DOUGLAS COUNTY, NV

2016-886097

Rec:\$16.00 Total:\$16.00

08/15/2016 10:53 AM

KERN & ASSOCIATES LTD

Pgs=3

APN: 1121-05-515-026

When recorded mail to: Pine View Estates Home Owners Association c/o 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)



KAREN ELLISON, RECORDER

## AMENDED NOTICE OF DEFAULT AND ELECTION TO SELL

TO: Chad Lawrence, a married man as his sole and separate property

## 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 the governing documents Pine View Estates Home Owners Association, a non-profit corporation, by and through its attorneys, shall 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. 0831582 of Official Records of Douglas County, State of Nevada, securing the obligation of the assessments which was a deficiency in the amount of \$5,593.00, 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, <u>estimated</u> to wit: \$6,375.49, 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 \$2,115.00 as of August 2, 2016 and are delineated as follows:

- \$ 900.00 in monthly assessments, late fees and interest
- \$ 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 the governing documents, 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 16 Scott Street and being more fully described as follows:

A LEASEHOLD ESTATE AS CREATED BY THAT CERTAIN LEASE DATED 11/10/08, MADE BY AND BETWEEN FEDERAL NATIOANL MORTGAGE ASSOCIAITON, LESSOR, AND CHAD LAWRENCE AS LESSEE, FOR THE TERM AND UPON THE TERMS AND CONDITIONS CONTAINED IN SAID LEASE RECORDED 11/20/2008 IN BOOK 1108, PAGE 3833, AS DOCUMENT NO. 733358, OFFICIAL RECORDS OF DOUGLAS COUNTY, NEVADA AS TO THE FOLLOWING DESCRIPTION:

LOT 154, AS SET FORTH ON RECORD OF SURVEY FOR PINEVIEW DEVELOPMENT, UNIT NO. 5 FILED FOR RECORD IN THE OFFICE OF THE DOUGLAS COUNTY RECORDER ON JULY 26, 2004, IN BOOK 704, PAGE 10502, AS DOCUMENT NO. 619666

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, 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 and, no 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.

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

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

DATED: August 8, 2016

Pine View Estates Home Owners Association

Byl Veronica A. Carter., Its Aftorney 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 August 8, 2016 by Veronica A. Carter, Esq.

MARIBEL CORTEZ

Notary Public - State of Nevada

Appointment Recorded in Washoe County

No: 12-9002-2 - Expires October 2, 2016

NOTARY PUBLIC