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APN: 1319-19-611-004

When recorded mail to:
Summit Village, Inc.
c/o 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)

DOUGLAS COUNTY, NV **2014-854651**
Rec:\$15.00
Total:\$15.00 **12/18/2014 04:23 PM**
GAYLE A KERN LTD Pgs=2



KAREN ELLISON, RECORDER

NOTICE OF DEFAULT AND ELECTION TO SELL

TO: Allan D. Cooke, a single man as his sole and separate property

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., Summit Village, Inc., a non-profit corporation, by and through its attorneys, shall 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 Summit Village, Inc. recorded September 26, 2014 as Document No. 2014-849992 of Official Records of Douglas County, State of Nevada, securing the obligation of the assessments which was a deficiency in the amount of \$3,556.53, 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 \$4,629.17. 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 111 Tramway A4 and being more fully described as follows:

Parcel 1:

Unit 4-A, as shown on the Map of Dedication Sheet of Tramway Apartment Condominiums (a Subdivision of Lot 555, Parcel B, Second Amended Map of Summit Village), Recorded in the Office of the County Recorder of Douglas County, State of Nevada, on May 30, 1973, Document No. 73375, Official Records of Douglas county, State of Nevada; and amended by Amended Map Recorded December 30, 1976, as Document No. 05855, Official Records, Douglas County, Nevada.

Parcel 2:

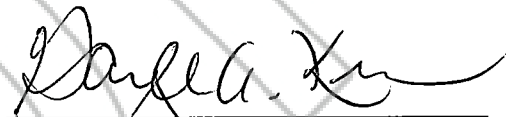
An undivided 1/24th interest in all of the "Common Area" as shown on the Map and Dedication Sheet of Tramway Apartment Condominiums (a Subdivision of Lot 555, Parcel B, Second Amended map of Summit Village), Recorded in the Office of the County Recorder of Douglas County, Nevada, on May 30, 1973, Document No. 73375, Douglas County, Nevada; and amended by Amended Map Reordered in the Office of the County Recorder of Douglas County, Nevada, on December 30, 1976, as Document No. 05855, Douglas County, Nevada.

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: December 8, 2014

Summit Village, Inc.



By: Gayle A. Kern, Esq., Its Attorney
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 December 8, 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