Assessor Parcel Number: 1220-16-310-043

File Number:

R93829

Property Address:

1296 Redwood Circle #3

Gardnerville, NV 89460-8826

Title Order Number:

35787

DOC # 01/27/2012 09:29AM Deputy: GB OFFICIAL RECORD Requested By: North American Title Sunse Douglas County - NV Karen Ellison - Recorder Fee: BK-112 PG-5003 RPTT: 0.00

## NOTICE OF DEFAULT AND ELECTION TO SELL PURSUANT TO THE LIEN FOR DELINOUENT ASSESSMENTS

◆ IMPORTANT NOTICE ◆

Red Rock Financial Services is a debt collector and is attempting to collect a debt. Any information obtained will be used for that purpose.

## WARNING! IF YOU FAIL TO PAY THE AMOUNT SPECIFIED IN THIS NOTICE, YOU COULD LOSE YOUR HOME, EVEN IF THE AMOUNT IS IN DISPUTE!

NOTICE IS HEREBY GIVEN: Red Rock Financial Services officially assigned as agent by the Sequoia Village Homeowners Association, under the Lien for Delinquent Assessments, recorded on 10/25/2011, in Book Number, as Instrument Number 791413, reflecting JAMES D. SMITH, BERNADETTE SMITH as the owner(s) of record on said lien, land legally described as SEE EXHIBIT A of the Official Records in the Office of the Recorder of Douglas County, Nevada, makes known the obligation under the Covenants, Conditions and Restrictions recorded 04/25/1991, in Book Number 491 3600, as Instrument Number 249259, has been breached. As of 12/30/2009 forward, all assessments, whether monthly or otherwise, late fees, interest, Association charges, legal fees and collection fees and costs, less any credits, have gone unpaid.

Above stated, the Association has equipped Red Rock Financial Services with verification of the obligation according to the Covenants, Conditions and Restriction in addition to documents proving the debt, therefore declaring any and all amounts secured as well as due and payable, electing the property to be sold to satisfy the obligation. In accordance with Nevada Revised Statutes 116, no sale date may be set until the ninety-first (91) day after the recorded date or the mailing date of the Notice of Default and Election to Sell. As of January 23, 2012, the amount owed is \$ 8,163.84. This amount will continue to increase until paid in full.

Dated: January 23, 2012 Prepared By Eurigel Watson, Red Rock Financial Services, on behalf of Sequoia Village Homeowners Association STATE OF NEVADA COUNTY OF CLARK

On January 23, 2012, before me, personally appeared Eungel Watson, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacity, and that by their signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

Mail To:

When Recorded Red Rock Financial Services 7251 Amigo Street, Suite 100 Las Vegas, Nevada 89119 702-932-6887

ELIZABETH CERNAK lotary Public State of Nevada No. 04-91116-1 My appi. exp. Aug. 5, 2012

BK 112 PG-5004 796469 Page: 2 of 2 01/27/2012

## **EXHIBIT A**

LOT 59, IN BUILDING H, AS SET FORTH ON THE MAP OF SEQUOIA VILLAGE TOWNHOUSES 1, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA ON NOVEMBER 14, 1979, IN BOOK 1179, PAGE 776, AS DOCUMENT NO. 38712, AND AS CORRECTED BY CERTIFICATE OF AMENDMENT RECORDED JULY 14 1980, AS DOCUMENT NO. 46136

