



OFFICIAL RECORDS OF
PINAL COUNTY RECORDER
VIRGINIA ROSS

Great American Title Agency
WHEN RECORDED MAIL TO:

TIFFANY & BOSCO, P.A.
2525 East Camelback Road, Suite 700
Phoenix, Arizona 85016

DATE/TIME: 07/06/2015 1547
FEE: \$9.00
PAGES: 2
FEE NUMBER: 2015-043879



VA
Title No: 21502705 2/2
FHA/VA No.: 45-45-6-2724320

NOTICE OF TRUSTEE'S SALE
File ID. #15-02894 Ramirez

The following legally described trust property will be sold, pursuant to the power of sale under that certain trust deed recorded on 02/05/2008 as Document No. 2008-010934 Pinal County, AZ. **NOTICE! IF YOU BELIEVE THERE IS A DEFENSE TO THE TRUSTEE SALE OR IF YOU HAVE AN OBJECTION TO THE TRUSTEE SALE, YOU MUST FILE AN ACTION AND OBTAIN A COURT ORDER PURSUANT TO RULE 65, ARIZONA RULES OF CIVIL PROCEDURE, STOPPING THE SALE NO LATER THAN 5:00P.M. MOUNTAIN STANDARD TIME OF THE LAST BUSINESS DAY BEFORE THE SCHEDULED DATE OF THE SALE, OR YOU MAY HAVE WAIVED ANY DEFENSES OR OBJECTIONS TO THE SALE. UNLESS YOU OBTAIN AN ORDER, THE SALE WILL BE FINAL AND WILL OCCUR** at public auction on **October 6, 2015 at 11:00 AM, at the main entrance to the Superior Court Building, 971 Jason Lopez Circle, Building A, Florence, AZ 85232** and the property will be sold by the Trustee 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 33-811). The sale shall convey 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 32, of ANTHEM AT MERRILL RANCH UNIT 39, according to the plat of record in the Office of the County Recorder of Pinal County, Arizona, recorded in Cabinet G, Slide 199.

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

**8015 West Rushmore Way
Florence, AZ 85232
Tax Parcel No.: 211-11-5600 2
Original Principal Balance: \$178,752.00
Original Trustor: Luis A Ramirez, an unmarried man
30521 N Bareback Trail, Queen Creek, Az 85243**

The undersigned Trustee, **David W. Cowles, Attorney at Law**, 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, expressed 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, N.A.

Care of / Servicer

Bank of America/Fidelity

Bank of America, N.A.

1800 Tapo Canyon Rd

Simi Valley, CA 93063

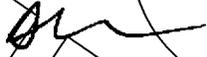
Current Trustee:

David W. Cowles

2525 East Camelback Road, Suite 700

Phoenix, Arizona 85016

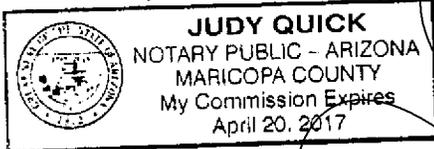
(602) 255-6035

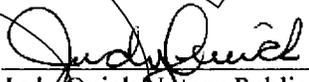

David W. Cowles, Attorney at Law
Trustee/Successor Trustee, is regulated by and qualified per ARS Section 33-803 (A)2 as a member of The Arizona State Bar

STATE OF ARIZONA
COUNTY OF MARICOPA

On this 6th day of July, 2015 before me, Judy Quick 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.




Judy Quick Notary Public

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.