APN No.: 1220-15-511-020

[Recording requested by:]
First American Title Company
[When recorded mail to:]
Sables LLC
c/o Law Offices of Les Zieve
18377 Beach Blvd., Suite 210
Huntington Beach, California 92648

DOC # 814477

12/12/2012 03:30PM Deputy: SG
 OFFICIAL RECORD
 Requested By:
First American National Deputy: NV
 Karen Ellison - Recorder
Page: 1 of 2 Fee: \$15.00
BK-1212 PG-3323 RPTT: 0.00



T.S. No. 12-20362 Loan No. 3714110036

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

6920728

NOTICE OF TRUSTEE'S SALE

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 11/22/2004. 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.

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 as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

TRUSTOR:RICHARD K. RYAN AND CHERYL J. RYAN, HUSBAND AND WIFE.

Duly Appointed Trustee: Sables LLC, a Nevada Limited Liability Company
Recorded 12/2/2004 as Instrument No. 0630910 in book 1204, page 01041 of Official Records in the office of the Recorder of Douglas County, Nevada, Described as follows:

LOT 48, AS SAID LOT IS SHOWN ON THE OFFICIAL PLAT OF GARDNERVILLE RANCHOS UNIT NO. 3, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON JUNE 1, 1965, AND TITLE SHEET AMENDED ON JUNE 4, 1965, AS DOCUMENT NO. 28378.

Date of Sale: 1/2/2013 at 1:00 PM

Place of Sale: At the front entrance of the Courthouse 1616 8th Street Minden, Nevada

Estimated Sale Amount: \$246,708.90

Street Address or other common designation of real property: 945 FAIRWAY DRIVE

GARDNERVILLE, NV 89460-8999

A.P.N. No.: 1220-15-511-020

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PG-3324

The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale.

Date: 12/11/2012

Sables LLC, a Nevada Limited Liability Company 18377 Beach Blvd., Suite 210 Huntington Beach, California 92648 Sale Information: (714) 848-9272 www.elitepostandpub.com For Non-Automated Sale Information, call: (702) 664-1774

Marcy Axelfod, Trustee Sale Officer

State of CALIFORNIA County of ORANGE

On 12/11/2012, before me, Christine O'Brien Notary Public, personally appeared Marcy Axelrod who 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.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Christine O'Brien

Signature of Notary

CHRISTINE O'BRIEN Commission # 1986128 Notary Public - California Orange County My Comm. Expires Aug 21, 2016

THIS FIRM IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE.