

DOUGLAS COUNTY, NV

2024-1005287

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\$40.00

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03/05/2024 11:51 AM

LEACH KERN GRUCHOW ANDERSON SONG

SHAWNYNE GARREN, RECORDER

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)

TS No. 01151WO

NOTICE OF HOMEOWNERS ASSOCIATION SALE

WARNING! A SALE OF YOUR PROPERTY IS IMMINENT! UNLESS YOU PAY THE AMOUNT SPECIFIED IN THIS NOTICE BEFORE THE SALE DATE, YOU COULD LOSE YOUR HOME, EVEN IF THE AMOUNT IS IN DISPUTE. YOU MUST ACT BEFORE THE SALE DATE. IF YOU HAVE ANY QUESTIONS, PLEASE CALL LEACH KERN GRUCHOW ANDERSON SONG AT 775-324-5930. IF YOU NEED ASSISTANCE PLEASE CALL THE FORECLOSURE SECTION OF THE OMBUDSMAN'S OFFICE, AT 877-829-9907 IMMEDIATELY.

Owners name/reputed owners name: Catherine Phillips, an unmarried woman

On April 17, 2024, at 11:00 a.m., Winhaven Gardens Homeowners Association, under and pursuant to the Notice of Delinquent Assessment and Claim of Lien Homeowners Association, dated April 7, 2022, executed by Winhaven Gardens Homeowners Association, such lien being properly assessed and recorded April 7, 2022, as Document No. 2022-983454, of Official Records of Douglas County, Nevada pursuant to NRS 116.3116, in favor of Winhaven Gardens Homeowners Association, by reason of the breach of assessment obligation secured thereby, a Notice of Default and Election to Sell was recorded June 27, 2022, as Document No. 2022-986703, of Official Records of Douglas County, State of Nevada, will sell at public auction to the highest bidder, lawful money of the United States of America, at the Douglas County Courthouse, located at 1038 Buckeye Road, Minden, Nevada, subject to a 60 day right of redemption period, without covenant or warrant expressed or implied, regarding title, possession, or encumbrances, all right, title and interest of the owner, without equity, the real property situate in the County of Douglas, State of Nevada, purported to be 1151 White Oak Loop, Minden, NV 89423, 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.

The Sale is for the purpose of satisfying the assessment obligation secured by said assessment lien, estimated to wit: \$10,267.71, plus late charges, interest, any subsequent assessments, fees, charges and expenses, advance and costs of the Homeowner's Association or its Attorney, under the terms of the assessment lien. There is not a Deed of Trust encumbering the property. Therefore, there is not a super-priority portion of the lien to detail. 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 or to bid at the sale must be in the form of cash or a cashier's check made payable to Winhaven Gardens Homeowners Association.

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 116.331625, 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 116.331625 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 116.331625 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.

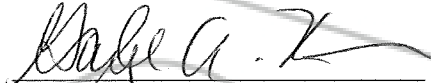
THIS COMMUNICATION IS FROM A LAW FIRM COLLECTING A DEBT ON BEHALF OF OUR CLIENT, THE ABOVE REFERENCED ASSOCIATION. THIS IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION WILL BE USED FOR THAT PURPOSE.

SIGNATURES AND NOTARY CERTIFICATE ON FOLLOWING PAGE

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Notice of Homeowners Association Sale
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Dated: March 4, 2024

Winhaven Gardens 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 4, 2024, by Gayle A. Kern, Esq.


Sylvia Baldemor
NOTARY PUBLIC