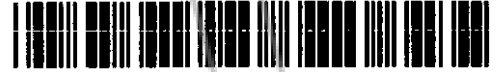


APN: 1319-30-628-011

✓ WHEN RECORDED, RETURN TO  
Gayle A. Kern, Esq.  
Kern & Associates, Ltd.  
5421 Kietzke Lane, Suite 200  
Reno, NV 89511

Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 Of 2 Fee: 15.00  
BK-0511 PG- 4470 RPTT: 0.00



The undersigned hereby affirms that this document, including any exhibits, submitted for recording does not contain the social security number of any person or persons. (Per NRS 239B.030)

**NOTICE OF DELINQUENT ASSESSMENT AND CLAIM OF LIEN**  
**HOMEOWNERS ASSOCIATION**

Notice is hereby given of this Notice of Delinquent Assessment and Claim of Lien for homeowner association assessments. The Snowdown Homeowners Association, a non-profit corporation, hereinafter called Association, was formed to provide enforcement and the maintenance and preservation of the common area of the Association in the County of Douglas, State of Nevada, pursuant to NRS 116.3116 for the services performed which were to be and were actually furnished, used and performed. A Lien for amounts due and owing is claimed by Association against the following described property located in the County of Douglas, State of Nevada, commonly known as 331 Tramway Drive #B16 more particularly described as follows:

**PARCEL 1:**

Unit 16, of the amended map of Snowdown, being all of Lot 57, located in Tahoe Village Subdivision Unit No. 1, Douglas County, Nevada, filed for record on October 29, 1974, as Document No. 76174.

**PARCEL 2:**

An undivided 1/26<sup>th</sup> interest in all of the "common area" as shown on the "Amended Map of Snowdown" being all of Lot 57 in Tahoe Village Subdivision Unit No. 1, Douglas County, Nevada, filed for record on October 29, 1974, as Document No. 76174.

And that the whole of said real estate upon which the buildings are situated is reasonably necessary for the convenient use and occupancy of the said buildings.

That Karen Ann Morgan, is the name of the owner or reputed owner of said property and improvements hereinabove described.

That the prorata assessment and special assessment, which shall constitute a lien against the above described property amount to \$600.00 quarterly plus all accrued and accruing late charges, fees, fines, foreclosure fees, transfer fees, attorney's fees and costs and other charges, as provided in the COVENANTS, CONDITIONS AND RESTRICTIONS, recorded 3/1/2007, as Document No. 0696134 of Official Records of Douglas County, State of Nevada, and any supplements or amendment thereto, and which have been supplied to and agreed to by said owner or reputed owner. That the Association has made demand for payment of the total amount due and owing but said sum has not been paid.



That the amount now owing and unpaid total \$3,479.58 as of April 1, 2011, and increases at the rate of \$600.00, plus late charges in the amount of 1% of the balance, plus continuing fees, fines, foreclosure fees, transfer fees, attorney's fees and costs and other charges and the fees of the Managing Body of the Association incurred in connection with the collection and foreclosure of this lien and other action necessary.

WHEREFORE, the Association, this lien claimant, claims the benefit of laws relating to liens upon said property and buildings and other improvements thereon, as above described, upon the land which the same is erected, together with convenient space above the same as may be and for the costs of preparation and recordation of this claim of lien, the whole of said property being reasonably necessary for the proper use and occupancy of said buildings and other improvements situated thereon.

Please be advised that this document constitutes neither a demand for payment of the referenced debt nor a notice of personal liability to any recipient hereof who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. This letter is being sent to any such parties merely to comply with applicable state law governing foreclosure of liens pursuant to Chapter 116 of Nevada Revised Statutes.

**UNLESS YOU NOTIFY US WITHIN 30 DAYS AFTER RECEIPT OF THIS LETTER THAT THE VALIDITY OF THIS DEBT OR ANY PORTION THEREOF, IS DISPUTED, WE WILL ASSUME THAT THE DEBT IS VALID. IF YOU DO NOTIFY US OF A DISPUTE, VERIFICATION OF THE DEBT WILL BE OBTAINED AND MAILED TO YOU. ALSO, UPON YOUR WRITTEN REQUEST WITHIN 30 DAYS, YOU WILL BE PROVIDED WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR IF DIFFERENT FROM THE CURRENT CREDITOR. THIS IS AN ATTEMPT TO COLLECT A DEBT, AND ALL INFORMATION OBTAINED WILL BE USED FOR SUCH PURPOSE.**

DATED: May 24, 2011

Kern & Associates, Ltd. As Attorney  
For the Managing Body of Snowdown Homeowners  
Association

Gayle A. Kern, Esq.  
5421 Kietzke Lane, Suite 200  
Reno, NV 89511  
(775) 324-5930

STATE OF NEVADA )  
 ) ss.  
COUNTY OF WASHOE )

This instrument was acknowledged before me on May 24, 2011  
by Gayle A. Kern, Esq.

  
NOTARY PUBLIC