

REQUESTED BY
Stewart Title of Douglas County
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2004 NOV 15 AM 10:09

WERNER CHRISTEN
RECORDER

\$16 PAID *KJ* DEPUTY

**NOTICE OF DEFAULT AND
ELECTION TO SELL**

49-308-20-01

A Portion of APN: 1319-30-631-027

WHEN RECORDED, MAIL TO:

STEWART TITLE OF DOUGLAS COUNTY
1663 HIGHWAY 395, SUITE 101
MINDEN, NV 89423

NOTICE IS HEREBY GIVEN:

WHEREAS, THE RIDGE CREST PROPERTY OWNERS' ASSOCIATION is granted under the Declaration of Time Share Covenants, Conditions and Restrictions for The Ridge Crest ('Declaration'), dated April 25, 1989, recorded on April 27, 1989, as Document No. 200951 in Book 489 at Page 3383, Official Records, Douglas County, Nevada, a lien in its favor with the power of sale, to secure payment to THE RIDGE CREST PROPERTY OWNERS' ASSOCIATION of any and all assessments made pursuant to said Declaration; and

WHEREAS, THE RIDGE CREST PROPERTY OWNERS' ASSOCIATION caused to be recorded on October 11, 2004, in the Office of the County Recorder of Douglas County, Nevada, Official Records, as Document No. 0626264, in Book 1004, at Page 3599, a Notice of Claim of Lien for delinquent assessments, encumbering that certain real property situated in the County of Douglas, State of Nevada, more particularly described in Exhibit 'A', attached hereto and incorporated herein by this reference; and

WHEREAS, the name of the record owner of the Exhibit 'A' real property is CHRISTIAN M. WIGGER and SHERRI A. WIGGER, husband and wife as joint tenants with right of survivorship; and

WHEREAS, a breach of the obligations for which the Claim of Lien is security has occurred in that default in annual assessment payments, in the amount of \$578.00 due 1/10/2004, have not been made, and \$60.69 in interest charges, and the amounts for the fees and costs incurred in the preparation and filing, have not been made pursuant to the declaration.

NOTICE IS HEREBY GIVEN that the undersigned has elected to sell, or cause to be sold, the real property described in said Exhibit 'A' to satisfy all obligations.

The sale of all said Exhibit 'A' real property will not occur if payment of the total of all outstanding assessments is made, together with payment of costs, fees and expenses incident to the making good of the deficiency in payment, if paid within 60 days following the day upon which this Notice of Default and Election to Sell is recorded in the Office of the County Recorder in which the property is located and a copy of the Notice of Default and Election to Sell is mailed by certified mail with postage prepaid to the owner of the Exhibit 'A' real property.

DATED :

November 8, 2004

THE RIDGE CREST PROPERTY OWNERS'
ASSOCIATION, a Nevada non-profit corporation

BY: Resort Realty LLC, a Nevada Limited Liability
Company, its Attorney-In-Fact



Dan Garrison, Authorized Signature

0629198

BK 1104 PG 06448

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STATE OF NEVADA)
) SS
COUNTY OF DOUGLAS)

This instrument was acknowledged before me on NOV 11 2004 by Dan Garrison the authorized signer of Resort Realty LLC, a Nevada Limited Liability Company as Attorney-In-Fact for The Ridge Crest Property Owners' Association, a Nevada non-profit corporation.



Theresa A. Drew
Notary Public

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EXHIBIT "A"

(49)

A timeshare estate comprised of:

PARCEL 1: An undivided 1/51st interest in and to that certain condominium estate described as follows:

(A) An undivided 1/26th interest as tenants in common, in and to the Common Area of Ridge Crest condominiums as said Common Area is set forth on that condominium map recorded August 4, 1988 in Book 888 of Official Records at Page 711, Douglas County, Nevada, as Document No. 183624.

(B) Unit No. 308 as shown and defined on said condominium map recorded as Document No. 183624, Official Records of Douglas County, State of Nevada.

PARCEL 2: a non-exclusive easement for ingress and egress and for the use and enjoyment and incidental purposes over, on and through the Common Area as set forth in said condominium map recorded as Document No. 183624, Official Records of Douglas County, State of Nevada.

PARCEL 3: An exclusive right to the use of a condominium unit and the non-exclusive right to use the real property referred to in subparagraph (A) of Parcel 1, and Parcel 2 above during one "USE WEEK" as that term is defined in the Declaration of Timeshare Covenants, Conditions and Restrictions for the Ridge Crest recorded April 27, 1989 as Document No. 200951 of Official Records, Douglas County, State of Nevada (the "CC&R's"). The above described exclusive and non-exclusive rights may be applied to any available unit in The Ridge Crest project during said "USE WEEK" as more fully set forth in the CC&R's.

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