

S.B.S. Trust Deed Network  
31194 La Baya Drive, Suite 106  
Westlake Village, California 91362  
11-52088

Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 4 Fee: 17.00  
BK-0511 PG- 976 RPTT: 0.00

(818) 991-4600

APN: 1318-26-501-004  
T.S. NO.: 2011-1135

Loan Number: 127



**NOTICE OF UNIFIED TRUSTEE'S SALE**

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 7/17/2008 AND SECURITY AGREEMENT DATED 07/17/2008. 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 PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

On 6/8/2011, 1:00 PM, S.B.S. TRUST DEED NETWORK, A CALIFORNIA CORPORATION, as duly appointed Trustee under and pursuant to Deed of Trust recorded on 7/18/2008, as Document No. 727041, Book 708, Page 3772, Modification Of Deed Of Trust recorded 9/24/2009 Instrument # 751134 Book 909, Page 4979 of Official Records in the Office of the Recorder of Douglas, Nevada, executed by JOHN C. SERPA, SR., AN UNMARRIED MAN, as Trustor, Z LOAN & INVESTMENT, LLC, as Beneficiary.

WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH (payable at time of sale in lawful money of the United States, by Cash, 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 section 5102 of the Financial Code and authorized to do business in this state). At the Douglas County Courthouse, 1625 8th Street, Minden, NV., all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County, Nevada, describing the land therein: SEE ATTACHED EXHIBIT "A" LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART OF

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:  
173 GRANITE SPRINGS DRIVE, STATELINE, NV 89449

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The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warrant, expressed or implied, regarding title, possession or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of the Deed of trust, estimated fees, charges and expenses of the Trustee and of the trust created by said Deed of Trust, to-wit: **\$690,627.78 estimated**. Accrued interest and additional advances, if any, will increase the figure prior to sale.

Beneficiary hereby elects to conduct a unified foreclosure sale pursuant to the provisions of Nevada Commercial Code, and to include in the non judicial foreclosure of the real property interest described in the **Security Agreement dated 07/17/2008**, between the original trustor and the original beneficiary, as it may have been amended from time to time, and pursuant to any other instruments between the trustor and beneficiary referencing a security interest in personal property. Beneficiary reserves its right to evoke its election as to some or all of said personal property and/or fixtures, or to add additional personal property and/or fixtures to the election herein expressed, as Beneficiary's sole election, from time to time and at any time until the consummation of the Trustee's Sale to be conducted pursuant to the Deed of Trust and this Notice of Trustee's Sale. See the Deed of Trust, if applicable. The personal property which was given as security for trustor's obligation is described **ALL LAND COVERAGE RECOGNIZED BY THE TAHOE REGIONAL PLANNING AGENCY ("TRPA") AND DEFINED IN THE TRPA CODE OF ORDINANCES, WHETHER NOW OWNED OR HEREAFTER ACQUIRED, WHETHER NOW EXISTING, BANKED OR HEREAFTER ARISING, IN ADDITION TO VARIOUS RIGHTS AND ENTITLEMENTS, INCLUDING BUT NOT LIMITED TO BUILDING ALLOCATIONS, UNITS OF USE AND PERMITS FOR THE REAL PROPERTY LOCATED AT 173 GRANITE SPRINGS DRIVE, NV 89449 APN: 1318-26-501-004 Douglas County**. No warranty is made that any or all of the personal property still exists or is available for the successful bidder and no warranty is made as to the condition of any of the personal property, which shall be sold "as is" "where is".

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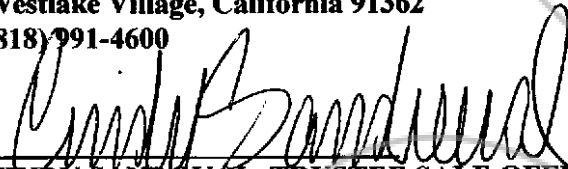
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The beneficiary under the Deed of Trust heretofore executed and delivered to the undersigned, a written Declaration of Default and Demand for Sale, and a Written Notice of Default and Election to Sell. The undersigned caused said Notice of Default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

FOR SALES INFORMATION, PLEASE CALL (916)939-0772 or LOG ONTO www.nationwideposting.com

Date: 04/27/2011

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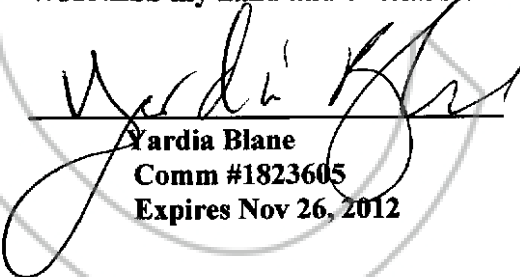
  
CINDY SANDOVAL, TRUSTEE SALE OFFICER

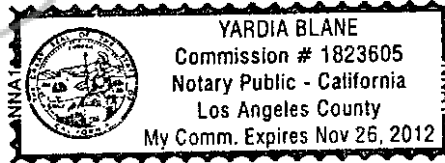
STATE OF California  
COUNTY OF Los Angeles

On 4/27/2011 before me, Yardia Blane Personally appeared, CINDY SANDOVAL 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.

  
Yardia Blane  
Comm #1823605  
Expires Nov 26, 2012



TS# 2011-1135

EXHIBIT "A" LEGAL DESCRIPTION

The land referred to in this report is situate in the State of Nevada, County of Douglas and is described as follows:

All that portion of Section 26, Township 13 North, Range 18 East, M.D.B. & M., more particularly described as follows:

COMMENCING at the Northeast corner of said Section 26; thence South  $00^{\circ}09'40''$  West 654.66 feet; thence South  $00^{\circ}17'25''$  West 654.51 feet; thence North  $89^{\circ}29'43''$  West 437.91 feet to the true point of beginning; thence North  $89^{\circ}29'43''$  West 924.55 feet; thence North  $52^{\circ}27'52''$  East 544.94 feet; thence North  $38^{\circ}00'00''$  East 202.00 feet; North  $41^{\circ}00'00''$  West 140.00 feet; thence North  $06^{\circ}20'00''$  East 50.00 feet; thence along a curve concave to the North with a radius of 275.00 feet, a central angle of  $18^{\circ}40'00''$  and an arc length of 89.59, the chord of said curve bears North  $74^{\circ}20'00''$  West 89.20 feet; thence North  $65^{\circ}00'00''$  West 120.00 feet; thence North  $52^{\circ}29'59''$  East 33.87 feet; thence along a curve concave to the North with a radius of 640.00 feet; a central angle  $18^{\circ}31'56''$ , and an arc length of 207.01, the chord of said curve bears North  $86^{\circ}14'32''$  East 206.10 feet; thence North  $76^{\circ}58'343''$  East 182.76 feet; thence South  $12^{\circ}26'03''$  East 440.48 feet; thence South  $23^{\circ}19'32''$  East 422.25 feet to the point of beginning.

Reference is made to Record of Survey recorded June 14, 2004, as Document No. 616036

The above metes and bounds description appeared previously in that certain instrument recorded in the office of the County Recorder of Douglas County, Nevada on July 18, 2008 in Book 708, Page 3769, as Document No. 727040 of Official records