

DOUGLAS COUNTY, NV

2015-863825

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\$16.00 Pgs=3

06/11/2015 08:12 AM

PREMIER AMERICAN TITLE

KAREN ELLISON, RECORDER

**RECORDING REQUESTED BY:**

**WHEN RECORDED MAIL TO:**

National Default Servicing Corporation  
7720 N. 16<sup>th</sup> Street, Suite 300  
Phoenix, AZ 85020

NDSC File No. : 15-30030-BA-NV  
Title Order No. : 61500060  
APN No. : 1220-24-601-004

**NOTICE OF TRUSTEE'S SALE**

**YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 07/18/2006 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.**

Notice is hereby given that **National Default Servicing Corporation** as trustee (or successor trustee, or substituted trustee), pursuant to the Deed of Trust executed by **Jay A. Smallen and Darla J. Smallen, husband and wife as joint tenants with right of survivorship**, dated **07/18/2006** and recorded **07/27/2006** as Instrument No. **0680713 BK-0706 PG-9723** (or Book, Page) of the Official Records of **Douglas County, State of NV**, and pursuant to the Notice of Default and Election to Sell thereunder recorded **03/05/2015** as Instrument No. **2015857882** (or Book , Page ) of said Official Records.

**Date and Time of Sale: 07/08/2015 at 1:00 PM**

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

Property will be sold at public auction, to the highest bidder for cash (in the forms which are lawful tender in the United States, payable in full at time of sale), all right, title, and interest conveyed to and now held by it under said Deed of Trust, in the property situated in said County and State and more fully described in Exhibit "A" attached hereto and made a part hereof.

The street address and other common designation, if any of the real property described above is purported to be:

**1899 Sorrel Lane  
Gardnerville, NV 89410**

The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein.

The amount of the unpaid principal balance and accrued interest of the obligation secured by the property to be sold and reasonable costs, expenses and advances at the time of the initial publications of the Notice of Sale is **\$792,156.30**. The opening bid at the time of the sale may be more or less than this amount depending on the total indebtedness owed and /or the fair market of the property.

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

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Notice of Trustee's Sale  
NDSC File No. : 15-30030-BA-NV

In addition to cash, the Trustee will accept cashier's checks drawn on 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 Section 5102 of the Financial Code and authorized to do business in this state. In the event tender other than cash is accepted, the Trustee may withhold the issuance of the Trustee's Deed until funds become available to the payee or endorsee as a matter of right.

Said sale will be made, in an "as is" condition, without covenant or warranty, express or implied, regarding title, possession or encumbrances, to satisfy the indebtedness secured by said Deed of Trust, advances thereunder, with interest as provided therein, and the unpaid balance of the Note secured by said Deed of Trust with interest thereon as provided in said Note, plus fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The 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 said 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.

Date: 06/10/2015

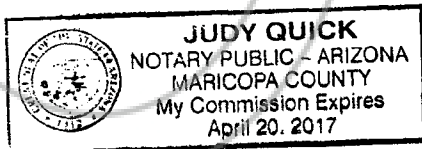
National Default Servicing Corporation  
7720 N. 16<sup>th</sup> Street, Suite 300  
Phoenix, AZ 85020  
602-264-6101  
Sales Line : 714-730-2727 Sales Website: [www.ndscorp.com/sales](http://www.ndscorp.com/sales)

By: Zahara Joyner  
Zahara Joyner, Trustee Sales Representative

State of: Arizona  
County of: Maricopa

On 6-10 2015, before me, the undersigned, a Notary Public for said State, personally appeared Zahara Joyner personally known to me be (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal,



Signature

Judy Quick

**Exhibit A**

**NDSC Notice of Sale Addendum**

**NDSC No.** : 15-30030-BA-NV  
**PROP. ADDRESS** : 1899 Sorrel Lane  
Gardnerville, NV 89410

**COUNTY** : Douglas

**LEGAL DESCRIPTION :**

PARCEL D, of that certain Parcel Map for Keith G. Swearingen and Joan M. Swearingen, filed for record in the office of the Douglas county Recorder of December 6, 1977 in Book 1277, Page 280, Official Records as Document No. 15631.