

DOC # 783551
05/20/2011 02:25PM Deputy: DW
OFFICIAL RECORD
Requested By:
LSI Title Agency Inc.
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 4 Fee: \$17.00
BK-511 PG-3801 RPTT: 0.00



RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:
National Default Servicing Corporation
7720 N. 16th Street, Suite 300
Phoenix, AZ 85020

NDSC File No. : 10-43408-WFR-NV
Title Order No. : 100588064
APN No. : 1318-10-415-016

NOTICE OF TRUSTEE'S SALE

YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 12/06/2006 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.

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 **A ONE-HALF UNDIVIDED INTEREST AS TENANTS IN COMMON TO WAYNE I. CONGDON AND JUDITH G. CONGDON, CO-TRUSTEES OF THE WAYNE CONGDON TRUST DATED APRIL 9, 1998 AND A ONE-HALF UNDIVIDED INTEREST AS TENANTS IN COMMON TO JUDITH G. CONGDON AND WAYNE I. CONGDON, CO-TRUSTEES OF THE JUDITH CONGDON TRUST DATED APRIL 9, 1998**, dated 12/06/2006 and recorded 12/13/2006, as Instrument No. **0690671 BK1206 PG4617** 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 11/04/2010 as Instrument No. **773396 BK1110 PG1453** (or Book , Page) of said Official Records, will sell on **06/22/2011 at 1:00 P.M.** at:

At the 8th Street entrance to the County Courthouse, 1625 8th Street, Minden, NV 89423

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:

**680 RIVEN ROCK ROAD
ZEPHYR COVE, NV 89448**

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



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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 **\$1,017,615.96**. 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: 05/19/2011

National Default Servicing Corporation
7720 N. 16th Street, Suite 300
Phoenix, AZ 85020
602-264-6101
Sales Line : 714-730-2727 Sales Website: www.ndscorp.com/sales

By: 
Nichole Alford, TRUSTEE SALES REPRESENTATIVE



Exhibit A

NDSC Notice of Sale Addendum

NDSC No. : 10-43408-WFR-NV
PROP. ADDRESS : 680 RIVEN ROCK ROAD
ZEPHYR COVE, NV 89448

COUNTY : DOUGLAS

LEGAL DESCRIPTION :

Parcel I:

Lot 15, Block B, as shown on the map of ZEPHYR HEIGHTS SUBDIVISION NO, 4 filed in the Office of the County Recorder of Douglas County, State of Nevada on June 7, 1955, as Document No, 10441,

Parcel II:

A Non Exclusive access easement by the Zephyr Cove Utility District as set forth in an instrument Recorded November 16, 1992 in Book 1192, Page 2331 as Document No, 293093 of Official Records



STATE OF ARIZONA
COUNTY OF MARICOPA

On 5/19, 2011, before me, Linda DeGrandis, 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



Linda DeGrandis