

APN: 1320-30-812-008

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

DOUGLAS COUNTY, NV      **2014-850229**  
Rec:\$15.00  
\$15.00      Pgs=2      10/02/2014 10:02 AM  
STEWART TITLE OF NEVADA RENO  
KAREN ELLISON, RECORDER

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)

*01415-11660*

## NOTICE OF DEFAULT AND ELECTION TO SELL

TO: JoAnn L. Morris, trustee of the JoAnn L. Morris Revocable Trust dated January 20, 1988 as to an undivided 50% interest and Pete Runacres and Tana Runacres, Trustees of the Runacres Family 1999 Trust as to an undivided 50% interest

**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 Mountain Glen 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 Amended Notice of Delinquent Assessment and Claim of Lien ("NODA") of Mountain Glen Homeowners Association recorded July 21, 2014 as Document No. 0846666 of Official Records of Douglas County, State of Nevada, securing the obligation of the assessments which was a deficiency in the amount of \$5,891.46, 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 \$6,868.96. 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 1000 Aspen Grove Circle and being more fully described as follows:

Lot 8 in Block A, as shown on the map of MOUNTAIN GLEN PHASE 1, in the County of Douglas, State of Nevada, filed in the office of the Douglas County Recorder on December 28, 1987, File No. 169542.

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.

**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: September 29, 2014

Kern & Associates, Ltd. As Attorney  
For the Managing Body of Mountain Glen  
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 September 29, 2014 by Gayle A. Kern, Esq.



NOTARY PUBLIC