APN: 1320-30-710-031

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)

DOC # 832337

10/21/2013 09:30AM Deputy: AR
 OFFICIAL RECORD
 Requested By:

Stewart Title of Nevada Rel
 Douglas County - NV
 Karen Ellison - Recorder

Page: 1 of 2 Fee: \$15.00

BK-1013 PG-4012 RPTT: 0.00

01415-7939

## NOTICE OF HOMEOWNERS ASSOCIATION SALE

WARNING! A SALE OF YOUR PROPERTY IS IMMINENT! UNLESS YOU PAY THE AMOUNT SPECIFIED IN THIS NOTICE BEFORE THE SALE DATE, YOU COULD LOSE YOUR HOME, EVEN IF THE AMOUNT IS IN DISPUTE. YOU MUST ACT BEFORE THE SALE DATE. IF YOU HAVE ANY QUESTIONS PLEASE CALL KERN & ASSOCIATES, LTD. AT 775-324-5930. IF YOU NEED ASSISTANCE PLEASE CALL THE FORECLOSURE SECTION OF THE OMBUDSMAN'S OFFICE, AT 877-829-9907 IMMEDIATELY.

Owners name(s)/reputed owners name(s): Lance W. Seiffert

On November 12, 2013, at 11:30 a.m., Kern & Associates, Ltd., under and pursuant to the Notice of Delinquent Assessment and Claim of Lien Homeowners Association, dated May 14, 2012, executed by Phil Frink & Associates, Inc. as agent for the Managing Body of the Minden Townhomes Homeowners Association, such lien being properly assessed and recorded May 17, 2012, as Document No. 802523, of Official Records of Douglas County, Nevada pursuant to NRS 116.3116, in favor of Minden Townhomes Homeowners Association, by reason of the breach of assessment obligation secured thereby, a Notice of Default and Election to Sell was recorded January 24, 2013, as Document No. 816918, of Official Records of Douglas County, State of Nevada, will sell at public auction to the highest bidder, lawful money of the United States of America, at the Virginia Street entrance of the Douglas County Judicial and Law Enforcement Center, 1038 Buckeye Road, Minden, Nevada, without covenant or warrant expressed or implied, regarding title, possession, or encumbrances, all right, title and interest of the owner, without equity or right of redemption, the real property situate in the County of Douglas, State of Nevada, purported to be 1678 Highway 395 Unit #20, Minden, NV, more fully described as follows:

## PARCEL ONE:

Unit 20, as shown on the Planned Development Map (PD 03-005) for MINDEN TOWN HOMES, filed in the office of the Douglas County Recorder of Douglas County, Nevada on February 2, 2004, as File No. 603488.

ASSESSOR'S PARCEL NO. 1320-30-710-031 PARCEL TWO:

An undivided 1/31<sup>st</sup> interest in the common elements shown on the above mentioned Planned Development Map 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.

for the purpose of satisfying the assessment obligation secured by said assessment lien, <u>estimated</u> to wit: \$8,692.45, plus late charges interest, any subsequent assessments, fees, charges and expenses, advance and costs of the Homeowner's Association or its Agent, under the terms of the assessment lien. Please call Kern & Associates, Ltd. at 775-324-5930 in order to obtain the exact amount to cure this default. Notice is hereby given that funds to cure the default or to bid at the sale must be in the form of cash or a cashier's check made payable to Minden Townhomes Homeowners Association.

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.

Dated: October 17, 2013

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 October 17
2013 by Gayle A. Kern, Esq.



NOTARY PUBLIC