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10/19/2009 11:58AM Deputy: PK
OFFICIAL RECORD
Requested By:
STEWART TITLE OF NEVADA
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 10 Fee: 73.00
BK-1009 PG-3562 RPTT: 0.00



A Portion of APN: See Exhibit "A"

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

Ridge Tahoe
Group 11

FCL NO. & Interval No. See Exhibit "A"

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER CLAIM OF LIEN FOR UNPAID ASSESSMENTS

IMPORTANT NOTICE

IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS, IT MAY BE SOLD WITHOUT ANY COURT ACTION, and you may have the legal right to bring your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally 35 days following recording and mailing of this Notice to the time share owner or to his successor in interest. No Sale date may be set within **sixty (60) days** from the date of recordation of this Notice of Default and Election to Sell under Claim of Lien for unpaid Assessments and the mailing of a copy of this Notice, (which date of recordation appears on this notice).

The amount is See Exhibit "A" as of **January 10, 2008**, and will increase until your account becomes current.

While your property is in foreclosure, you must still pay other obligations (such as taxes) required by the Covenants, Conditions and Restrictions. If you fail to make future assessment payments, pay taxes on the property, or pay other obligations as required by the Covenants, Conditions and Restrictions, the Association may insist that you do so in order to reinstate your account in good standing.

Upon your written request, the Association will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and the Association may mutually agree in writing prior to the time the notice of sale is posted to, among other things (1) provide additional time in which to cure the default by transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2).

Following the expiration of the time period referred to in this paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and the Association permits a longer period, you have only the legal right to stop the sale of property by paying the entire amount demanded by the Association



To find out the amount you must pay or to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact:

Resorts West
P.O. Box 5721
Stateline, NV 89449
Phone: 775-588-3553 Ext.:1810

REMEMBER YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION.

NOTICE is hereby given to: See Exhibit "A", the record owner of the herein described time share interest, that Stewart Title of Nevada Holdings Inc., a Nevada Corporation is the duly appointed Authorized Agent to undertake the non-judicial sale of the herein described time share interest, pursuant to the Notice of Lien Claim dated November 24, 2008

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

That the Notice of Lien Claim secures certain assessments, special assessments together with any interest, penalties, costs, attorney fees, foreclosure fees and costs in favor of the Association and was recorded on the 15th of January 2009 as Document No. See Exhibit "A", in Book No. See Exhibit "A", Page See Exhibit "A" in the Official Records of Douglas County, Nevada.

That the time share interest covered herein is described on Exhibit "B" attached hereto and made a part hereof.

NOTICE IS FURTHER GIVEN that a default has occurred on the assessments as described in said Notice of Lien Claim and that payment has not been made and that by reason thereof, the Association has directed the authorized agent to record this notice of Default and Election to Sell under Claim of Lien for unpaid Assessments and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to use the trust property to be sold to satisfy the obligations secured thereby.

The sale of all said Exhibit 'B' time share interest 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: AUG 10 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)

AUG 10 2009

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.

Notary Public

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



**EXHIBIT A
GROUP 11**

<u>ECL No.</u>	<u>Interval No.</u>	<u>Doc No.</u>	<u>Book</u>	<u>Page</u>	<u>Owner of Record</u>	<u>Undvd Int.</u>	<u>APN No.</u>	<u>Lot #</u>	<u>Unit No.</u>	<u>Use Year</u>	<u>Delta</u>	<u>Assmnts</u>	<u>Interest</u>
1013414	280413303	735828	109	2688	Paul Torrecillas	1/50	-049	28	41	Every	\$838.00	\$87.99	
1013430	280485082	735839	109	2721	John L. Rossi and Mary D. Rossi	1/50	-056	28	48	Every	\$838.00	\$87.99	
1013435	280442082	735845	109	2739	Smith Timpson and Laura Timpson	1/50	-052	28	44	Even	\$579.09	\$71.68	
1013418	310812201	735831	109	2697	Eamonn S. Gibbons and Geraldine P. Gibbons	1/20	-001	31	81	Each Swing	\$538.00	\$78.99	
1013441	321142201	735843	109	2733	Stephen Johnson and Karen Johnson	1/20	-015	32	114	Each Swing	\$1,344.00	\$270.40	
1013456	3210531A	735848	109	2748	George A. Realiza Jr. and Soledad L. Realiza	1/20	-005	32	105	Each Swing	\$338.00	\$101.04	
1013447	340291401	735841	109	2727	Van R. Johnson and Gail R. Johnson	1/38	-030	34	29	Each Prime	\$538.00	\$91.56	
1013412	371841002	735826	109	2682	Harald Te Nijenhuis and Nelly D'Hont	1/106	-094	37	184	Each Prime	\$838.00	\$87.99	
1013425	370672782	735834	109	2706	Harold McEnroe and Teresa A.M. McEnrona	1/106	-034	37	67	Even Prime	\$838.00	\$87.99	
1013428	370533481	735837	109	2715	Bill Olmstead and Van Tran	1/106	-016	37	53	Even Prime	\$838.00	\$87.99	
1013446	371543801	735842	109	2730	Ida Marilyn Gant and Becky Raiber	1/106	-062	37	154	Each Swing	\$803.22	\$96.40	
1013449	370513381	735840	109	2724	Stephen L. LaDue and Cynthia L. LaDue	1/106	-014	37	51	Even Prime	\$213.00	\$69.08	
1013462	371800501	735850	109	2754	Pagie K. Covell and Karen J. Covell, Trustees	1/106	-090	37	180	Each Prime	\$838.00	\$100.56	
1013405	422723871	735823	109	2673	Roger W. Ward and Valerie O Ward	1/48	-003	42	272	Odd	\$766.00	\$218.31	
1013406	422632782	735824	109	2676	Valerie D. Stephens-Heagler and Romond Heagler	1/48	-003	42	263	Odd	\$2,165.00	\$1,377.31	
1013410	422642781	735825	109	2679	Ron W. Schneider and Dawn M. Schneider	1/48	-003	42	264	Even	\$838.00	\$87.99	
1013415	422885001	735829	109	2691	Anthony P. Bejarano and Melanie T. Bejarano	1/48	-003	42	288	Every	\$580.55	\$190.40	
1013423	422650281	735832	109	2700	Erick McAllister and Deanna Bryden	1/48	-003	42	265	Even	\$838.00	\$87.99	
1013424	422830401	735833	109	2703	Andre McDaniel and Mia B. McDaniel	1/48	-003	42	283	Every	\$838.00	\$87.99	
1013426	422992701	735835	109	2709	Barbara A. Mullin and Barry T. Mullin	1/48	-003	42	299	Every	\$838.00	\$87.99	
1013427	422611701	735836	109	2712	Lynn L. Noto and Benjamin L. Noto	1/48	-003	42	261	Every	\$838.00	\$87.99	



EXHIBIT "B"

(28)

An undivided 1/51st 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. **See Exhibit "A"** 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 Lot 28 only, **See Exhibit "A"** in accordance with said Declarations.

A Portion of APN: 1319-30-643-**See Exhibit "A"**



EXHIBIT "B"

(31)

An undivided 1/51st interest as tenants in common in and to that certain real property and improvements as follows: (A) An undivided 1/20th interest in and to Lot 31 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 081 through 100 (inclusive) as shown on Tahoe Village Unit No. 3, Fifth Amended Map, recorded October 29, 1981, as Document No. 61612, as corrected by Certificate of Amendment recorded November 23, 1981, as Document No. 62661; and (B) Unit No. See Exhibit "A" as shown and defined on said last mentioned map as corrected by said Certificate of Amendment; 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 II recorded February 14, 1984, as Document No. 096759, as amended by document recorded October 15, 1990, as Document No. 236690, 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 Lots 31, 32 or 33 only, for one week each year in the See Exhibit "A" "Season" as defined in and in accordance with said Declarations.

A Portion of APN: 1319-30-721-See Exhibit "A"



EXHIBIT "B"

(32)

An undivided 1/51st interest as tenants in common in and to that certain real property and improvements as follows: (A) An undivided 1/20th interest in and to Lot 32 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 101 through 120 (inclusive) as shown on Tahoe Village Unit No. 3, Fifth Amended Map, recorded October 29, 1981, as Document No. 61612, as corrected by Certificate of Amendment recorded November 23, 1981, as Document No. 62661; and (B) Unit No. See Exhibit "A" as shown and defined on said last mentioned map as corrected by said Certificate of Amendment, 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 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 Lots 31, 32 or 33 only, for one week each year in the See Exhibit "A" "Season" as defined in and in accordance with said Declarations.

A Portion of APN: 1319-30-722-See Exhibit "A"



EXHIBIT "B"

(34)

An undivided 1/51st interest as tenants in common in and to that certain real property and improvements as follows: (A) An undivided 1/38th interest in and to Lot 34 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 001 through 038 (inclusive) as shown on that certain Condominium Plan recorded June 22, 1987, as Document No. 156903; and (B) Unit No. See Exhibit "A" as shown and defined on said Condominium Plan; 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 recorded August 21, 1984, as Document No. 097150, as amended, by Documents recorded October 15, 1990, June 22, 1987 and November 10, 1987 as Document Nos. 236691, 156904 and 166130, 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 34 only, for one week each year in the See Exhibit "A" "Season" as defined in and in accordance with said Declarations.

A Portion of APN: 1319-30-724-See Exhibit "A"



EXHIBIT "B"

(37)

An undivided 1/51st interest as tenants in common in and to that certain real property and improvements as follows: (A) An undivided 1/106th interest in and to Lot 37 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 039 through 080 (inclusive) and Units 141 through 204 (inclusive) as shown on that certain Condominium Plan recorded July 14, 1988, as Document No. 182057; and (B) Unit No. See Exhibit "A" as shown and defined on said Condominium Plan; 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 Five recorded August 18, 1988, as Document No. 184461, as amended, 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 Lot 37 only, for one week each year in the See Exhibit "A" "Season" as defined in and in accordance with said Declarations.

A Portion of APN: 1319-30-644-See Exhibit "A"



EXHIBIT "B"

(42)

An undivided 1/51st interest as tenants in common in and to that certain real property and improvements as follows: (A) An undivided 1/48th interest in and to Lot 42 as shown on Tahoe Village Unit No. 3 - 14th Amended Map, recorded April 1, 1994, as Document No. 333985, Official Records of Douglas County, State of Nevada, excepting therefrom Units 255 through 302 (inclusive) as shown on said map; and (B) Unit No. See Exhibit "A" 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 Seven recorded April 26, 1995, as Document No. 360927, as amended by Amended and Restated Declaration of Annexation of The Ridge Tahoe Phase Seven, recorded May 4, 1995, as Document No. 361461, and as further amended by the Second Amendment to Declaration of Annexation of The Ridge Tahoe Phase Seven recorded on October 17, 1995 as Document No. 372905, and as described in the First Amended Recitation of Easements Affecting the Ridge Tahoe recorded June 9, 1995, as Document No. 363815, and subject to said Declarations; with the exclusive right to use said interest, in Lot 42 only, for one week each year in accordance with said Declarations.

Together with a 13-foot wide easement located within a portion of Section 30, Township 13 North, Range 19 East, MDB&M, Douglas County, Nevada, being more particularly described as follows:

BEGINNING at the Northwest corner of this easement said point bears S. 43°19'06" E., 472.67 feet from Control Point "C" as shown on the Tahoe Village Unit No. 3 - 13th Amended Map, Document No. 269053 of the Douglas County Recorder's Office;

thence S. 52°20'29" E., 24.92 feet to a point on the Northerly line of Lot 36 as shown on said 13th Amended Map;

thence S. 14°00'00" W. along said Northerly line, 14.19 feet;

thence N. 52°20'29" W., 30.59 feet;

thence N. 37°33'12" E., 13.00 feet to the POINT OF BEGINNING.

A Portion of APN: 1319-30-645-See Exhibit "A"