RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

National Default Servicing Corporation 7720 N. 16th Street, Suite 300 Phoenix, AZ 85020

NDSC File No. : Title Order No. :

11-41783-WF-NV

APN No.

110463606-NV-GTO 1420-07-815-014

NOTICE OF TRUSTEE'S SALE

YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 10/31/2005 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.

Notice is hereby given that National Default Servicing Corporation as trustee (or successor trustee, or substituted trustee), pursuant to the Deed of Trust executed by MELISSA A. OSWALD, AN UNMARRIED WOMAN, dated 10/31/2005 and recorded 11/02/2005 as Instrument No. 0659746 BK 1105 PG 1474 (or Book, Page) of the Official Records of DOUGLAS County, State of NV, and pursuant to the Notice of Default and Election to Sell thereunder recorded 09/21/2011 as Instrument No. 789860 BK 911 PG 3679 (or Book, Page) of said Official Records, will sell on 02/22/2012 at 1:00 P.M. at:

At the 8th Street entrance to the County Courthouse, 1625 8th Street, Minden, NV 89423

at public auction, to the highest bidder for cash (in the forms which are lawful tender in the United States, payable in full at time of sale), all right, title, and interest conveyed to and now held by it under said Deed of Trust, in the property situated in said County and State and more fully described in Exhibit A attached hereto and made a part hereof.

The street address and other common designation, if any of the real property described above is purported to be:

3409 SMOKETREE AVENUE CARSON CITY, NV 89705

The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein.

The estimated total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publications of the Notice of Sale is \$154,352.04. It is possible that at the time of sale the opening bid may be less than the total indebtedness due.

DOC # 796203

01/24/2012 09:51AM Deputy: SG
 OFFICIAL RECORD
 Requested By:
LSI Title Agency Inc.
 Douglas County - NV
 Karen Ellison - Recorder
Page: 1 of 3 Fee: \$16.00
BK-112 PG-3904 RPTT: 0.00

BK 112 PG-3905

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Notice of Trustee's Sale

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In addition to cash, the Trustee will accept cashier's checks drawn on a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state. In the event tender other than cash is accepted, the Trustee may withhold the issuance of the Trustee's Deed until funds become available to the payee or endorsee as a matter of right.

Said sale will be made, in an "as is" condition, without covenant or warranty, express or implied, regarding title, possession or encumbrances, to satisfy the indebtedness secured by said Deed of Trust, advances thereunder, with interest as provided therein, and the unpaid balance of the Note secured by said Deed of Trust with interest thereon as provided in said Note, plus fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The 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.

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

Date: 01/20/2012

National Default Servicing Corporation 7720 N. 16th Street, Suite 300 Phoenix, AZ 85020

602-264-6101

By:

Sales Line: 714-730-2727 Sales Website: www.ndscorp.com/sales

Nichole Alford, Trustee Sales Representative

State of: Arizona County of: Maricopa

On _______, 20 _____, before me, the undersigned, a Notary Public for said State, personally appeared Nichole Alford personally known to me be (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal,

OFFICIAL SEAL
ANISSA D. CASTO
NOTARY PUBLIC - State of Avizona
MARICOPA COUNTY
My Comm. Expires Sept. 29, 2012

Signature Clubbl I



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Exhibit A

NDSC Notice of Sale Addendum

NDSC No. 11-41783-WF-NV

PROP. ADDRESS 3409 SMOKETREE AVENUE

CARSON CITY, NV 89705

COUNTY DOUGLAS

LEGAL DESCRIPTION:

Lot 18, in Block 0, as set forth on Final Map No. 1001-8 of SUNRIDGE HEIGHTS, PHASES 7B & 9, a Planned Unit Development filed for record in

the office of the Douglas County, State of Nevada on September 5, 1995 in Book 995, Page 410, as Document No. 369825, a Certificate of Amendment

recorded August 14 1996, in Book 896, Page 2588, as Document No. 394289.

