

APN: 1121-05-510-015

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: LOIS C. CORDEIRO, 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.

The Notice of Delinquent Assessment and Claim of Lien ("NODA") of Pine View Estates Home Owners Association recorded August 21, 2017, as Document No. 2017-902952 of Official Records of Douglas County, State of Nevada, securing the obligation of the assessments which was a deficiency in the amount of \$2,216.00, 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: \$3,983.75, 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 \$1,995.00 as of November 2, 2017, and are delineated as follows:

- \$ 600.00 in monthly assessments
- \$ 325.00 for the Notice of Delinquent Assessment
- \$ 270.00 for intent to record a notice of default letters (3 x \$90.00)
- \$ 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 230 Mark Street and being more fully described as follows:

THE LEASEHOLD ESTATE CREATED BY THE SUBLEASE EXECUTED BY RUTH BROWN, AN UNMARRIED WOMAN, ROBERT S. HOYT AND LAURA HOYT, HUSBAND AND WIFE, LESSOR, TO LOIS C CORDEIRO, AN UNMARRIED WOMAN, AS LESSEE, DATED APRIL 19, 2006, RECORDED MAY 12, 2006 IN BOOK 0506, AT PAGE 4830, AS DOCUMENT NO. 0674740, DEMISING AND LEASING FOR A TERM OF 50 YEARS, WITH AN AUTOMATIC EXTENSION FOR AN ADDITIONAL 49 YEARS, BEGINNING OCTOBER 8, 1997, THE FOLLOWING DESCRIBED PREMISES TO WIT:

LOT 15, AS SET FORTH ON RECORD OF SURVEY FOR PINEVIEW DEVELOPMENT FILED FOR RECORD 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 487625, AND AMENDED RECORD OF SURVEY RECORDED APRIL 6, 2000, AS DOCUMENT NO. 489475, 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.

**PURSUANT TO NEVADA SENATE BILL 33 (SB 33), IF YOU ARE A SERVICEMEMBER, A DEPENDENT OF A SERVICEMEMBER OR HIS OR HER SUCCESSOR IN INTEREST, YOU MAY BE ENTITLED TO CERTAIN PROTECTIONS PURSUANT TO SB 33 REGARDING AND LIMITING THE FORECLOSURE OF A LIEN. IF YOU ARE A DEPENDENT OF A SERVICEMEMBER, YOU MAY BE ENTITLED TO PROTECTIONS IF UPON APPLICATION TO A COURT IT IS DETERMINED YOUR ABILITY TO MAKE PAYMENTS IS MATERIALLY AFFECTED BY THE SERVICEMEMBER'S ACTIVE DUTY OR DEPLOYMENT. IF YOU BELIEVE YOU ARE ENTITLED TO THE PROTECTIONS OF SB 33 AND HAVE NOT PROVIDED**

**INFORMATION REQUIRED FOR THE ASSOCIATION TO VERIFY YOU ARE ENTITLED TO PROTECTION, PLEASE CONTACT THE ASSOCIATION'S ATTORNEY AT THE ADDRESS LISTED HEREIN IMMEDIATELY TO PROVIDE SUCH INFORMATION.**

**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: November 6, 2017

Pine View Estates Home Owners Association



By: Gayle A. Kern, Esq., Its Attorney  
5421 Kietzke Lane, Suite 200  
Reno, NV 89311  
(775) 324-5930

STATE OF NEVADA            )  
  ) ss.  
COUNTY OF WASHOE        )

This instrument was acknowledged before me on November 6, 2017 by Gayle A. Kern, Esq.

  
NOTARY PUBLIC