

DOUGLAS COUNTY, NV

2014-854845

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12/23/2014 02:43 PM

FIRST AMERICAN TITLE PASEO VERDE

KAREN ELLISON, RECORDER

APN: 1220-04-515-024

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO:

First American Title Company  
2500 Paseo Verde Parkway, Ste.120  
Henderson, NV 89074

Trustee Sale No. 2470715-IRK

### NOTICE OF TRUSTEE'S SALE

**YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 12/15/2005. 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 PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER.**

On **February 4, 2015** at **1:00PM**, **FIRST AMERICAN TITLE INSURANCE COMPANY**, as the duly appointed Trustee under and pursuant to a Deed of Trust recorded on **12/19/2005**, as **Document No. 0663767** of official records in the Office of the Recorder of Douglas County, State of Nevada executed by: **MARNIE MCLAUGHLIN, an unmarried woman** as Trustor to secure certain obligations in favor of **MICHAEL FREDERICK ERNEST, an unmarried woman**, as original Beneficiary, **WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH** (payable at time of sale in lawful money of the United States, by cash, a cashier's check drawn by a state or national bank, a cashier's check drawn by state or federal credit union or a cashier's check drawn by state or federal savings and loan association, savings association, or savings bank) all right, title, and interest conveyed to and now held by the Trustee in the hereinafter described property under and pursuant to the Deed of Trust. 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, interest thereon, estimated 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.

Place of Sale; **In front of the North side public entrance to the Douglas County Courthouse, 1038 Buckeye Road, Minden, NV 89423.**

Legal Description: **SEE EXHIBIT "A" ATTACHED HERETO FOR COMPLETE LEGAL DESCRIPTION.**

The street address is **1363 Toiyabe Avenue, Gardnerville, NV 89410.** Other common designation, if any, of the real property described above is purported to be: **APN: 1220-04-515-024.**

The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, express or implied, regarding title, possession, encumbrances, condition, suitability for a particular purpose or the location or existence of any personal property, to satisfy the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of the Deed of Trust, estimated fee, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to wit:

Amount of unpaid balance and other charges: **\$219,806.19 (Estimated).**

Accrued interest and additional advances, if any, will increase this figure prior to sale. The beneficiary may elect to bid less than their full credit bid.

**The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located and more than three months have elapsed since such recordation.**

**THIS PROPERTY IS SOLD AS-IS, LENDER/BENEFICIARY 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 RECEIPT.**



Trustee Sale No. 2470715-IRK

Exhibit "A"  
Legal Description

LOT 33, OF FINAL MAP OF CARSON VALLEY ESTATES SUBDIVISION UNIT NO. 3,  
ACCORDING TO THE MAP THEREOF, FILED IN THE OFFICE OF THE COUNTY  
RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA ON SEPTEMBER 15, 1971,  
IN BOOK 2 OF MAPS, PAGE 257, AS DOCUMENT NO. 54454.

