

APN: 1319-19-720-015

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

DOC # 804265  
06/19/2012 09:44AM 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-612 PG-4239 RPTT: 0.00



## NOTICE OF DEFAULT AND ELECTION TO SELL

TO: Sean A. Nicholson and Leslie S. Nicholson, Trustees, or their successors in trust under the Nicholson Family Trust dated May 1, 2008

**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 Summit Village, Inc., 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 Summit Village, Inc. recorded 2/16/12 as Document No. 0797401 of Official Records of Douglas County, State of Nevada, securing the obligation of the assessments which was a deficiency in the amount of \$2,884.04, 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 \$3,813.05. The deficiency continues to accrue assessments, late charges, advances, attorney's fees and costs.

Pursuant to NRS 116.3116-116.31166 (inclusive), the sale of the real property situated in the County of Douglas, State of Nevada, purported to be 161 Tramway Drive A and being more fully described as follows:

Parcel A of Parcel Map of Lot 564 Second Amended Map of Summit Village recorded February 24, 1983 in Book 283, page 1793, as Document No. 76423, Official Records of Douglas County, State of Nevada.

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: June 6, 2012

Kern & Associates, Ltd. As Attorney  
For the Managing Body of Summit Village,  
Inc.

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 June 6,  
2012 by Gayle A. Kern, Esq.

  
NOTARY PUBLIC