

Western Progressive, LLC
2002 Summit Blvd, Suite 600
Atlanta, GA 30319

APN: 1320-02-001-066
T.S. No.: 2010-05416
Loan No.: 70965892



10054669

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

NOTICE OF TRUSTEE'S SALE

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 2/8/2007. 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.

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 as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

TRUSTOR: DESIREE A. COWDEN AND LAWRENCE E. COWDEN, WIFE AND HUSBAND, AS JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP

Duly Appointed Trustee: Western Progressive, LLC

Recorded 2/9/2007 as Instrument No. 0694745 in book 0207, page 3265 of and rerecorded on --- as --- Official Records in the office of the Recorder of Douglas County, Nevada, Described as follows:

All that portion of Lot 1 of the Northwest 1/4 of Section 2, Township 13 North, Range 20 East, M.D.B. & M., further described as follows:

Parcel 1, as shown on Parcel Map No. 3 for Don Rooker, recorded in the Office of the County Recorder of Douglas County, Nevada, on April 21, 1978, in Book 478, Page 1255, Document No. 19853, of Official Records of Douglas County, Nevada.

Date of Sale: 8/3/2011 at 1:00 PM

Place of Sale: At the 8th Street entrance to the County Courthouse, 1616 Eighth Street, Minden, Nevada

Estimated Sale Amount: \$459,764.28

Street Address or other common designation of real property: 1668 Toni Court
Minden, NV 89423

A.P.N.: 1320-02-001-066

The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale.

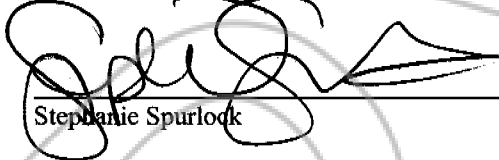


2010-05416

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.

Date: 7/6/2011

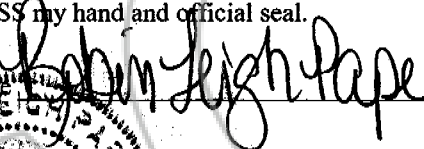
Western Progressive, LLC, as Trustee
c/o 18377 Beach Blvd., Suite 210
Huntington Beach, California 92648
Automated Sale Information Line: (714) 730-2727
www.lpsasap.com
For Non-Automated Sale Information, call: (866) 960-8299

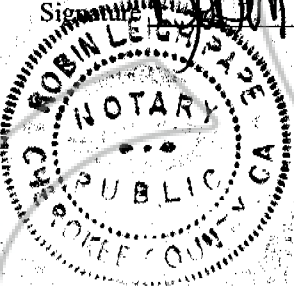

Stephanie Spurlock

State of GA
County of Dekalb

On 7/6/2011 before me, Robin Leigh Pape, Notary Public, personally appeared Stephanie Spurlock 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.

Signature  (Seal)



**ROBIN LEIGH PAPE
NOTARY PUBLIC
MY COMMISSION EXPIRES
FEBRUARY 20 2012**