

Doc Number : **0847107**

07/30/2014 11:16 AM

OFFICIAL RECORDS

Requested By:  
GAYLE A KERN

DOUGLAS COUNTY RECORDERS  
Karen Ellison - Recorder

Page: 1 of 2 Fee: \$ 15.00

Bk: 0714 Pg: 6683



Deputy: ar

APN: 1420-28-311-026

✓ WHEN RECORDED, RETURN TO

Gayle A. Kern, Esq.

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)

**NOTICE OF DELINQUENT ASSESSMENT AND CLAIM OF LIEN**  
**HOMEOWNERS ASSOCIATION**

Notice is hereby given of this Notice of Delinquent Assessment and Claim of Lien for homeowner association assessments. The Saratoga Springs Estates Homeowners Association, a non-profit corporation, hereinafter called Association, was formed to provide enforcement and the maintenance and preservation of the common area of the Association in the County of Douglas, State of Nevada, pursuant to NRS 116.3116 for the services performed which were to be and were actually furnished, used and performed. A Lien for amounts due and owing is claimed by Association against the following described property located in the County of Douglas, State of Nevada, commonly known as 2850 San Juan Circle more particularly described as follows:

Lot 94, Block G, as shown on the map of SARATOGA SPRINGS ESTATES UNIT 5, filed in the office of the Douglas County Recorder on May 4, 2001, File No. 513570.

TOGETHER with all tenements, hereditaments and appurtenances, including easements and water rights, if any, thereto belonging or appertaining, and reversions, remainders, rents, issues or profits thereof.

And that the whole of said real estate upon which the buildings are situated is reasonably necessary for the convenient use and occupancy of the said buildings.

That Kenneth G. Benson is the name of the owner or reputed owner of said property and improvements hereinabove described.

That the prorata assessment and special assessment, which shall constitute a lien against the above described property amount to \$193.00 annual plus all accrued and accruing late charges, fees, fines, foreclosure fees, transfer fees, attorney's fees and costs and other charges, as provided in the DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS OF SARATOGA SPRINGS ESTATES PHASE V, A PLANNED DEVELOPMENT, recorded May 4, 2001, as Document No. 0513572 of Official Records of Douglas County, State of Nevada, and any supplements or amendment thereto, and which have been supplied to and agreed to by said owner or reputed owner. That the Association has made demand for payment of the total amount due and owing but said sum has not been paid.

That the amount now owing and unpaid total \$3,590.96 as of July 14, 20014, and increases at the rate of \$193.00 annual, plus late charges in the amount of \$25.00, plus continuing fees, fines, foreclosure fees, transfer fees, attorney's fees and costs and other charges and the fees of the Managing Body of the Association incurred in connection with the collection and foreclosure of this lien and other action necessary.

WHEREFORE, the Association, this lien claimant, claims the benefit of laws relating to liens upon said property and buildings and other improvements thereon, as above described, upon the land which the same is erected, together with convenient space above the same as may be and for the costs of preparation and recordation of this claim of lien, the whole of said property being reasonably necessary for the proper use and occupancy of said buildings and other improvements situated thereon.

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 21, 2014

Kern & Associates, Ltd. As Attorney  
For the Managing Body of Saratoga Springs Estates  
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 July 21, 2014 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