

APN: 1320-30-710-026

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

DOC # 812725  
11/13/2012 09:39AM 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-1112 PG-3155 RPTT: 0.00



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## NOTICE OF DEFAULT AND ELECTION TO SELL

TO: Geary L. Robertson and Janette P. Robertson, husband and wife as joint tenants

**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 Minden Townhomes Homeowners 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 Minden Townhomes Homeowners Association recorded January 4, 2012 as Document No. 795335 of Official Records of Douglas County, State of Nevada, securing the obligation of the assessments which was a deficiency in the amount of \$1,025.00, 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 \$4,358.75. 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 described below 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. The real property is situated in the County of Douglas, State of Nevada, purported to be 1678 Highway 395 #25 and being more fully described as follows:

**PARCEL ONE:**

Unit 25 as shown on the Planned Development Map (PD 03-005) for Minden Town Homes, filed in the office of the Douglas County Recorder on February 2, 2004, as File No. 603488.

**PARCEL TWO:**

An undivided 1/31<sup>st</sup> interest in the common elements shown on the above mentioned Planned Development and as set forth in the Declaration of Covenants, Conditions and Restrictions for Minden Townhomes, recorded November 5, 2003, in Book 1103, Page 2081, Document No. 595951 and in the Amended and Restated Declaration recorded February 6, 2004, in Book 204, Page 2633, Document No. 604005.

**PARCEL THREE:**

An exclusive easement for the use and enjoyment of the Limited Common Elements appurtenant to Parcel One, described above, as shown on the above mentioned Planned Development Map and as set forth in the above mentioned Declaration and Amended and Restated Declaration.



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

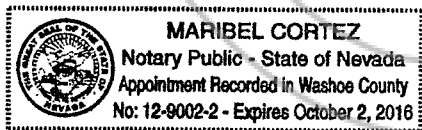
DATED: November 8, 2012

Kern & Associates, Ltd. As Attorney  
For the Managing Body of Minden  
Townhomes Homeowners 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 November 8,  
2012 by Gayle A. Kern, Esq.

  
NOTARY PUBLIC