

APN: 1420-08-313-002

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

DOC # 810689
10/10/2012 03:08PM Deputy: SG
OFFICIAL RECORD
Requested By:
Stewart Title of Nevada Re
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 2 Fee: \$15.00
BK-1012 PG-2903 RPTT: 0.00



NOTICE OF DEFAULT AND ELECTION TO SELL

TO: Alberto Dacayanan Jr. and Samantha A. Dacayanan

**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 The Springs Property Owners Association, 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 The Springs Property Owners Association, Inc. recorded April 21, 2011 as Document No. 781899 of Official Records of Douglas County, State of Nevada, securing the obligation of the assessments which was a deficiency in the amount of \$557.96, 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 \$3,055.09. 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 1056 Chip Court and being more fully described as follows:

Lot 34, in Block C, as set forth on Final Map LDA #99-054-03 Sunridge Heights III, Phase 3, a Planned Unit Development, filed in the office of the Douglas County Recorder on June 5, 2000, in Book 0600, Page 880, as Document No. 493409 and By Certificate of Amendment recorded November 3, 2000, in Book 1100, Page 470, as Document No. 502691.

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 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

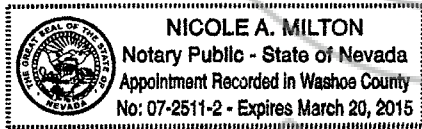
DATED: October 2, 2012

Kern & Associates, Ltd. As Attorney
For the Managing Body of The Springs
Property Owners Association, Inc.

Karen M. Ayarbe, 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 October 2,
2012 by Karen M. Ayarbe, Esq.


NOTARY PUBLIC