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APN: 1420-29-810-014

Mail Tax Statements to:  
Saratoga Springs Estates Homeowners Association  
New Valley Real Estate Management, Inc.  
1664 US Highway 395 N, Suite 106  
Minden, NV 89423-4322

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



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)

**CERTIFICATE OF SALE**

THIS CERTIFICATE OF SALE, made the 22nd day of October, 2015, between Saratoga Springs Estates Homeowners Association, as Grantor in foreclosure of the Notice of Delinquent Assessment and Claim of Lien Homeowners Association, and Saratoga Springs Estates Homeowners Association as Grantee.

WITNESSETH that the Grantor, pursuant to NRS 116.31162, 116.31163, 116.31164 and other applicable provisions of Chapter 116 of the Nevada Revised Statutes, did sell under foreclosure of the Notice of Delinquent Assessment and Claim of Lien Homeowners Association, identifying Jorge Ramirez and Margarita Gonzalez as the homeowner(s), recorded August 12, 2013 as Document Number 0828725, of Official Records of Douglas County, State of Nevada, the same having remained unpaid and the Grantor having recorded a Notice of Default and Election to Sell on March 9, 2015 as Document Number 2015-858021, of Official Records of Douglas County, State of Nevada, and there being no satisfaction of the aforesaid obligation, and the Notice of Sale was recorded September 18, 2015 as Document No. ; the Notice of Sale was mailed to all lienholders, all persons claiming an interest in the real property and the Notice of Sale was advertised, published and posted after the elapsing of 90 days from the recording and mailing of said Notice of Default and Election to Sell according to the law and meeting all requirements of applicable law, including but not limited to NRS 116.3116 – NRS 116.31168, and the sale having occurred on October 21, 2015 and

WHEREAS the Grantee did credit bid the sum of \$1,736.00 for the interest of the Grantor under the assessment and lien and does hereby purchase all right, title and interest of the current vested owner without covenant or warranty, expresses or implied, regarding title, possession or encumbrances, without equity that real property commonly known as 1162 Agua Caliente Court situate in the County of Douglas, State of Nevada and being more particularly 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.

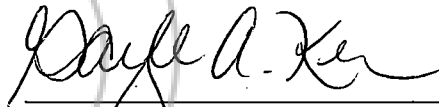
That the foregoing consideration of \$1,736.00, lawful money of the United States was the highest bid at public sale under said assessment lien.

A unit sold pursuant to NRS 116.3112 to 116.31168, inclusive, may be redeemed within 60 days by the unit's owner whose interest in the unit was extinguished by the sale, or his or her successor in interest, or any holder of a recorded security interest that is subordinate to the lien on which the unit was sold, or that holder's successor in interest by paying within 60 days:

- 1) the purchase price of \$1,736.00 with interest at the rate of 1% per month;
- 2) the amount of any assessments, taxes or payments towards liens which were created before the purchase and which have been paid plus interest;
- 3) if the purchaser is also a creditor having a prior lien to that of the redemptioner, other than the association's lien under which the purchase was made, the amount of such lien, and interest on such amount; and
- 4) any reasonable amount expended by the purchaser which is reasonably necessary to maintain and repair the unit in accordance with the standards set forth in the governing documents, including, without limitation, any provisions governing maintenance, standing water or snow removal.

Dated: October 26, 2015

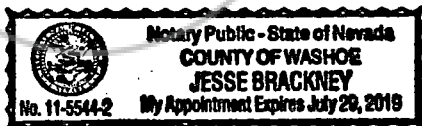
Saratoga Springs Estates Homeowners Association



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 October 26, 2015 by Gayle A. Kern, Esq.

  
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NOTARY PUBLIC