APN: 1121-05-510-013

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)

DOC # 836651

01/13/2014 10:28AM Deputy: PK
 OFFICIAL RECORD
 Requested By:
Stewart Title of Nevada Rel
 Douglas County - NV
 Karen Ellison - Recorder
Page: 1 of 2 Fee: \$15.00
BK-114 PG-1758 RPTT: 0.00

01415-8857

NOTICE OF DEFAULT AND ELECTION TO SELL

TO: Angelo J. Fricano, an unmarried 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., 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. 0831587 of Official Records of Douglas County, State of Nevada, securing the obligation of the assessments which was a deficiency in the amount of \$1,480.00, 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 \$2,767.25. 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 226 Mark Street and being more fully described as follows:

Leasehold estate as created by that certain lease dated October 8, 1997, made between Leon Mark Kizer, as Lessor, and PTP, Inc., as Lessee, for the term and upon the terms and conditions contained in said lease recorded October 13, 1997, in Book 1097, Page 2349, as Document No. 423882 in the following:

BK 114 PG-1759

836651 Page: 2 of 2 01/13/2014

Lot 13, as set forth on Record of Survey for PINEVIEW DEVELOPMENT, filed for records in the Office of the Douglas County Recorder on October 13, 1997 in Book 1097, Page 2348, as Document No. 423881 and amended by record of survey recorded March 8, 2000 as Document No. 487625, 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.

MARIBEL CORTEZ
Notary Public - State of Nevada
Appointment Recorded in Washoe County
No: 12-9002-2 - Expires October 2, 2016

NOTARY PUBLIC