

APN: 1220-08-812-041
FORECLOSURE NO. 10789

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

DOC # 734550
12/15/2008 03:13PM Deputy: GB
OFFICIAL RECORD
Requested By:
MARQUIS TITLE
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 2 Fee: 15.00
BK-1208 PG-3105 RPTT: 0.00



(Space Above For Recorder's Use Only)

NOTICE OF DEFAULT AND ELECTION TO SELL

TO: Robert McDonald and Quinn McDonald

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 Rocky Terrace 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 Rocky Terrace Homeowners Association recorded October 13, 2008 as Document No. 731346, Book No. 1008, Page No. 1634 of Official Records of Douglas County, State of Nevada, securing the obligation of the assessments which was a deficiency in the amount of \$591.31, 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 \$1,611.33.

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 53, in Block B, as set forth on Final Subdivision Map, Planned Unit Development, PD 03-011 for Rocky Terrace filed in the office of the County Recorder of Douglas County, State of Nevada, on November 30, 2005, in Book 1105, Page 12654, Document No. 661875.

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.

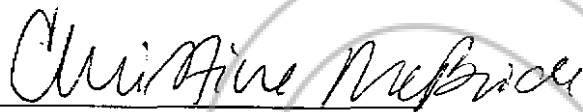
Dated: December 12, 2008

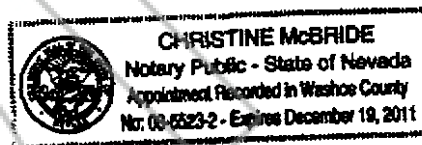
Phil Frink & Associates, Inc., as Agent for
Rocky Terrace Homeowners Association


By: Joy Kelly, Asst. Vice President

STATE OF NEVADA)
)ss
COUNTY OF WASHOE)

This instrument was acknowledged before me on December 12, 2008 by Joy Kelly as Asst. Vice President of Phil Frink & Associates, Inc.


Notary Public



BK-1208
PG-3106