

APN 1420-28-310-046

When recorded mail to
Saratoga Springs Estates Homeowners Association
c/o Leach Kern Gruchow Anderson Song
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 MICHAEL A ALVARADO AND RAE ANNE Z ALVARADO, 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 January 11, 2019, as Document No 2019-924510 of Official Records of Douglas County, State of Nevada, securing the obligation of the assessments which was a deficiency in the amount of \$2,147 75, 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 \$3,990 14, 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 Leach Kern Gruchow Anderson Song 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 \$2,016 90 as of March 1, 2019, and are delineated as follows

- \$ 651 90 in annual assessments, special reserve 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 2855 Hot Springs Rd and being more fully described as follows

LOT 65 OF BLOCK D AS SAID LOT AND BLOCK ARE SET FORTH ON THE FINAL MAP #PD99-02-04 FOR SARATOGA SPRINGS ESTATES UNIT 4, A PLANNED UNIT DEVELOPMENT, RECORDED MAY 19, 2000 IN BOOK 0500 OF OFFICIAL RECORDS, PAGE 4445, DOUGLAS COUNTY, NEVADA AS DOCUMENT NO 492337

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

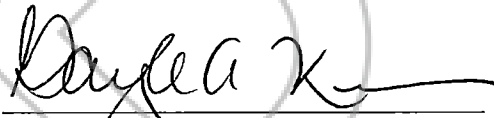
PURSUANT TO NRS 116.311625, IF YOU ARE A SERVICEMEMBER, A DEPENDENT OF A SERVICEMEMBER OR HIS OR HER SUCCESSOR IN INTEREST, YOU MAY BE ENTITLED TO CERTAIN PROTECTIONS PURSUANT TO NRS 116.311625

REGARDING AND LIMITING THE FORECLOSURE OF A LIEN. IF YOU ARE A DEPENDENT OF A SERVICEMEMBER, YOU MAY BE ENTITLED TO PROTECTIONS IF UPON APPLICATION TO A COURT IT IS DETERMINED YOUR ABILITY TO MAKE PAYMENTS IS MATERIALLY AFFECTED BY THE SERVICEMEMBER'S ACTIVE DUTY OR DEPLOYMENT. IF YOU BELIEVE YOU ARE ENTITLED TO THE PROTECTIONS OF NRS 116.311625 AND HAVE NOT PROVIDED INFORMATION REQUIRED FOR THE ASSOCIATION TO VERIFY YOU ARE ENTITLED TO PROTECTION, PLEASE CONTACT THE ASSOCIATION'S ATTORNEY AT THE ADDRESS LISTED HEREIN IMMEDIATELY TO PROVIDE SUCH INFORMATION.

WE ARE COLLECTING A DEBT FOR THE ABOVE REFERENCED ASSOCIATION. ANY INFORMATION OBTAINED WILL BE USED FOR THIS PURPOSE.

DATED March 6, 2019

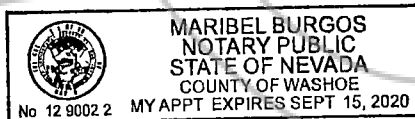
Saratoga Springs Estates Homeowners Association



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 March 6, 2019 by Gayle A. Kern, Esq


NOTARY PUBLIC