APN: 1220-08-812-003 FORECLOSURE NO. 30017

When recorded mail to: Phil Frink & Associates, Inc. 1895 Plumas Street, Suite 5 Reno, NV 89509 DOC # 753595

11/06/2009 02:59PM Deputy: SG
 OFFICIAL RECORD
 Requested By:

MARQUIS TITLE
 Douglas County - NV
 Karen Ellison - Recorder
Page: 1 of 2 Fee: 65.00
BK-1109 PG-1957 RPTT: 0.00

(Space Above For Recorder's Use Only)

## NOTICE OF DEFAULT AND ELECTION TO SELL

TO: Andrew K. Clinger and Kevin Bigley

## 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 1895 Plumas St., Ste 5, Reno, NV 89509, 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 August 28, 2009 as Document No. 749785 of Official Records of Douglas County, State of Nevada, securing the obligation of the assessments which was a deficiency in the amount of \$555.62, 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 \$1,399.44.

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 3, in Block A, 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.

BK-1109 PG-1958

Dated November 3, 2009

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

STATE OF NEVADA

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COUNTY OF WASHOE)

This instrument was acknowledged before me on November 3, 2009 by Joy Kelly as Asst. Vice President of Phil Frink & Associates, Inc.

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CHAISTINE MCBRIDE Notary Public - State of Nevada Appe Timent Recorded in Washoe County No: 06-6523-2 - Expires December 19, 2011