




KAREN ELLISON, RECORDER

APN: 1320-29-117-044

**Recording Requested by
and When Recorded Mail to:**

Michael L. Matuska, Esq.
MATUSKA LAW OFFICES
2310 South Carson Street, Suite 6
Carson City, NV 89701

I, the undersigned, hereby affirm that this Document submitted for recording does not Contain the Social Security Number of any person or persons. (Per NRS 239B.030)


Name: Michael L. Matuska, Esq.

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN:

That WINHAVEN GARDENS HOMEOWNERS ASSOCIATION, a Nevada non-profit corporation, pursuant to NRS 116.3116 and the DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS, recorded on September 28, 1990 as Document No. 235644, in the Official Records of Douglas County, State of Nevada, claims a lienable interest against the below described property for the failure of the owner of record to pay certain dues, assessments, fees, charges, and rates to the said Association. The Association hereby gives notice of its perpetual lien on and against said property pursuant to the DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS, and notice of the intent of the Association to sell the property to satisfy the lien.

Name and Address of Record Owner:

Joni Wahl
1093 Daphne Court
Minden, NV 89423

WARNING! IF YOU FAIL TO PAY THE AMOUNT SPECIFIED IN THIS NOTICE, YOU COULD LOSE YOUR HOME, EVEN IF THE AMOUNT IS IN DISPUTE!

Description of property:

Attached as Exhibit "1"

The delinquent assessments and/or other sums due the ASSOCIATION are identified as follows as of the date below:

TOTAL DEFICIENCY:

1.	Regular Assessments (5 months @ \$115.00)	\$	575.00
	Late Fees (4 months @ \$20.00)	\$	80.00
	Fine for violation of Article 3 of CC&Rs	\$	100.00
	NRS 116.310312 Costs for Remediation and Repairs:	\$	0.00
	Fees pursuant to NAC 116.470	\$	875.00
	Other attorney fees	\$	0.00
	Mailing, trustee sale guarantee and other costs of collection	\$	<u>516.94</u>

Total **\$ 2,146.94**

2. Plus future assessments and other sums as listed as they accrue. These assessments are currently scheduled as follows:

11/01/16	\$115.00	Regular Assessment
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NRS 116.3116 PRIORITY LIEN:

1.	NRS 116.310312 Costs for Remediation and Repairs:	\$	0.00
2.	Regular Assessments for preceding nine (9) months:	\$	575.00
3.	NRS 116.3112 Costs of Collection	\$	875.00
4.	Trustee Sale Guarantee	\$	<u>400.00</u>

Total: **\$ 1,450.00**

If the holder of the first security interest on the unit does not satisfy the amount of the Association's lien that is prior to that first security interest pursuant to subsection 3 of NRS 116.3116 as set forth above, the association may foreclose its lien by sale and that the sale may extinguish the first security interest as to the unit.

EXHIBIT 1

Description of property:

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, AND IS DESCRIBED AS FOLLOWS:

Lot 170, of WINHAVEN, UNIT NO. 5, a planned Unit Development, according to the map thereof, filed in the Office of the County Recorder of Douglas County, Nevada, on February 10, 1994, in Book 294, Page 1845, as File No. 329790.

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EXHIBIT 1