

APN: 1121-05-515-031

When recorded mail to:
Kern & Associates, Ltd.
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)

01415-8858

DOC # 836650
01/13/2014 10:26AM Deputy: PK
OFFICIAL RECORD
Requested By:
Stewart Title of Nevada Re
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 2 Fee: \$15.00
BK-114 PG-1756 RPTT: 0.00



NOTICE OF DEFAULT AND ELECTION TO SELL

TO: Mindy Stevenson, 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., Kern & Associates, Ltd., located at 5421 Kietzke Lane, Reno, NV 89511, as attorneys for Pine View Estates Homeowners Association, a non-profit corporation, is authorized by the Association to 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 Pine View Estates Homeowners Association recorded October 2, 2013 as Document No. 0831575 of Official Records of Douglas County, State of Nevada, securing the obligation of the assessments which was a deficiency in the amount of \$6,460.00, 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.

The total due as of this date is \$7,784.00. The deficiency continues to accrue assessments, late charges, advances, attorney's fees and costs.

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 26 Scott Street and being more fully described as follows:

Leasehold estates as created by that certain lease dated January 26, 2005, made between PTP, INC., a Nevada corporation, as Lessor, and West Ridge Homes, Inc., a Nevada corporation, as Lessee, for the term and upon the terms and conditions contained in said lease recorded February 2, 2005, in Book 205, Page 514, as Document No. 635822 in the following:



Lot 159, as set forth on the Record Survey for PINEVIEW DEVELOPMENT, UNIT NO.5, filed for record in the office of the Douglas County Recorder on July 26, 2004, in Book 0704, Page 10502, as Document No. 619666, of 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 letter 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.

UNLESS YOU NOTIFY US WITHIN 30 DAYS AFTER RECEIPT OF THIS DOCUMENT THAT THE VALIDITY OF THIS DEBT OR ANY PORTION THEREOF, IS DISPUTED, WE WILL ASSUME THAT THE DEBT IS VALID. IF YOU DO NOTIFY US OF A DISPUTE, VERIFICATION OF THE DEBT WILL BE OBTAINED AND MAILED TO YOU. ALSO, UPON YOUR WRITTEN REQUEST WITHIN 30 DAYS, YOU WILL BE PROVIDED WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR IF DIFFERENT FROM THE CURRENT CREDITOR. THIS IS AN ATTEMPT TO COLLECT A DEBT, AND ALL INFORMATION OBTAINED WILL BE USED FOR SUCH PURPOSE

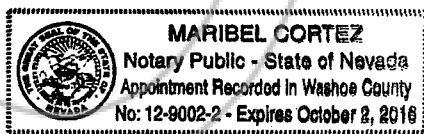
DATED: January 9, 2014

Kern & Associates, Ltd. As Attorney
For the Managing Body of Pine View
Estates Homeowners Association

Gayle A. Kern, Esq.
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 January 9, 2014 by Gayle A. Kern, Esq.


NOTARY PUBLIC