APN: 1420-35-410-008 FORECLOSURE NO. 10187

When recorded mail to: Phil Frink & Associates, Inc. 401 Ryland Street Ste 202 Reno, NV 89502

OFFICIAL RECORD Requested By: STEWART TITLE

> Douglas\_County - NV Werner Christen - Recorder

Page: O£ 2 Fee:

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(Space Above For Recorder's Use Only)

BK-0407

## NOTICE OF DEFAULT AND ELECTION TO SELL

TO: Robin E. Ward and Jack A. Baker

## WARNING! IF YOU FAIL TO PAY THE AMOUNT SPECIFIED IN THIS NOTICE, YOU COULD LOSE YOUR HOME, EVEN IF THE AMOUNT IS IN DISPUTE!

Pursuant to NRS 116.3116, Phil Frink & Associates, Inc., located at 401 Ryland St., Ste 202, Reno, NV 89502, as Agent for Skyline Ranch Homeowners Association, a non-profit corporation, does hereby give you notice of your default and does hereby elect to sell or cause the sale, to satisfy the obligation owing and arising out of your failure to pay your homeowners association assessments.

The lien of Skyline Ranch Homeowners Association recorded March 13, 2007, in book 0307, at Page 3951 as Document No. 696978 of Official Records of Douglas County, State of Nevada, securing the obligation of the assessments which was a deficiency in the amount of \$205.00, as of the date of said lien, plus the accruing assessments since that time, late charges, advances, attorney fees and costs of the agent of the Association.

The total due as of this date is \$1,066.17.

Pursuant to NRS 116.3316, the sale of the real property situate in the County of Douglas, State of Nevada and being more particularly described as follows:

Lot 32, in Block C, as set forth on the Final Subdivision Map FSM #94-04-01 for Skyline Ranch Phase I, filed for record in the office of the Douglas County Recorder, State of Nevada, on May 11, 2001, in Book 0501, Page 3298, as Document No. 514006, Official Records

will be held if this obligation is not completely satisfied and paid within ninety (90) days from the date of the mailing of this Notice of Default and Election to Sell.

Dated April 18, 2007

Phil Frink & Associates, Inc., as Agent for Skyline Ranch Homeowners Association

By: Phillip E. Frink, President

STATE OF NEVADA

)SS

COUNTY OF WASHOE)

This instrument was acknowledged before me on April 18, 2007 by Phillip E. Frink as President of Phil Frink & Associates, Inc.

Notary Public

Not

LORA LEE OWENS

Notary Public - State of Nevada Appointment Recorded in Washoe County No: 02-53252-2 - Expires May 3, 2010

PG- 6590 04/20/2007