

OFFICIAL RECORD  
Requested By:  
JOHN ALFORD

APN No.: 1318-15-822-001 PTN  
Contract No.: 570806299  
South Shore: 6.24.11

Douglas County - NV  
Karen Ellison - Recorder

Page: 1 of 2 Fee: 15.00  
BK-0112 PG- 0336 RPTT: 0.00

**Recording requested by and RETURN TO:**

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



**Debtors: Carmen Y. Turner**

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 7/31/2008. 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): Carmen Y. Turner**

Recorded as Instrument or Book/Page No. 1008-4480 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 8<sup>th</sup> 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 **\$24348.20**, 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.

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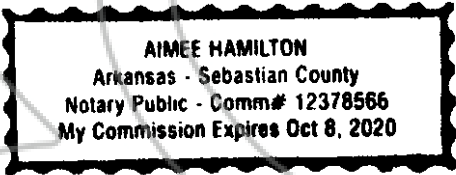
Date: December 23, 2011.

*[Handwritten Signature]*  
**John D. Alford**  
**Substitute Trustee**  
**700 South 21<sup>st</sup> Street**  
**Fort Smith, AR 72901**  
**(479) 242-8814**

State of Arkansas        )  
  ) SS.  
County of Sebastian     )

On **December 23, 2011**, before me, **Aimee Hamilton**, Notary Public, personally appeared **John D. Alford**, 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.



*[Handwritten Signature]*  
**Aimee Hamilton**

(Seal)