05/12/2009 08:29 AM OFFICIAL RECORD

Requested By:

STEWART TITLE OF NORTHERN

NEVADA

Douglas County - NV Karen Ellison - Recorder

Fee: Of Page: PG- 2532 RPTT: вк-0509

0.00

16.00

A Portion of APN: 1319-30-643-036

When recorded mail to: Stewart Title of Nevada Holdings Inc. 1070 Caughlin Crossing Reno, NV 89519

1012691-02

Interval# 28-029-41-81

NOTICE OF DEFAULT AND **ELECTION TO SELL**

WARNING! IF YOU FAIL TO PAY THE AMOUNT SPECIFIED IN THIS NOTICE. YOU COULD LOSE YOUR HOME, EVEN IF THE AMOUNT IS IN DISPUTE. A NOTICE OF DEFAULT AND ELECTION TO SELL UNDER NOTICE OF ASSESSMENT CLAIM & LIEN HAS BEEN FILED

NOTICE IS HEREBY GIVEN:

WHEREAS, THE RIDGE TAHOE PROPERTY OWNERS' ASSOCIATION is granted under the Declaration of Time Share Covenants, Conditions and Restrictions for The Ridge Tahoe ('Declaration'), recorded on February 14, 1984, as Document No. 96758 in Book 284, Page 5202, Official Records, Douglas County, Nevada, a lien in its favor with the power of sale, to secure payment to THE RIDGE TAHOE PROPERTY OWNERS' ASSOCIATION of any and all assessments made pursuant to said Declaration; and

WHEREAS, THE RIDGE TAHOE PROPERTY OWNERS' ASSOCIATION caused to be recorded on November 21, 2008, in the office of the County Recorder of Douglas County, Nevada, Official Records, as Document No.0733417, in Book 1108, at Page 4018, 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 Mary Ann Zamora, an unmarried woman; 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 \$838.00due January 10, 2008, have not been made, and \$75.42in 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 efficiency in payment, if paid within 90 days following the day upon which this Notice of Default and Election to Sell is recorded in the Office of the County Recorded 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:	4-1-2009

THE RIDGE TAHOE PROPERTY OWNERS' ASSOCIATION, a Nevada non-profit corporation By: Resort Realty LLC, a Nevada limited liability company, its Attorney in Fact

Marc B. Preston, Authorized Signature

State of Nevada

County of Douglas)

This instrument was acknowledged before me on _______ by Marc B. Preston the authorized signer of Resort Realty LLC, a Nevada limited liability company as Attorney in Fact for The Ridge Tahoe Owners' Association, a Nevada non-profit corporation.

Laura A. Banks Notary Public, State of Nevada Appointment No. 06-109217-5 My Appt. Expires Oct. 6, 2010 Votary Public

EXHIBIT "A"

(28)

An undivided 1/102nd interest as tenants in common in and to that certain real property and improvements as follows: (A) An undivided 1/50th interest in and to Lot 28 as shown on Tahoe Village Unit No. 3 - 13th Amended Map, recorded December 31, 1991, as Document No. 268097, re-recorded as Document No. 269053, Official Records of Douglas County, State of Nevada, excepting therefrom Units 1 through 50 (inclusive) as shown on said map; and (B) Unit No. 029 as shown and defined on said map; together with those easements appurtenant thereto and such easements described in the Fourth Amended and Restated Declaration of Time Share Covenants, Conditions and Restrictions for The Ridge Tahoe recorded February 14, 1984, as Document No. 096758, as amended, and in the Declaration of Annexation of The Ridge Tahoe Phase Six, recorded December 18, 1990, as Document No. 241238, as amended by Amended Declaration of Annexation of The Ridge Tahoe Phase Six, recorded February 25, 1992, as Document No. 271727, and as described in the Recitation of Easements Affecting the Ridge Tahoe recorded February 24, 1992, as Document No. 271619, and subject to said Declarations; with the exclusive right to use said interest in the same unit type conveyed, in Lot 28 only, -numbered years in for one week every other year in EVEN accordance with said Declarations.

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BK- 0509 PG- 2534 5/12/2009