APN: 1420-28-215-010 FORECLOSURE NO. 30011

When recorded mail to: Phil Frink & Associates, Inc. 1895 Plumas Street, Suite 5 Reno, NV 89509 DOC # 754431
11/23/2009 02:09PM Deputy: SG
 OFFICIAL RECORD
 Requested By:
MARQUIS TITLE
 Douglas County - NV
 Karen Ellison - Recorder
Page: 1 of 2 Fee: 65.00
BK-1109 PG-5349 RPTT: 0.00

(Space Above For Recorder's Use Only)

NOTICE OF DEFAULT AND ELECTION TO SELL

TO: Federal Home Loan Mortgage

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 Estastes 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. 749582 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 \$1,325.63.

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 256 in Block D as shown on the Map of Saratoga Springs Estates Unit 7 (Final Map #PD99-02-07), filed in the office of the Douglas County Recorder on August 19, 2003, File No. 587125.

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.

754431 Page: 2 of 2 11/23/2009

Dated November 5, 2009

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

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.

Chiroline Messide Notary Public

CHRISTINE McBRIDE Notary Public - State of Nevada Appointment Recorded in Washoe County No: 08-5523-2 - Expires December 19, 2011