

APN: 1420-28-210-009
FORECLOSURE NO. 30007

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

DOC # 754895
12/03/2009 02:58PM Deputy: DW
OFFICIAL RECORD
Requested By:
MARQUIS TITLE
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 2 Fee: 65.00
BK-1209 PG-581 RPTT: 0.00



(Space Above For Recorder's Use Only)

NOTICE OF DEFAULT AND ELECTION TO SELL

TO: Chet R. Metcalf

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. 749576 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 \$1,725.63.

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:

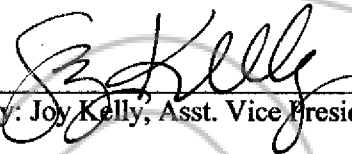
Lot 15 as set forth on the official plat of Saratoga Springs Estates, Unit No. 2, filed in the office of the Douglas County Recorder, on May 23, 1994, in Book 594, Page 3894, as Document No. 338088 and amended by document recorded July 8, 1994, in Book 794, Page 1165, of Official Records.

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.



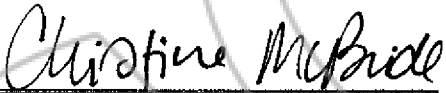
Dated November 18, 2009

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


By: Joy Kelly, Asst. Vice President

STATE OF NEVADA)
)ss
COUNTY OF WASHOE)

This instrument was acknowledged before me on November 18, 2009 by Joy Kelly as Asst. Vice President of Phil Frink & Associates, Inc.


Notary Public

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

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