

APN: 1420-08-313-018

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

The undersigned hereby affirms that this document, including any exhibits, submitted for recording does not contain the social security number of any person or persons. (Per NRS 239B.030)

01415-6179

DOC # 828209  
08/01/2013 02:20PM Deputy: PK  
OFFICIAL RECORD  
Requested By:  
Stewart Title of Nevada Re  
Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 2 Fee: \$15.00  
BK-813 PG-277 RPTT: 0.00



## NOTICE OF DEFAULT AND ELECTION TO SELL

TO: Rosemari Lane, an unmarried woman

**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 September 20, 2012 as Document No. 0809461 of Official Records of Douglas County, State of Nevada, securing the obligation of the assessments which was a deficiency in the amount of \$2,913.07, 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 \$2,892.95. 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 3463 Long Drive and being more fully described as follows:

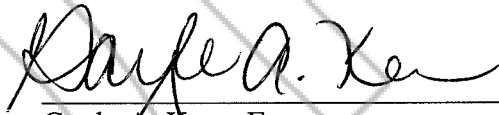
Lot 36, in Block D, as set forth on that certain Final Map LDA #99-054-03 SUNRIDGE HEIGHTS III, PHASE 3, a Planned Unit Development, recorded in the office of the Douglas County Recorder on June 5, 2000, in Book 0600, Page 880 as Document No. 493409, and by Certificate of Amendment recorded November 3, 2000, in Book 1100, Page 470, as Document No. 502691.

Please be advised that this document constitutes neither a demand for payment of the referenced debt nor a notice of personal liability to any recipient hereof who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. This letter is being sent to any such parties merely to comply with applicable state law governing foreclosure of liens pursuant to Chapter 116 of Nevada Revised Statutes.

**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: July 30, 2013


Kern & Associates, Ltd. As Attorney  
For the Managing Body of The Springs  
Property Owners Association, 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 July 30, 2013 by Gayle A. Kern, Esq.

 **MARIBEL CORTEZ**  
Notary Public - State of Nevada  
Appointment Recorded in Washoe County  
No: 12-9002-2 - Expires October 2, 2016

  
NOTARY PUBLIC