

APN: 1420-28-215-019
FORECLOSURE NO. 30008

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

DOC # 754430
11/23/2009 02:08PM Deputy: SG
OFFICIAL RECORD
Requested By:
MARQUIS TITLE
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 2 Fee: 65.00
BK-1109 PG-5347 RPTT: 0.00



(Space Above For Recorder's Use Only)

NOTICE OF DEFAULT AND ELECTION TO SELL

TO: Stephen L. Hays and Kelly A. Hays

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 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 August 26, 2009 as Document No. 749583 of Official Records of Douglas County, State of Nevada, securing the obligation of the assessments which was a deficiency in the amount of \$558.67, 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 \$1,337.59.

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 264 in Block B as shown on the Final Map #PD99-02-07 of Saratoga Springs Estates Unit 7, a Planned Development, filed August 19, 2003, in Book 0803, Page 10079, Document No. 587125, Official Records of Douglas County, Nevada.

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 November 5, 2009

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


By: Joy Kelly, Asst. Vice President

STATE OF NEVADA)
)ss
COUNTY OF WASHOE)

This instrument was acknowledged before me on November 5, 2009 by Joy Kelly as Asst. Vice President of Phil Frink & Associates, Inc.


Notary Public

