

APN: 1319-19-720-020

When recorded mail to:
Hilltop Duplexes Home Owners Association, Inc.
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: Henry Crampton, a single man

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., Hilltop Duplexes Home Owners Association, Inc., 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.

For the purpose of satisfying the assessment obligation secured by said assessment lien, estimated to wit: \$3,559.78, plus late charges, any subsequent assessments, fees, charges and expenses, advance and costs of the Hilltop Duplexes Home Owners Association, Inc. or its Attorney, under the terms of the assessment lien. Please call Leach Kern Gruchow Anderson Song at 775-851-9359 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 Hilltop Duplexes Home Owners Association, Inc..

The amount of the assessments, including 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 \$2,135.00 as of November 1, 2023, and are delineated as follows:

- \$ 1,170.00 in quarterly assessments and late fees
- \$ 165.00 for the demand 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 169 Tramway Dr. Unit A and being more fully described as follows:

Parcel A as shown on that Parcel Map for Kroeger Properties and Development, Inc., and Richard Evans and Anne Evans, recorded October 17, 1983 in Book 1083 of Official Records, at Page 2741, Douglas County, Nevada, being a parcel of Lot 567, as shown on the map entitled Subdivision of Parcels A and B of the Second Amended Map of Summit Village as filed in the Office of the County Recorder of Douglas County, Nevada, on October 27, 1969, as Document No. 46173 and re-recorded December 24, 1969, as Document No. 46671.

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.

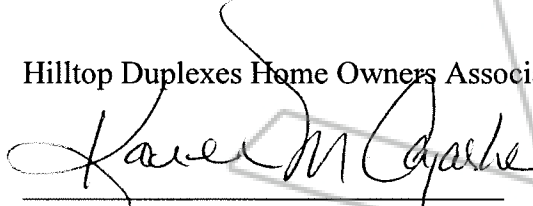
PURSUANT TO NRS 116.311625, IF YOU ARE A SERVICEMEMBER, A DEPENDENT OF A SERVICEMEMBER OR HIS OR HER SUCCESSOR IN INTEREST, YOU MAY BE ENTITLED TO CERTAIN PROTECTIONS PURSUANT TO NRS 116.311625 REGARDING AND LIMITING THE FORECLOSURE OF A LIEN. IF YOU ARE A DEPENDENT OF A SERVICEMEMBER, YOU MAY BE ENTITLED 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.

THIS COMMUNICATION 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: November 21, 2023

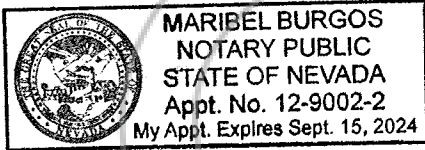
Hilltop Duplexes Home Owners Association, Inc.



By: Karen M. Ayarbe, 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 November 21, 2023 by Karen M. Ayarbe, Esq.



NOTARY PUBLIC