

APN: 1320-29-111-016

When recorded mail to:  
Winhaven Gardens Homeowners Association  
c/o Leach Kern Gruchow Anderson Song  
5421 Kietzke Lane, Suite 200  
Reno, NV 89511

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: Catherine Phillips, an unmarried woman.

**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., Winhaven Gardens 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 Winhaven Gardens Homeowners Association recorded April 7, 2022, as Document No. 2022-983454 of Official Records of Douglas County, State of Nevada, securing the obligation of the assessments which was a deficiency in the amount of \$2,803.40, 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: \$4,552.81, plus late charges, any subsequent assessments, fees, charges and expenses, advance and costs of the Winhaven Gardens 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 Winhaven Gardens Homeowners Association.

There is not a Deed of Trust encumbering the property. Therefore, there is not a super-priority portion of the lien to detail.

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 1151 White Oak Loop and being more fully described as follows:

**PARCEL I:**

**Unit 323, as shown on the Final Map No. 1008-7A for WINHAVEN, UNIT NO. 7, PHASE A, a Planned Unit Development, filed for record in the office of the County Recorder of Douglas County, Nevada on November 17, 1995, in Book 1195 of Official Records at Page 2675, as Document No. 374950.**

**PARCEL II:**

**A non-exclusive easement for use, enjoyment, ingress and egress over the Common Area as set forth in Declaration of Covenants, Conditions and Restrictions recorded September 29, 1990, in Book 990, Page 4348 as Document No. 235644, Official Records.**

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.**

**THIS COMMUNICATON IS FROM A LAW FIRM COLLECTING A DEBT ON BEHALF OF OUR CLIENT, THE ABOVE REFERENCED ASSOCIATION. THIS IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION WILL BE USED FOR THAT PURPOSE.**

DATED: June 27, 2022

Winhaven Gardens Homeowners Association

*Karen M Ayarbe*

By: Karen. M. Ayarbe, Esq., Its Attorney  
5421 Kietzke Lane, Suite 200  
Reno, NV 89511  
(775) 324-5930

STATE OF NEVADA     )  
                                  ) ss.  
COUNTY OF DOUGLAS )

This instrument was acknowledged before me on June 27, 2022 by Karen M. Ayarbe, Esq.

*Teresa A Gearhart*  
NOTARY PUBLIC

