APN: 1220-03-211-013

RECORDING REQUESTED BY

Carrington Foreclosure Services, LLC

AND WHEN RECORDED MAIL TO: Carrington Foreclosure Services, LLC P.O. Box 16245 Irvine, California 92623-6245

T.S. No.: 14-13171 Loan No.: 7000049019 1408824 **DOUGLAS COUNTY, NV** 

Rec:\$16.00

10/23/2014 08:50 AM

2014-851530

\$16.00 Pgs=3

SPL INC - LA

KAREN ELLISON, RECORDER

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 6/3/2009. 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.

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.

### BENEFICIARY MAY ELECT TO BID LESS THAN THE TOTAL AMOUNT DUE.

TRUSTOR: Rachel Thayer, a single person

Duly Appointed Trustee: Carrington Foreclosure Services, LLC

Recorded 6/9/2009 as Instrument No. 744799 in book, page of Official Records in the office of the Recorder of

Douglas County, Nevada, Described as follows:

See attached exhibit "A" attached hereto and made a part hereof

Date of Sale: 11/19/2014 at 1:00 PM

At the Douglas County Courthouse located at 1038 Buckeye Road, Minden, NV 89423 Place of Sale:

Estimated Sale Amount: \$366,713.71 (Estimated)

Street Address or other common designation of real 1427 MOUNTAIN ASH COURT

property: **GARDNERVILLE, NV 89410** 

A.P.N.: 1220-03-211-013

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.

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 s aid 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.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney.

If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holder's rights against the real property only.

THIS NOTICE IS SENT FOR THE PURPOSE OF COLLECTING A DEBT. THIS FIRM IS ATTEMPTING TO COLLECT A DEBT ON BEHALF OF THE HOLDER AND OWNER OF THE NOTE. ANY INFORMATION OBTAINED BY OR PROVIDED TO THIS FIRM OR THE CREDITOR WILL BE USED FOR THAT PURPOSE.

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations.

Date: 10/17/2014

Carrington Foreclosure Services, LLC 1610 E. Saint Andrew Pl., Suite 150F

Santa Ana, CA 92705

Automated Sale Information: (714) 730-2727 or

www.lpsasap.com

for NON-SALD information: 888-313-1969

Shirley Best, Trustee Sale Specialist

State of California }ss County of Orange}

On 10/17/2014 before me, Monica G. Sandoval Notary Public, personally appeared Shirley Best, Trustee Sale Specialist 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.

Signature

Monica G. Sandoval

MONICA G. SANDOVAL
Commission # 2022897
Notary Public - California
Orange County
My Comm. Expires May 2, 2017

Your No.: 14-13171

# EXHIBIT "A"

LOT 13, BLOCK D, AS SET FORTH ON FINAL SUBDIVISION MAP LDA 01-047, PLANNED UNIT DEVELOPMENT FOR ARBOR GARDENS, PHASE 2, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA ON JUNE 30, 2004 IN BOOK 0604, PAGE 14661, AS DOCUMENT NO. 617515, AND BY CERTIFICATE OF AMENDMENT RECORDED JULY 22, 2004, BOOK 0704, PAGE 9327, AS DOCUMENT NUMBER 619458.

# **END OF LEGAL DESCRIPTION**

