APN: 1320-29-117-044

FORECLOSURE NO.: 30698

When recorded mail to: Phil Frink & Associates, Inc. 520 Sinclair Street Reno, NV 89501 DOC # 810765

10/11/2012 03:57PM Deputy: KE
 OFFICIAL RECORD
 Requested By:
Phil Frink & Associates, II
 Douglas County - NV
 Karen Ellison - Recorder
Page: 1 of 2 Fee: \$15.00
BK-1012 PG-3268 RPTT: 0.00

(Space Above For Recorder's Use Only)

NOTICE OF DEFAULT AND ELECTION TO SELL

TO: Joni Wahl

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, Phil Frink & Associates, Inc., located at 520 Sinclair Street, Reno, NV 89501, as Agent for the Managing Body of the Winhaven Garden's Homeowners Association, a non-profit corporation, 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 lien of the Winhaven Garden's Homeowners Association recorded June 19, 2012, in Book 612, at Page 4363, as Document No. 804356 of Official Records of Douglas County, State of Nevada, securing the obligation of the assessments which was a deficiency in the amount of \$650.00, as of the date of said lien, plus the accruing assessments since that time, late charges, advances, attorney fees and costs of the agent of the Association.

The total due as of this date is <u>estimated</u> to wit: \$2,556.00 plus late charges, interest, any subsequent assessments, fees, charges and expenses, advances, and costs of the Homeowners Association or it's Agent, under the terms of the assessment lien. Please call Phil Frink & Associates, Inc. at (775)324-2567 in order to obtain the exact amount to cure this default. Notice is hereby given that funds to cure this default must be in the form of cash or a cashier's check made payable to Phil Frink & Associates, Inc.

Pursuant to NRS 116.3316, the sale of the real property situate in the County of Douglas, State of Nevada, purported to be 1093 Daphne Ct., Minden, NV 89423 and being more fully described as follows:

810765 Page: 2 of 2 10/11/2012

Unit 170, as shown on the Official Plat of Winhaven, Unit No. 5, filed in the Office of the County Recorder of Douglas County, State of Nevada, on February 10, 1994, in Book 294, Page 1845, as Document No. 329790, of Official Records.

will be held if this obligation 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.

Dated: October 11, 2012

Phil Frink & Associates, Inc., as Agent for The Managing Body of the Winhaven Garden's Homeowners Association

By: Christine McBride Sr. Vice President

STATE OF NEVADA

)ss

COUNTY OF WASHOE

This instrument was acknowledged before me on October 11, 2012 by Christine McBride as Sr. Vice President of Phil Frink & Associates, Inc.

JOY KELLY

Notary Public - State of Nevada Appointment Recorded in Washoe County No: 08-7573-2 - Expires August 12, 2016