

DOUGLAS COUNTY, NV

2014-855076

Rec:\$15.00

\$15.00

Pgs=2

12/31/2014 10:15 AM

LSI TITLE AGENCY INC.

KAREN ELLISON, RECORDER

AP No(s): 1420-34-501-005

Recording requested by:

When recorded mail to:

**Caliber Home Loans, Inc. – FCL Dept.**

**16745 W. Bernardo Drive, Ste 300**

**San Diego, CA 92127**

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

Space above this line for recorders use only

TS # NV-14-3913-JY

Order # 140170155-NV-VOO

### **NOTICE OF TRUSTEE'S SALE**

**YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 1/26/2007. 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 PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.**

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(s):

**MELINDA ANN FOWLER**

Recorded:

**1/30/2007 as Instrument No. 0693970 in book 0107, page 9715 of Official Records in the office of the Recorder of DOUGLAS County, Nevada;**

Date of Sale:

**2/4/2015 at 1:00 PM**

Place of Sale:

**At the Douglas County Courthouse located at 1038 Buckeye Road, Minden, NV 89423**

Amount of unpaid balance and other charges:

**\$518,682.74**

The purported property address is:

**2781 FULLER AVE  
MINDEN, NV 89423**


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 the receipt of sale. The undersigned Trustee disclaims any liability for any incorrectness of the property address or other common designation, if any, shown herein. 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.

**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.

SUMMIT REAL ESTATE SERVICES, LLC  
16745 W. Bernardo Drive, Suite 100  
San Diego, CA 92127  
(866) 248-2679 (For NON SALE information only)  
Sale Line: (714) 730-2727 or Login to: [www.lpsasap.com](http://www.lpsasap.com)  
Reinstatement Line: (866) 248-2679

Date: 12/29/2014

  
Justin Yahnke, AVP

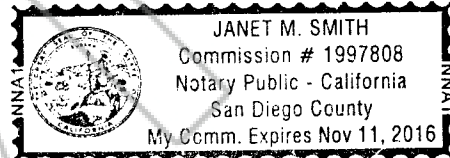
State of California)  
County of San Diego)

On 12/29/2014 before me, Janet M. Smith, a Notary Public, personally appeared Justin Yahnke, 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.

Signature  (Seal)



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.