APN: 1320-33-718-003

When recorded mail to: Kern & Associates, Ltd. 5421 Kietzke Lane, Suite 200 Reno, NV 89511 DOC # 805225

07/06/2012 03:16PM Deputy: SG
 OFFICIAL RECORD
 Requested By:
Stewart Title Elko
 Douglas County - NV
 Karen Ellison - Recorder
Page: 1 of 2 Fee: \$15.00
BK-712 PG-1325 RPTT: 0.00



NOTICE OF DEFAULT AND ELECTION TO SELL

TO: Jean Pierre Dion and Eva L. Dion

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 Chichester Estates Property Owners 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 Chichester Estates Property Owners Association recorded 9/2/10 as Document No. 769687 of Official Records of Douglas County, State of Nevada, securing the obligation of the assessments which was a deficiency in the amount of \$428.36, 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 \$2,091.59. 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 1370 Hastings Lane and being more fully described as follows:

Lot 15, in Block B, as shown on the FINAL SUBDIVISION MAP No. 1006-10 of CHICHESTER ESTATES PHASE 10, filed for record in the Office of the County Recorder of Douglas County, State of Nevada, on April 25, 2002, in Book 0402, Page 7623, as Document No. 540511.

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.

BK 712 PG-1326

805225 Page: 2 of 2 07/06/2012

UNLESS YOU NOTIFY US WITHIN 30 DAYS AFTER RECEIPT OF THIS DOCUMENT 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 26, 2012

Kern & Associates, Ltd. As Attorney For the Managing Body of Chichester Estates Property Owners 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 ____

2012 by Gayle A. Kern, Esq.

CHERYL L. IPEMA
Notary Public - State of Nevada
Appointment Recorded in Washoe County
No: 08-7847-2 - Expires August 22, 2012

NOTARY PUBLIC