



WHEN RECORDED MAIL TO:

TIFFANY & BOSCO, P.A.
2525 East Camelback Road, Suite 300
Phoenix, Arizona 85016

DATE/TIME: 05/09/2013 1415

FEE: \$9.00

PAGES: 2

FEE NUMBER: 2013-038484



FHA

Title No: 130066052-AZ-GTI

FHA/VA No.: 023-3412310

NOTICE OF TRUSTEE'S SALE

File ID. #13-03019 Ricciardi

Notice is hereby given that **David W. Cowles, Attorney at Law**, as trustee (or successor trustee, or substituted trustee), pursuant to the Deed of Trust which had an original balance of **\$205,859.00** executed by **David J Ricciardi and Candace L Ricciardi, husband and wife as Community Property with Right of Survivorship, 7474 W Pleasant Oak Way, Florence, AZ 85232**, dated **May 21, 2009** and recorded on **05/28/2009** as Instrument No. **2009-054045** (or Book, Page) of the Official Records of Pinal County, AZ, will sell the real property described herein by public auction on **August 8, 2013 at 10 a.m.** at **971 Jason Lopez Circle, Bldg. A., at the Pinal County Courthouse, Florence, AZ 85232**, to the highest bidder for cash (in the forms which are lawful tender in the United States and acceptable to the Trustee, payable in accordance with ARS 33-811A), 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 as:

Lot 46, Of Anthem At Merrill Ranch Phase 1A-Unit 25, According To The Plat Of Record In The Office Of The County Recorder Of Pinal County, Arizona, Recorded In Cabinet G, Slide 61 And Amended Plat Recorded In Cabinet H, Slide Y And Certificate Of Correction Recorded As 2008-743, Of Official Records.

The street address/location of the real property described above is purported to be:

**7474 West Pleasant Oak Way
Florence, AZ 85232
Tax Parcel No.: 211-11-04606**

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

The beneficiary under the aforementioned Deed of Trust has accelerated the Note secured thereby and has declared the entire unpaid principal balance, as well as any and all other amounts due in connection with said Note and/or Deed of Trust, immediately due and payable.

(Notice of Sale continued following page)

Said sale will be made in an "as is" condition, but 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 principal balance of the Note secured by said Deed of Trust with interest thereon as proved in said Note, plus fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust.

Current Beneficiary:

Bank of America, NA
Care of / Servicer
Bank of America/Fidelity
Bank of America, N.A.
1800 Tapo Canyon Rd
Simi Valley, CA 93063

Current Trustee:

David W. Cowles
2525 East Camelback Road, Suite 300
Phoenix, Arizona 85016
(602) 255-6035

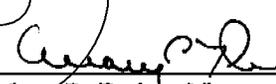

David W. Cowles, Attorney at Law
Trustee/Successor Trustee, is regulated by and qualified per ARS Section 33-803 (A)2 as a member of The Arizona State Bar

STATE OF ARIZONA
COUNTY OF MARICOPA

On this 8 day of May, 2013 before me, Mary P. Dobos a Notary Public for said State, personally appeared David W. Cowles personally known to me be (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.




Mary P. Dobos Notary Public
Commission expiration is 10/22/2014

This firm is not a Debt Collector as that term is defined pursuant to the Fair Debt Collection Practices Act within this jurisdiction (see *Mansour vs. Cal-Western Reconveyance Corp.*, 618 F.Supp.2d 1178 (D. Ariz. 2009). Should a subsequent determination be made that this firm is a Debt Collector as that term is defined within the Act, then you are notified that any information obtained will be used for the purpose of collecting a debt. Please be advised that if your personal liability for this debt has been modified or extinguished by a discharge in bankruptcy, this communication is provided solely in reference to the foreclosure on the deed of trust remaining on your property and is not an attempt to collect the discharged personal obligation. The notifications provided herein do not limit or detract from the effect of foreclosure upon the subject property.

NOTICE: 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.