

APN: 1320-32-712-023  
FORECLOSURE NO. 10727

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

DOC # 731670  
10/20/2008 04:22PM Deputy: SG  
OFFICIAL RECORD  
Requested By:  
MARQUIS TITLE  
Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 2 Fee: 15.00  
BK-1008 PG-3028 RPTT: 0.00



280254 DL

(Space Above For Recorder's Use Only)

## NOTICE OF DEFAULT AND ELECTION TO SELL

TO: Jeffrey Moses and Michelle Moses

**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 Mill Creek 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 Mill Creek Homeowners Association recorded September 9, 2008 as Document No. 729716 of Official Records of Douglas County, State of Nevada, securing the obligation of the assessments which was a deficiency in the amount of \$436.17, 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 \$1,704.62.

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 23, as set forth on the final map of Mill Creek Estates, a Planned Unit Development, filed for record in the office of the County Recorder of Douglas County, State of Nevada, on June 4, 1991, in Book 691, Page 337, as Document Number 252075

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.

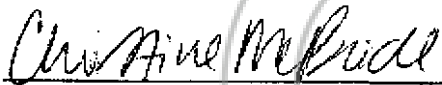
Dated October 15, 2008

Phil Frink & Associates, Inc., as Agent For the  
Managing Body of Mill Creek Estates Homeowners  
Association

  
By: Joy Kelly, Assistant Vice President

STATE OF NEVADA    )  
                                  )ss  
COUNTY OF WASHOE )

This instrument was acknowledged before me on October 13, 2008 by Joy Kelly as Assistant Vice President of Phil Frink & Associates, Inc.

  
Notary Public

