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APN: 1121-05-515-031

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: 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 Article IX of the Declaration of Covenants, Conditions and Restrictions, Pine View Estates Home Owners Association, a non-profit corporation, c/o 5421 Kietzke Lane, Reno, NV 89511, 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.

For the purpose of satisfying the assessment obligation secured by said assessment lien, estimated to wit: \$1,917.53, plus late charges interest, any subsequent assessments, fees, charges and expenses, advance and costs of the Homeowner's 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 \$1,090.00 as of April 6, 2017, and are delineated as follows:

- \$ 200.00 in monthly assessments, late fees and interest
- \$ 90.00 for 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 Covenants, Conditions and Restrictions, 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:

A LEASEHOLD ESTATE AS CREATED BY THAT CERTAIN LEASE DATED JANUARY 26, 2005, MADE BY THE 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 0205, PAGE 514, AS DOCUMENT NO. 635822, OFFICIAL RECORDS OF DOUGLAS COUNTY, NEVADA, IN AND TO THE FOLLOWING:

LOT 159, AS SET FORTH ON THE 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 0704, PAGE 10502, AS DOCUMENT NO. 619666.

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.

**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**

**SIGNATURES ON FOLLOWING PAGE**

DATED: April 13, 2017

Pine View Estates Home Owners Association

Veronica A. Peterson  
 By: Veronica A. Peterson, Esq., Its Attorney  
 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 April 13, 2017 by Veronica A. Peterson, Esq.



Jesse Brackney  
 NOTARY PUBLIC