

APN: 1320-33-818-003

When recorded mail to:
Chichester Estates Property Owners Association
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 2015-866880
Rec:\$15.00
Total:\$15.00 07/28/2015 09:06 AM
KERN & ASSOCIATES Pgs=2



00019130201508668800020021

KAREN ELLISON, RECORDER

NOTICE OF DEFAULT AND ELECTION TO SELL

TO: Christian J. Sharpsteen, a single man

**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., Chichester Estates Property Owners Association, 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 Chichester Estates Property Owners Association recorded May 22, 2015 as Document No. 2015-862593 of Official Records of Douglas County, State of Nevada, securing the obligation of the assessments which was a deficiency in the amount of \$1,225.74, 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.

For the purpose of satisfying the assessment obligation secured by said assessment lien, *estimated* to wit: \$2,530.31, plus late charges interest, any subsequent assessments, fees, charges and expenses, advance and costs of the Homeowner's Association or its Attorney, 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 must be in the form of a cashier's check or money order made payable to Chichester Estates Property Owners Association.

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 1440 Cardiff Drive and being more fully described as follows:


LOT 3 IN BLOCK A OF CHICHESTER ESTATES PHASE 13 FINAL SUBDIVISION MAP #1006-13 ACCORDING TO THE MAP THEREOF, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA ON OCTOBER 4, 2004, IN BOOK #1004, AT PAGE 1052, AS DOCUMENT #625784.

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 notice 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 17, 2015

Chichester Estates Property Owners Association


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 July 17, 2015 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