RECORDING REQUESTED BY:
FIRST AMERICAN TITLE COMPANY

AND WHEN RECORDED MAIL TO: FIRST AMERICAN TITLE COMPANY , Vacation Ownership Division 1160 N. Town Center Drive, Ste 190 Las Vegas, NV 89144 (702)304-7514 DOC # 728711
08/20/2008 03:51PM Deputy: PK
OFFICIAL RECORD
Requested By:
FIRST AMERICAN - NVOD LA
Douglas County - NV
Werner Christen - Recorder
Page: 1 of 3 Fee: 16.00
BK-808 PG-3419 RPTT: 0.00

Space above this line for recorder's use

Trustee Sale No. <SEE EXHIBIT 'A'> BATCH - OR1

Reference No. <SEE EXHIBIT 'A'>

## IMPORTANT NOTICE NOTICE OF DEFAULT AND ELECTION TO SELL UNDER PROPERTY ASSOCIATION LIEN

IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS, IT MAY BE SOLD WITHOUT ANY COURT ACTION, and you may have the legal right to bring your account in good standing by paying all of your past due payments plus permitted costs and expensed within the time permitted by law for reinstatement of your account, which is normally five business days prior to the date set for sale of your property. No sale date may be set until three months from the date this notice of default may be recorded (which date of recordation appears on this notice). The amount is <SEE EXHIBIT 'A'> as of <SEE EXHIBIT 'A'> and will increase until your account becomes current. While your property is in foreclosure, you must still pay other obligations (such as insurance and taxes) required by your Covenants, Conditions and Restrictions. If you fail to make future payments of your assessments, pay taxes on property, provide insurance on the property, or pay other obligations as required in the Covenants, Conditions and Restrictions, the Association may insist that you do so in order to reinstate your account in good standing. In addition, the association may require, as a condition to reinstatement, that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums. Upon your written request, the Association will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your Association may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than the end of the three-month period stated above) to, among other things, (1) provide additional time in which to cure the default by transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2). Following the expiration of the time period referred to in the first paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your creditor permits a longer period, you have only the legal right to stop the sale of your property by paying the entire amount demanded by your creditor.

To find out the amount you must pay, or to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact: WALLEY'S PROPERTY OWNERS ASSOCIATION, 213 W. WESLEY STREET #200, WHEATON, IL 60187 (630)681-8985

## IMPORTANT NOTICE NOTICE OF DEFAULT AND ELECTION TO SELL UNDER PROPERTY ASSOCIATION LIEN

THIS NOTICE is given pursuant to N.R.S. 117.070 et. Seq. or N.R.S. et. Seq. and N.R.S. 116.3116 through 116.31168 et. Seq., and pursuant to that certain Assessment Lien, recorded on <SEE EXHIBIT 'A'> as document no. <SEE EXHIBIT 'A'> of official Records in the office of the Recorder of Douglas County, Nevada. Owner: <SEE EXHIBIT 'A'>

PROPERTY ADDRESS:

TIMESHARE LOCATED AT: 2001 FOOTHILL ROAD GENOA, NEVADA 89411

If you have any questions, you should contact a lawyer or the government agency which may have insured your loan. Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale, provided the sale is concluded prior to the conclusion of the foreclosure.

## REMEMBER, YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION

NOTICE IS HEREBY GIVEN THAT: FIRST AMERICAN TITLE INSURANCE COMPANY Is the duly appointed Trustee Agent under the above referenced Lien, dated <SEE EXHIBIT 'A'>, executed by WALLEY'S PROPERTY OWNERS ASSOCIATION, (Association) to secure assessment obligations in favor of said Association, pursuant to the terms contained in that certain Declaration of Covenants, Conditions and Restrictions, Recorded on 9/23/1998 as document 0449993 and as amended by document No's 0466255, 0485265, 0489957, 0509920 and 0521436 of Official Records in the Office of the Recorder of Douglas County, Nevada, describing the land therein, that the beneficial Interest under said Homeowners Association Lien and the obligations secured thereby are presently held by Restrictions as security has occurred in that the payment(s) have not been made of: ASSESSMENTS REMAIN UNPAID AND OVERDUE IN THE SUM OF <SEE EXHIBIT 'A'>, TOGETHER WITH LATE CHARGES, ATTORNEY'S FEES, COST AND EXPENSES, PLUS ANY DELINQUENT PAYMENTS, FINES, ASSESSMENTS, TAX ASSESSMENTS AND INTEREST WHICH BECOME DUE AND PAYABLE TOGETHER WILL ALL COSTS (INCLUDING ATTORNEY'S FEES), PENALTIES AND INTEREST, WHICH ACCRUED SUBSEQUENT TO THIS NOTICE.

That by reason thereof, the present Association under such Covenants, Conditions and Restrictions, has executed and delivered to said Trustee, a written Declaration and Demand for Sale, and has deposited with said duly appointed Trustee, such Covenants, Conditions and Restrictions and all documents evidencing the obligations secured thereby, and has declared and does hereby declare all sums secured hereby immediately due and payable and has elected and does hereby elect to cause the herein described property, lined by said Association, to be sold to satisfy the obligations secured thereby.

DATE: August 19, 2008

FIRST AMERICAN TITLE INSURANCE COMPANY,

as Trustee

ESA SMYER. Trustee Sale Officer

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## EXHIBIT 'A'

TS NO.	LOAN #/ INVENTORY #	AMOUNT DUE	DEFAULT DATE	ASSESSMENT ASSESSMENT LEIN REC LIEN DOC#	ASSESSMENT LIEN DOC#	OWNER	ASSESSMNET LEIN DATED	ASSESSMENT DUE
08-0699-QR1-HOA	0306740A/ 17-067-40-02	\$1,254.21	4/29/2005	6/25/2008	725693	DANIEL V. CEJA & TERESA M. CEJA	6/23/2008	\$724.21
08-0700-QR1-HOA 0202251A/ 17-022-51-0	0202251A/ 17-022-51-01	\$1,019.60	12/3/2002	6/25/2008	725693	LOUIS W. DAVIS & ELAINE B. DAVIS	6/23/2008	\$489.00
08-0701-QR1-HOA	0308214A/ 17-082-14-01	\$1,254.21	3/31/2006	6/25/2008	725685	HOWARD ESTLIN & KIM ESTLIN	6/23/2008	\$724.21
08-0702-QRI-HOA	0307411A/ 17-074-11-01	\$1,254.21	5/31/2008	6/25/2008	725685	SOLOMON FLEARY	6/23/2008	\$724.21
08-0703-QR1-HOA	0205222C/ 17-052-22-81	\$1,254.21	11/28/2003	6/25/2008	725693	JAMES HETZLER & TAUNEE HETZLER	8/23/2008	\$724.21
08-0704-QR1-HOA	0204751A/ 17-047-51-01	\$1,254.21	12/3/2002	6/25/2008	725693	LARS D. HUNGERFORD	6/23/2008	\$724.21
08-0705-QR1-HOA	0204906C/ 17-049-06-81	\$1,254.21	11/28/2003	6/25/2008	725693	PEGGY HUTTON & RICHARD HUTTON	6/23/2008	\$724.21
08-0706-QR1-HOA	0205240C/ 17-052-40-81	\$1,254.21	11/28/2003	6/25/2008	725693	JOAN KILEY	6/23/2008	\$724.21

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