

Assessor Parcel Number: 1320-33-818-003
File Number: R835447
Property Address: 1440 Cardiff Dr
Gardnerville, NV 89410
Title Order Number:

DOUGLAS COUNTY, NV **2020-956032**
Rec:\$40.00
\$40.00 Pgs=2 11/09/2020 10:17 AM
AMERICAN LOT BOOK
KAREN ELLISON, RECORDER

**NOTICE OF DEFAULT AND ELECTION TO SELL PURSUANT TO THE
LIEN FOR DELINQUENT ASSESSMENTS**

◆ IMPORTANT NOTICE ◆

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

NOTICE IS HEREBY GIVEN: Red Rock Financial Services, officially assigned as agent by the Chichester Estates Property Owners Association (the "Association"), under the Lien for Delinquent Assessments, recorded on 10/02/2020, in Book Number , as Instrument Number 2020-953771, reflecting CHRISTIAN J. SHARPSTEEN as the owner(s) of record on said lien, land legally described as CHICHESTER EST PH 13 LOT 3 BLOCK A, of the Official Records in the Office of the Recorder of Douglas County, Nevada, makes known the obligation under the Covenants, Conditions and Restrictions recorded 09/13/1995, in Book Number , as Instrument Number 370296 (the "CC&Rs"), has been breached. As of 07/01/2019 forward, all assessments, whether monthly or otherwise, late fees, interest, Association charges, legal fees, collection fees and costs, and fines for violations posing an imminent threat of causing a substantial adverse effect on the health, safety or welfare of the owners of 1440 Cardiff Dr or the Association's residents, less any credits, have not been satisfied.

The Association has equipped Red Rock Financial Services with verification of the underlying obligation according to the CC&Rs in addition to documents proving the debt, therefore declaring any and all amounts secured as well as due and payable, electing the property to be sold to satisfy the obligation. In accordance with Chapter 116 of the Nevada Revised Statutes, no sale date may be set until the ninety-first (91st) day after the recorded date and the mailing date of the Notice of Default and Election to Sell. As of November 4, 2020, the amount owed is \$2,124.58. This amount will continue to increase until paid in full.

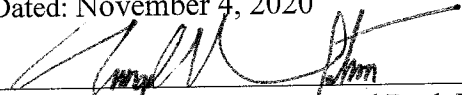
The amount of the Association's lien that is prior to the first security interest on the unit pursuant to subsection 3 of NRS 116.3116 as of the date of this notice is \$1,425.00 (the "Superpriority Amount"). Of the Superpriority Amount, and as of the date of this notice, \$60.00 is attributable to assessments based on the periodic budget adopted by the Association pursuant to NRS 116.3115, and \$1,365.00 is attributable to the costs of enforcing the Association's lien.

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, the association may foreclose its lien by sale and that the sale may extinguish the first security interest as

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to the unit. If, not later than 5 days before the date of the sale, the holder of the first security interest in the unit satisfies the amount of the Association's lien that is prior to the first security interest pursuant to subsection 3 of NRS 116.3116 and, not later than 2 days before the date of sale, a record of such satisfaction is recorded in the office of the recorder of the county in which the unit is located, the Association may foreclose its lien by sale but the sale may not extinguish the first security interest as to the unit.

Dated: November 4, 2020

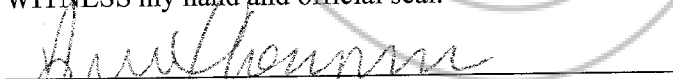


Prepared By Eungel Watson Red Rock Financial Services, on behalf of Chichester Estates Property Owners Association

STATE OF NEVADA)
COUNTY OF CLARK)

On November 4, 2020, before me, personally appeared Eungel Watson, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacity, and that by their signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.



When Recorded Red Rock Financial Services
Mail To: 770 E. Warm Springs Road Suite 320
Las Vegas, Nevada 89119
702-932-6887

