

APN: 1420-28-311-006  
FORECLOSURE NO. 10360

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

DOC # 712322  
11/01/2007 02:37PM Deputy: EM  
OFFICIAL RECORD  
Requested By:  
STEWART TITLE - DOUGLAS  
Douglas County - NV  
Werner Christen - Recorder  
Page: 1 of 2 Fee: 15.00  
BK-1107 PG-236 RPTT: 0.00



1001557

(Space Above For Recorder's Use Only)

## NOTICE OF DEFAULT AND ELECTION TO SELL

TO: Constance A. Duster

**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 Saratoga Springs Estates 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 Saratoga Springs Estates Homeowners Association recorded September 14, 2007, in Book 0907, at Page 2973, as Document No. 709245 of Official Records of Douglas County, State of Nevada, securing the obligation of the assessments which was a deficiency in the amount of \$567.49, 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 \$1,448.36.

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 44 Block B, as shown on the Final Map #PD9-02-04 for Saratoga Springs Estates Unit No. 4, a Planned Unit Development, recorded in the office of the County Recorder of Douglas County, Nevada, on May 19, 2000, in Book 0500, Page 4445, as Document No. 492337, and as shown on Certificate of Amendment recorded November 30, 2000, in Book 1100, Page 6042, as Document No. 504169.

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 October 30, 2007


Phil Frink & Associates, Inc., as Agent for  
Saratoga Springs Estates Homeowners Association

  
By: Christine McBride, Vice President

STATE OF NEVADA    )  
                                  )ss  
COUNTY OF WASHOE )

This instrument was acknowledged before me on October 30, 2007 by Christine McBride as Vice President of Phil Frink & Associates, Inc.

  
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Notary Public

 **PHILLIP E. FRINK**  
Notary Public - State of Nevada  
Appointment Recorded in Washoe County  
No: 93-0364-2 - Expires April 26, 2009



BK-1107  
PG-237