

APN No.: 1318-15-818-001 PTN
Contract No.: 570808287
South Shore: 6.24.11

Douglas County - NV
Karen Ellison - Recorder

Page: 1 of 2 Fee: 15.00
BK-0112 PG-0334 RPTT: 0.00

Recording requested by and RETURN TO:

John D. Alford
Hayes, Alford & Johnson PLLC
Attorneys at Law
700 South 21st Street
Fort Smith, AR 72901



Debtors: Joel B. Singh and Stacy J. Bell

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 **9/20/2008**. 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 PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

BENEFICIARY MAY ELECT TO BID LESS THAN THE TOTAL AMOUNT DUE.

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. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to satisfy the obligation secured by said Deed of Trust. 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. The undersigned Trustee disclaims any liability for any incorrectness of the property address or other common designation, if any, shown herein.

TRUSTOR(S): Joel B. Singh and Stacy J. Bell

Recorded as Instrument or Book/Page No. **1208-1573** of the Official Records in the office of the Recorder of Douglas County, Nevada.

Date of Sale: **February 1, 2012 at 1:00 PM**

Place of Sale: At the Douglas County Courthouse, **1625 8th Street, Minden, NV 89423.**

Property Address is purported to be: **P.O. Box 12457, Zephyr Cove, NV 89448.**

The total amount secured by said instrument as of the time of initial publication of this notice is **\$9547.94**, which includes the total amount of the unpaid balance (including accrued and unpaid interest) and reasonable estimated costs, expenses, and advances at the time of initial publication of this notice.

