

DOUGLAS COUNTY, NV

2024-1012098

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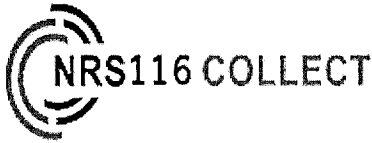
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NRS116 COLLECT LLC

SHAWNYNE GARREN, RECORDER



When recorded mail to:

**NRS 116 COLLECT**  
**9500 W Flamingo Road Suite 205**  
**Las Vegas, NV 89147**  
**Phone: 702-600-1340**

A.P.N. 1420-07-215-010

Trustee Sale No. 10972

**NOTICE OF DEFAULT AND ELECTION TO SELL UNDER HOMEOWNERS ASSOCIATION LIEN**

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

**AMOUNT IS IN DISPUTE!** You may have the right to bring your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account. The sale may not be set until ninety days from the date this notice of default is recorded or the date on which it is mailed, whichever is latest. The amount due is **\$3,799.05** as of the date of this notice and will increase until your account becomes current. To arrange for payment to stop the foreclosure, contact: , c/o NRS 116 COLLECT, 9500 W Flamingo Road Suite 205, Las Vegas, NV 89147, (702) 600-1340. NRS 116 COLLECT is the entity designated to enforce the Homeowner's Association's Lien by sale.

THIS NOTICE pursuant to that certain Notice of Delinquent Assessment Lien, recorded on **2024-1004178** as document number **2024-1004178** of Official Records in the County of **Douglas**, State of Nevada. Owner(s): **Vincent & Joeleene Huff**, of **VALLEY VISTA EST PH 7 (SEE EXHIBIT A)**, as per map recorded in Book **107**, Pages **26**, as shown on the Plan and Subdivision map recorded in the Maps of the County of **Douglas**, State of Nevada. PROPERTY ADDRESS: **3539 Tourmaline Dr, Carson City, NV 89705**. If you have any questions, you should contact an attorney.

Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale, provided the sale is concluded prior to the conclusion of the foreclosure.

**REMEMBER YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION.**

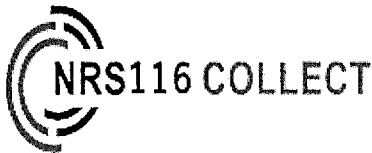
NOTICE IS HEREBY GIVEN THAT NRS 116 COLLECT is appointed trustee agent under the above referenced lien, dated **01/24/2024**, on behalf of to secure assessment obligations in favor of said Association, pursuant to the terms contained in the Declaration of Covenants, Conditions, and Restrictions (CC&Rs). A default in the obligation for which said CC&Rs has occurred in that the payment(s) have not been made of homeowners assessments due from **07/01/2023** and all subsequent assessments, late charges, interest, collection and/or attorney fees and costs.

Dated:

**SEP 11 2024**

*Michael Graves*  
Michael Graves of NRS 116 COLLECT on behalf of Valley Vista LMA

**PLEASE SEE NEXT PAGE FOR ADDITIONAL INFORMATION**



**NOTICE OF DEFAULT AND ELECTION TO SELL UNDER HOMEOWNERS  
ASSOCIATION LIEN (Cont.)**

**NOTICE TO HOMEOWNER(S)**

If you fail to bring your account current before the mandatory 90 day waiting period elapses, your property may be set for foreclosure sale. If your property is sold at foreclosure, you will have a 60 day period to redeem the property by paying the purchase price paid at the foreclosure auction with 1% interest per month together with additional costs and expenses as allowed by Nevada Revised Statutes, §116.31166(3) and any other charges or expenses authorized bylaw.

The Amount due as of the date of this document: **\$3,799.05**. This amount consists of the following:

|                   |  |
|-------------------|--|
| <b>\$2538.28</b>  | <b>Total of Assessments, Late Fees, Interest, Service Charges, Management Company Fees</b> |
| <b>\$1,260.77</b> | <b>Total of Collection Fees</b>  |
| <b>\$3,799.05</b> | <b>Total amount of Collection Costs</b>  |

The total amount of the delinquent obligation will continue to increase due to regular assessments, special assessments, late fees, interest and additional attorney and/or collection fees and costs. Please contact NRS 116 COLLECT to obtain an accurate pay off amount prior to making payment.

**NOTICE TO HOLDERS OF FIRST DEED OF TRUST OR FIRST MORTGAGE:**

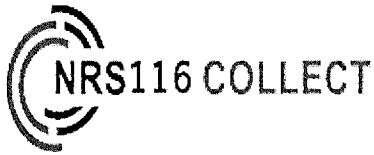
Pursuant to Nevada Revised Statutes, §116.3116(2), the HOA's assessment lien is senior to all other liens and encumbrances on the property except for: (1) liens and encumbrances recorded prior to the recordation of the Declaration; (2) a first security interest recorded before the assessment sought to be enforced became delinquent and (3) liens for real estate taxes and other governmental assessments or charges. HOWEVER, pursuant to NRS §116.3116(3), the HOA's assessment lien is senior to a first security interest to the extent of: (1) any charges incurred by the Homeowner's Association pursuant to NRS §116.310312; (2) the unpaid amount of assessments, not to exceed an amount equal to assessments for common expenses based on the periodic budget adopted by the HOA pursuant to NRS §116.3115 which would have come due in the absence of acceleration during the 9 months preceding the date on which this Notice of Default and Election to Sell is recorded pursuant to paragraph (b) of subsection 1 of NRS §116.31162; and (3) certain costs of collection incurred by the HOA in enforcing the delinquent assessment lien as set forth in NRS §116.3116(5). The portion of the HOA's delinquent assessment lien which is senior to any first security interest is commonly referred to as the Super Priority Lien ("SPL"). As of the recordation of this Notice of Default and Election to Sell, the amount of the Super Priority Lien is as follows:

|                   |  |
|-------------------|--|
| <b>\$585.00</b>   | <b>Total amount of SPL Assessments (See, NRS §116.3115, 3116)</b>                              |
| <b>\$1,545.00</b> | <b>Total amount of SPL Collection Fees/Costs (See, NRS §116.3116(5))</b>                       |
| <b>\$2,130.00</b> | <b><u>Total Super Priority Lien Amount as of the recordation of this Notice of Default</u></b> |

**NOTICE TO ALL PARTIES REGARDING ABATEMENT OF NUISANCE(S)**

The amount of this lien attributable to expenses incurred in abating a public nuisance pursuant to NRS 116.310312 is \$0.00. Please be advised that nuisance abatement costs, if any, may be included in a separate abatement lien, the amount of which would not be reflected in this Notice of Default. Please contact NRS 116 COLLECT for information on any separately recorded abatement lien.

**PLEASE SEE NEXT PAGE FOR ADDITIONAL INFORMATION**



**NOTICE OF DEFAULT AND ELECTION TO SELL UNDER HOMEOWNERS  
ASSOCIATION LIEN (Cont.)**

**WARNING TO HOLDERS OF FIRST SECURITY INTEREST**

PURSUANT TO NRS §116.31162(b)(3), please be advised that:

The amount of the HOA's Super Priority Lien pursuant to NRS §116.3116(3), as set forth above, is **\$2,130.00**.

**Any person or party claiming a first security interest in the property set forth herein is hereby notified that:**

- 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 to the unit;
- If, not later than 5 days before the date of the sale, the holder of the first security interest on the unit 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, not later than 2 days before the date of the 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.

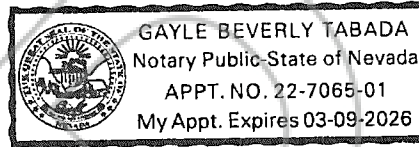
Please contact NRS 116 COLLECT at  
9500 W Flamingo Road Suite 205, Las Vegas, NV 89147, (702) 600-1340.  
NRS 116 COLLECT is the entity designated to enforce the Homeowner's Association's  
Lien by sale.

COUNTY OF CLARK

STATE OF NEVADA

On SEP 11 2024 before me, the undersigned, A notary Public in and for said County, personally appeared Michael Timothy Graves, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument that the person, or entity upon behalf of which the person acted, executed the instrument.

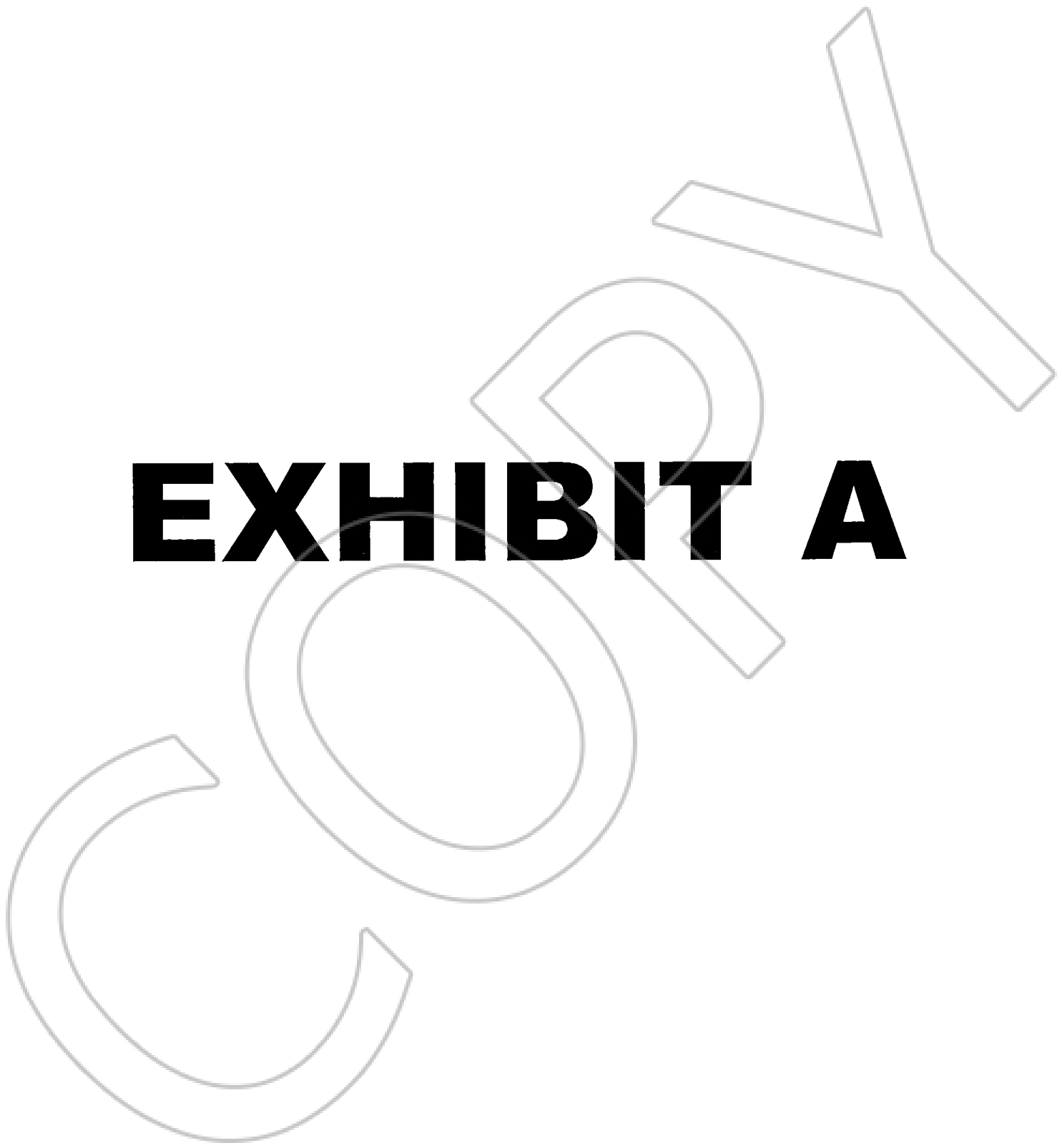
WITNESS my hand and official seal.



Gayle B. Tabada

Notary Public in and for said County and State

# **EXHIBIT A**



**EXHIBIT "A"**

All that certain real property situate in the County of Douglas, State of Nevada, described as follows:

**PARCEL 1:**

Lot 10, as set forth on the Final Map LDA 97-1007-8 for VALLEY VISTA ESTATES PHASE 7, recorded in the office of the Douglas County Recorder, State of Nevada on October 20, 2006 in Book 1006, Page 7712 as Document No. 686969 and Certificate of Amendment recorded on January 2, 2007 in Book 107, Page 26 as Document No. 691901, Official Records.

**PARCEL 2:**

A non-exclusive easement for drainage and the construction, use, maintenance, replacement and repair of a drainage and/or detention basin and facilities as granted by a Drainage Easement Agreement recorded October 27, 2011 in Book 1011, Page 4775 as Document No. 791544, Official Records.

Assessor's Parcel Number(s):

1420-07-215-010