

APN: 1319-30-628-017

When recorded mail to:  
Kern & Associates, Ltd.  
5421 Kietzke Lane, Suite 200  
Reno, NV 89511

DOC # 802474  
05/17/2012 09:58AM Deputy: AR  
**OFFICIAL RECORD**  
Requested By:  
Stewart Title of Nevada Re  
Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 2 Fee: \$15.00  
BK-512 PG-3600 RPTT: 0.00



## NOTICE OF DEFAULT AND ELECTION TO SELL

TO: Lehanne Marie Campbell

**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 et seq., Kern & Associates, Ltd., located at 5421 Kietzke Lane, Reno, NV 89511, as attorneys for Snowdown Homeowner Association, a non-profit corporation, is authorized by the Association to enforce the lien by sale and 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 Notice of Delinquent Assessment and Claim of Lien ("NODA") of Snowdown Homeowner Association recorded 5/23/11 as Document No. 0783634 of Official Records of Douglas County, State of Nevada, securing the obligation of the assessments which was a deficiency in the amount of \$2,473.87, as of the date of the NODA, plus the accruing assessments since that time, late charges, advances, attorney's fees and costs of the agent of the Association.

The total due as of this date is \$5,601.62. The deficiency continues to accrue assessments, late charges, advances, attorney's fees and costs.

Pursuant to NRS 116.3316, the sale of the real property situated in the County of Douglas, State of Nevada, purported to be 331 Tramway Drive #A06 and being more fully described as follows:

**PARCEL 1:**

Unit 6, of the AMENDED MAP OF SNOWDOWN, being all of Lot 57, located in Tahoe Village Subdivision Unit 1, Douglas County, Nevada, filed for record on October 29, 1974, as Document No. 76164,

**PARCEL2:**

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, located in Tahoe Village Subdivision Unit No. 1, Douglas County, Nevada, filed for record on October 29, 1974, as Document No. 76164



will be held if the deficiency and total amount due 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.

**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 16, 2012

Kern & Associates, Ltd. As Attorney  
For the Managing Body of Snowdown  
Homeowner 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 16,  
2012 by Gayle A. Kern, Esq.

  
NOTARY PUBLIC