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APN: 1420-28-311-043

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)

**NOTICE OF DEFAULT AND ELECTION TO SELL**

TO: ANTHONY L. FIORI AND SHARON FIORI, HUSBAND AND WIFE AS JOINT TENANTS

**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., Saratoga Springs Estates Homeowners 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 Saratoga Springs Estates Homeowners Association recorded September 13, 2016, as Document No. 2016-887522 of Official Records of Douglas County, State of Nevada, securing the obligation of the assessments which was a deficiency in the amount of \$791.67, 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: \$2,368.77, plus late charges interest, any subsequent assessments, fees, charges and expenses, advance and costs of the Saratoga Springs Estates Homeowners 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 Saratoga Springs Estates Homeowners Association.

The amount of the assessments, including interest, late fees, and costs of enforcing the Association's lien that are prior to the first security interest and represent the super-priority portion of the lien total \$1,686.76 as of January 24, 2017, and are delineated as follows:

- \$ 471.76 in annual assessments, late fees and interest
- \$ 150.00 for the demand letter
- \$ 325.00 for the Notice of Delinquent Assessment
- \$ 90.00 for the intent to record a notice of default letter
- \$ 400.00 for the Notice of Default
- \$ 400.00 for the trustee's sale guaranty

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 2853 La Mirada Court and being more fully described as follows:

**LOT 111, BLOCK G AS SHOWN ON THE MAP OF SARATOGA SPRINGS ESTATES UNIT 5, FILED IN THE OFFICE OF THE DOUGLAS COUNTY RECORDER ON MAY 4, 200 L FILE NO. 513570.**

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 the first security interest pursuant to subsection 3 of NRS 116.3116, the Association may foreclose its lien by sale and the sale may extinguish the first security interest as to the unit.

If, not later than 5 days before the date of the sale, the holder of the first security interest on the property satisfies the amount of the Association's lien that is prior to that first security interest pursuant to subsection 3 of NRS 116.3116 and, no later than 2 days before the date of the sale, a record of such satisfaction is recorded in the office of the recorder of Douglas County, the Association may foreclose its lien by sale but the sale may not extinguish the first security interest as to the unit.

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**

**SIGNATURES ON FOLLOWING PAGE**

DATED: January 30, 2017

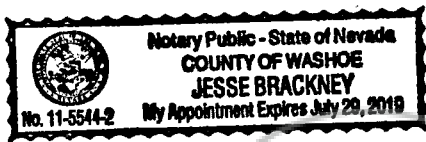
Saratoga Springs Estates Homeowners Association

*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 January 30, 2017 by Gayle A. Kern,  
Esq.



*Jesse Brackney*  
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NOTARY PUBLIC