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APN: 1121-05-512-024

When recorded mail to:
Pine View Estates Home Owners Association
c/o Kern & Associates, Ltd.
5421 Kietzke Lane, Suite 200
Reno, NV 89511



KAREN ELLISON, RECORDER

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: Carmen C. Skelton aka Carmen Conna Skelton as her interest appears of record

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 Article IX of the Declaration of Covenants, Conditions and Restrictions ("Declaration"), Kern & Associates, Ltd., located at 5421 Kietzke Lane, Reno, NV 89511, as attorneys for Pine View Estates Home Owners 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 Home Owners Association recorded October 2, 2013 as Document No. 0831576 of Official Records of Douglas County, State of Nevada, securing the obligation of the assessments which was a deficiency in the amount of \$2,626.00, 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.

For the purpose of satisfying the assessment obligation secured by said assessment lien, estimated to wit: \$6,683.08, plus late charges interest, any subsequent assessments, fees, charges and expenses, advance and costs of the Pine View Estates Home Owners Association or its Attorney, under the terms of the assessment lien. Please call Kern & Associates, Ltd. at 775-324-5930 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 Pine View Estates Home Owners Association.

The amount of the assessments, including interest, 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 \$2,265.00 as of January 11, 2016 and are delineated as follows:

- \$ 900.00 in monthly assessments, late fees and interest
- \$ 150.00 for the demand letter
- \$ 325.00 for the Notice of Delinquent Assessment
- \$ 90.00 for the intent to record a notice of default letter
- \$ 400.00 for the Notice of Default
- \$ 400.00 for the trustee's sale guaranty

Pursuant to Article IX, Section 9.2 of the Declaration, 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 236 Mark Street and being more fully described as follows:

LOT 66, AS SET FORTH ON AMENDED RECORD OF SURVEY FOR PINEVIEW DEVELOPMENT, UNIT NO.3, FILED FOR RECORD IN THE OFFICE OF THE DOUGLAS COUNTY RECORDER ON FEBRUARY 15, 2002, IN BOOK 0202, PAGE 5047, AS DOCUMENT NO. 534794, AND BY AMENDED RECORD OF SURVEY RECORDED SEPTEMBER 10, 2002, IN BOOK 0902, PAGE 2510, AS DOCUMENT NO. 551762.

A LEASEHOLD ESTATE AS CREATED BY THAT CERTAIN LEASE DATED OCTOBER 9, 1997, EXECUTED BY AND BETWEEN LEON MARK KIZER AND THE SECRETARY OF THE INTERIOR OF THE UNITED STATES AS LESSOR TO PTP, INC. A NEVADA CORPORATION, AS LESSEE, AS DISCLOSED BY A DOCUMENT RECORDED OCTOBER 13, 1997 IN BOOK 1097, PAGE 2349 AS INSTRUMENT NO. 423882 OF OFFICIAL RECORDS.

A DOCUMENT DECLARING MODIFICATIONS THERETO RECORDED JANUARY 9, 2002 IN BOOK 102, PAGE 1927 AS INSTRUMENT NO. 531835 OF OFFICIAL RECORDS.

A DOCUMENT DECLARING MODIFICATIONS THERETO RECORDED OCTOBER 28, 2002 IN BOOK 1002, PAGE 11666 AS INSTRUMENT NO. 555928 OF OFFICIAL RECORDS.

A SUBLEASE DATED AUGUST 29, 2002, EXECUTED BY AND BETWEEN PTP, INC., A NEVADA CORPORATION, AS SUB-LESSOR AND OCEAN DUNE LLC, A NEVADA LIMITED LIABILITY COMPANY AS SUB-LESSEE RECORDED AUGUST 30, 2002 IN BOOK 802, PAGE 11504 AS INSTRUMENT NO. 551154 AND RE-RECORDED MAY 28, 2003 IN BOOK 503, PAGE 14393 AS INSTRUMENT NO. 578190 OF OFFICIAL RECORDS.

A SUBLEASE DATED MAY 29, 2003, EXECUTED BY AND BETWEEN OCEAN DUNE LLC, A NEVADA LIMITED LIABILITY COMPANY, AS SUB-LESSOR AND CARMEN C. FORCUM, AN UNMARRIED WOMAN AND PAUL E. PRESSNALL AND DOROTHY E. PRESSNALL, HUSBAND AND WIFE AS JOINT TENANTS, AS SUB-LESSEE RECORDED APRIL 26, 2005 AS DOCUMENT NO. 642800.

A SUBLEASE DATED MAY 29, 2005, EXECUTED BY AND BETWEEN CARMEN C. FORCUM, AN UNMARRIED WOMAN AND PAUL E. PRESSNALL AND DOROTHY E. PRESSNALL, HUSBAND AND WIFE AS JOINT TENANTS, AS SUB-LESSOR AND CARMEN C. FORCUM, AN UNMARRIED WOMAN, AS SUB-LESSEE RECORDED APRIL 26, 2005 AS DOCUMENT NO. 642800.

A SUBLEASE DATED MAY 29, 2005, EXECUTED BY AND BETWEEN CARMEN C. FORCUM, AN UNMARRIED WOMAN, AS SUB-LESSOR AND CARMEN C. FORCUM, AN UNMARRIED WOMAN AND GARRET SKELTON, A SINGLE MAN AS JOINT TENANTS, AS SUB-LESSEE RECORDED APRIL 26, 2005 AS DOCUMENT NO. 642801.

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 the governing documents, including, but not limited to the Declaration, 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 the governing documents including, but not limited to, the Declaration, 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 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.

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 15, 2016

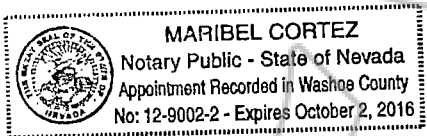
Pine View Estates Home Owners Association



By: Karen M. Ayarbe., Its Attorney
5421 Kietzke Lane, Suite 200
Reno, NV 89511
(775) 324-5930

STATE OF NEVADA)
) ss.
COUNTY OF WASHOE)

Esq. This instrument was acknowledged before me on January 15, 2016 by Karen M. Ayarbe,


NOTARY PUBLIC