

APN: 1420-29-810-014

When recorded mail to:
Saratoga Springs Estates Homeowners Association
c/o Kern & Associates, Ltd.
5421 Kietzke Lane, Suite 200
Reno, NV 89511



00022470201508698020020024

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)

TS No. 01162AC

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 names/reputed owners names: Jorge Ramirez and Margarita Gonzalez, Husband and wife as joint tenants

On October 21, 2015, at 1:00 p.m., Saratoga Springs Estates Homeowners Association, under and pursuant to the Notice of Delinquent Assessment and Claim of Lien Homeowners Association, dated August 9, 2013, executed by Saratoga Springs Estates Homeowners Association, such lien being properly assessed and recorded August 12, 2013, as Document No. 0828725, of Official Records of Douglas County, Nevada pursuant to NRS 116.3116, in favor of Saratoga Springs Estates Homeowners Association, by reason of the breach of assessment obligation secured thereby, a Notice of Default and Election to Sell was recorded March 9, 2015, as Document No. 2015-858021, 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 Douglas County Courthouse, located at 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 1162 Agua Caliente Court, Minden, NV, more fully described as follows:

LOT 44, BLOCK A, OF SARATOGA SPRINGS ESTATES, UNIT 1, AS SHOWN ON THE OFFICIAL MAP RECORDED IN THE OFFICE OF THE COUNTY RECORDER ON JUNE 16, 1990, IN BOOK 690, PAGE 525, AS DOCUMENT NO. 227472.

for the purpose of satisfying the assessment obligation secured by said assessment lien, estimated to wit: \$9,596.26, 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 or to bid at the sale must be in the form of cash or a cashier's check made payable to Saratoga Springs Estates 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 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.

Dated: September 16, 2015

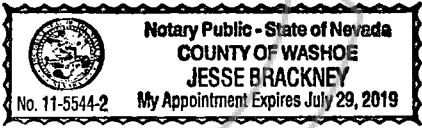
Saratoga Springs Estates Homeowners Association

Gayle A. Kern

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 September 16, 2015 by Gayle A. Kern, Esq.



Jesse Brackney

NOTARY PUBLIC