

DOC # 818558  
02/20/2013 10:00AM Deputy: PK  
OFFICIAL RECORD  
Requested By:  
Servicelink Irvine  
Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 2 Fee: \$15.00  
BK-213 PG-5111 RPTT: 0.00

APN 1220-22-410-107

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

TRUSTEE CORPS  
17100 Gillette Ave  
Irvine, CA  
92614



TS No: NV09003114-11-1

TO No: 1004523

**NOTICE OF TRUSTEE'S SALE  
IMPORTANT NOTICE TO PROPERTY OWNER**

**YOU ARE IN DEFAULT UNDER A DEED OF TRUST AND SECURITY AGREEMENT DATED December 5, 2007. 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 PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER.**

On **March 27, 2013, at 01:00 PM, MTC FINANCIAL INC. dba TRUSTEE CORPS**, as duly appointed Trustee **WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH at the Douglas County Courthouse, 1038 Buckeye Road Minden, NV 89423**, all right, title and interest conveyed to and now held by it under and pursuant to Deed of Trust recorded on December 31, 2007, as Instrument No. 715435, in Book 1207, in Page 6236, of the official records in the Office of the Recorder of Douglas County, Nevada, executed by JOANN B. CUMMINS, A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY as Trustor, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC as nominee for FIRST NATIONAL BANK OF NEVADA, its successors and/or assigns, as Beneficiary, all that certain property situated in said County and State, and more commonly described as: **AS MORE FULLY DESCRIBED IN SAID DEED OF TRUST**

The property heretofore described is being sold "as is". The street address and other common designation, if any, of the real property described above is purported to be: **618 JILL DRIVE, GARDNERVILLE, NV 89460**

The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said will be made, but without covenant or warranty express or implied, regarding title, possession or encumbrances, to pay the remaining unpaid balance of the obligations secured by the property to be sold and reasonably estimated costs, expenses and advances as of the first publication date of this Notice of Trustee's Sale, to wit: **\$266,642.84** estimated. Accrued interest and additional advances, if any, will increase the figure prior to sale. The property offered for sale excludes all funds held on account by the property receiver, if applicable.

Beneficiary's bid at sale may include all or part of said amount. In addition to cash, the Trustee will accept, all payable at time of sale in lawful money of the United States a Cashier's check drawn by 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 the applicable sections of the Nevada Administrative Code and authorized to do business in the State of Nevada, or other such funds acceptable to the Trustee.



The Beneficiary under the Deed of Trust heretofore executed and delivered to the undersigned, a written Declaration of Default and Demand for Sale. The undersigned caused said Notice of Breach and Default and of Election to Cause Sale of Real Property Under Deed of Trust to be recorded in the County where the real property is located and more than three months have elapsed since such recording.

**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.**

**SALE INFORMATION CAN BE OBTAINED ON LINE AT [www.priorityposting.com](http://www.priorityposting.com)  
FOR AUTOMATED SALES INFORMATION PLEASE CALL:  
Priority Posting and Publishing at 714-573-1965**

Dated: February 15, 2013

TRUSTEE CORPS  
TS No. NV09003114-11-1  
17100 Gillette Ave, Irvine, CA 92614  
949-252-8300

\_\_\_\_\_  
Paul Kim, Authorized Signatory

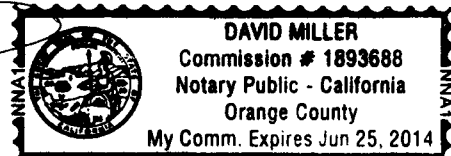
State of CALIFORNIA  
County of ORANGE

On Feb 15, 2013 before me, David Miller, Notary Public, personally appeared PAUL KIM, 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.

David Miller  
\_\_\_\_\_  
Notary Name



To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.