

Recording Requested by:  
When recorded mail to:  
Wells Fargo Bank, N.A.  
c/o American Securities Company  
5340 Kietzke Lane #104  
Reno, NV 89511

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

APN# 1318-10-416-036  
F/C No. 2011-27  
30518-RT0

DOC # 789260  
09/09/2011 08:13AM Deputy: PK  
OFFICIAL RECORD  
Requested By:  
Western Title Company  
Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 2 Fee: \$15.00  
BK-911 PG-1353 RPTT: 0.00



## NOTICE OF TRUSTEE'S SALE

**F/C 2011-27**

On September 30, 2011 at **11:00 o'clock, a.m.**, a Trustee Sale will be held by AMERICAN SECURITIES COMPANY OF NEVADA, Trustee, under a Short Form Deed of Trust executed by KELLY HIGGINS and RYAN P. DAVIS, Wife and Husband, TRUSTORS, dated January 18, 2007, recorded January 24, 2007 as Document No. 0693449, Book 0107, Page 7207 of Official Records of Douglas County, State of Nevada, securing among other obligations, one Note in the amount of \$1,000,000.00 in favor of Wells Fargo Bank, N.A., as beneficiary.

By reason of now continuing default in the payment or performance of obligations secured by said Deed of Trust, including 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 States of America at the Douglas County Courthouse located at 1625 8<sup>th</sup> 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, described as follows:

APN#1318-10-416-036

Lot 4 in Block 6 of ZEPHYR HEIGHTS SUBDIVISION SECOND ADDITION, according to the map thereof, filed in the office of the County Recorder of Douglas County, State of Nevada, on July 6, 1948 in Book 1, as Document No. 6530.

(property address purported to be 612 Alma Way, Zephyr Cove, NV)

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 but without covenant, or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of obligation secured by the property to be sold \$968,577.25 with interest as in said note provided, and any additional charges, if any, under the terms of said Deed of Trust, expenses of the Trustee and the Trust created by said Deed of Trust will be additional.

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.

**Dated: September 6, 2011**

**American Securities Company of Nevada**

*Philomena Plunket*

**Philomena Plunket, Assistant Vice President**

5340 Kietzke Lane #104

Reno, Nevada 89511

(775)689-6167

STATE OF NEVADA )

COUNTY OF WASHOE )

On this 6th day of September, 2011, personally appeared before me, Philomena Plunket, known to me to be the person who executed the foregoing instrument, or proved to be the same based upon the presentation of satisfactory evidence, and who acknowledged that he/she executed the same freely and voluntarily and for the uses and purposes therein.

*Audrey L. Saperstein*  
Notary Public

