL TO

Fidelity National Title Insurance Company 135 Main St. Ste. 1900 San Francisco, CA 94105

APN: 1022-29-201-019

776475 DOC # 01/05/2011 04:24PM Deputy: DW OFFICIAL RECORD Requested By TITLE COURT SERVICES Douglas County - NV Karen Ĕllison - Ŕecorder Page: 1 of 2 Fee: BK-111 PG-1018 RPTT: 0.00

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

Trustee Sale No. 09-04434-3 NV

Client Reference No. 0031626807

NOTICE OF TRUSTEE'S SALE IMPORTANT NOTICE TO PROPERTY OWNER

YOU ARE IN DEFAULT UNDER A DEED OF TRUST AND SECURITY AGREEMENT UNLESS YOU TAKE ACTION TO PROTECT YOUR DATED February 14, 2007. PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

On January 26, 2011, at 01:00 PM, Power Default Services, INC., as duly appointed Trustee WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH at the 8th Street entrance to the County Courthouse, 1625 Eighth Street, Minden, NV., all right, title and interest conveyed to and now held by it under and pursuant to Deed of Trust Recorded February 21, 2007, as Instrument No. 0695401 in Book 0207, Page 6745 of the Official Records in the office of the Recorder of Douglas County, Nevada, executed by WILLIAM L CRITSER AND MARJORIE J CRITSER, HUSBAND AND WIFE AS COMMUNITY PROPERTY WITH RIGHT OF SURVIVORSHIP, as Trustor, KEMPER MORTGAGE, INC. as Beneficiary, all that certain property situated in said County and State, and more commonly described as:

ALL THAT CERTAIN LOT, PIECE OR PARCEL OF LAND SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, DESCRIBED AS FOLLOWS: THE WEST 198 FEET OF THE SOUTH 1/2 OF THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 29, TOWNSHIP 10 NORTH, RANGE 22 EAST, M.D.B. & M. APN: 1022-29-201-019

The property heretofore described is being sold "as is". The street address and other common designation, if any, of the real property described above is purported to be: 1875 DAYTON STREET, GARDNERVILLE, NV

The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said will be made, but without covenant or warranty express or implied, regarding title, possession or encumbrances, to pay the remaining unpaid balance of the obligations secured by the property to be sold and reasonably estimated costs, expenses and advances as of the first publication date of this Notice of Trustee's Sale, to wit: \$434,493.00 estimated.

ELIDA ROSADO

COMM. #1882764 Notary Public-California SAN FRANCISCO COUNTY

Accrued interest and additional advances, if any, will increase the figure prior to sale. The property offered for sale excludes all funds held on account by the property receiver, if applicable.

Beneficiary's bid at sale may include all or part of said amount. In addition to cash, the Trustee will accept, all payable at time of sale in lawful money of the United States a Cashier's check drawn by 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 the applicable sections of the Nevada Administrative Code and authorized to do business in the State of Nevada, or other such funds acceptable to the Trustee.

The beneficiary under the Deed of Trust heretofore executed and delivered to the undersigned, a written Declaration of Default and Demand for Sale. The undersigned caused said Notice of Breach and Default and of Election to Cause Sale of Real Property Under Deed of Trust to be recorded in the County where the real property is located and more than three months have elapsed since such recordation.

SALE INFORMATION CAN BE OBTAINED ON LINE AT www.fidelityasap.com AUTOMATED SALES INFORMATION PLEASE CALL 714-259-7850

Date: January 5, 2011

Power Default Services, INC., Trustee

By: Fidelity National Title Insurance Company, its agent

135 Main St. Ste. 1900 San Francisco, CA 94105 Phone No.: 415-247-2450

Stephanie Alonzo, Authorized Signature

State of California

}ss.

County of San Francisco

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On January 5, 2011 before me, Elida Rosado, Notary Public, personally appeared Stephanie Alonzo, 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 California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Elida Rosado # 1882764

My Commission Expires March 14, 2014