APN No.:

1318-15-819-001 PTN

Contract No.:

570900944

South Shore:

6.9.11

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: Nadia Lopez and Ricardo Lopez

01/18/2012 09:48 AM OFFICIAL RECORD Requested By: BACK OFFICE

> Douglas County - NV Karen Ellison - Recorder

Page: 2



15.00

0.00

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 3/30/2009. 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): Nadia Lopez and Ricardo Lopez

Recorded as Instrument or Book/Page No. 0809-6504 of the Official Records in the office of the Recorder of Douglas County, Nevada.

Date of Sale: January 25, 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 \$14743.45, 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.

APN: 1318-15-819-001 PTN

Contract No.: 570900944 South Shore: 6.9.11

Date: December 9, 2011.

John D. Alford Substitute Trustee 700 South 21st Street Fort Smith, AR 72901 (479) 242-8814

State of Arkansas) SS.
County of Sebastian)

On December 9, 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.

Aimee Hamilton

(Seal)

AIMEE HAMILTON
Arkansas - Sebastian County
Notary Public - Comm# 12378566
My Commission Expires Oct 8, 2020