

APN: 1121-05-515-029

When recorded mail to:
Pine View Estates Home Owners Association
c/o Leach Kern Gruchow Anderson Song
5421 Kietzke Lane, Suite 200
Reno, NV 89511



00080148201809200940020022

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: THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-AB3

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 July 18, 2018 as Document No. 2018-916891 of Official Records of Douglas County, State of Nevada, securing the obligation of the assessments which was a deficiency in the amount of \$2,795.00, 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: \$4,040.99, 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 Leach Kern Gruchow Anderson Song 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.

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 22 Scott St. and being more fully described as follows:

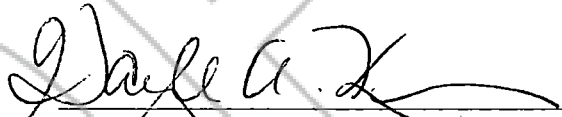
LOT 157, AS SET FORTH ON RECORD OF SURVEY FOR PINEVIEW DEVELOPMENT, UNIT NO. 5 IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, FILED FOR RECORD IN THE OFFICE OF THE DOUGLAS COUNTY RECORDER ON JULY 26, 2004 IN BOOK 704, PAGE 10502 AS FILE NO. 619666.

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

DATED: September 19, 2018

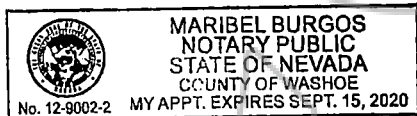
Pine View Estates Home Owners Association



By: Gayle A. Kern, 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 September 19, 2018 by Gayle A. Kern, Esq.



NOTARY PUBLIC