

A portion of APN 1319-30-<See Exhibit 'A'>

RECORDING REQUESTED BY:  
Stewart Vacation Ownership

WHEN RECORDED MAIL TO:  
Stewart Vacation Ownership  
10 Graves Dr.  
Dayton, NV 89423

Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 Of 5 Fee: 68.00  
BK-1109 PG-1765 RPTT: 0.00



---

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

**IMPORTANT NOTICE**

**WARNING! IF YOU FAIL TO PAY THE AMOUNT SPECIFIED IN  
THIS NOTICE, YOU COULD LOSE YOUR HOME, EVEN IF THE  
AMOUNT IS IN DISPUTE!**

NOTICE IS HEREBY GIVEN:

WHEREAS, THE RIDGE TAHOE PROPERTY OWNER'S ASSOCIATION is granted under the Fourth Amended and Restated 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 at 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 OWNER'S ASSOCIATION of any and all assessments made pursuant to said Declaration; and

WHEREAS, THE RIDGE TAHOE PROPERTY OWNER'S ASSOCIATION caused to be recorded on September 25, 2009, in the Office of the County Recorder of Douglas County, Nevada, Official Records, as Document No. <See Exhibit 'A'>, in Book 0909, at Page <See Exhibit 'A'>, 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 <See Exhibit 'A'> attached hereto and incorporated herein by this reference, and

WHEREAS, the name of the record owner of the real property is <See Exhibit 'A'>; 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 <See Exhibit 'A'> due January 10, 2008 and/or January 10, 2009, have not been made, and <See Exhibit 'A'> 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 <See Exhibit 'A'> to satisfy all obligations and the undersigned has duly appointed **Stewart Title Guaranty Company, A Texas corporation** as the Authorized Agent to undertake the non-judicial sale of the herein described time share interest, pursuant to the Claim of Lien.

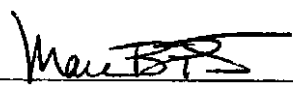
The sale of all said <See Exhibit 'A'> real property will not occur if payment of the total of all outstanding assessments is made, together with payment of costs, fees and expenses incident to the making good of the deficiency of payment, if paid within 60 days following the day upon which this Notice 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 <See Exhibit 'A'> real property.

Dated: NOV 5 2009

**THE RIDGE TAHOE PROPERTY OWNER'S  
ASSOCIATION, Nevada non-profit corporation**

By: Resort Realty, LLC, a Nevada Limited Liability Company, its Attorney-in-Fact

  
 \_\_\_\_\_  
 Marc B. Preston, Authorized Agent

STATE OF NEVADA                    )  
   ) SS  
 COUNTY OF DOUGLAS                )

NOV 5 2009

This instrument was acknowledged before me on \_\_\_\_\_ by Marc B. Preston, the authorized signer of Resort Realty, LLC, as Nevada Limited Liability Company as Attorney-in Fact for The Ridge Tahoe Property Owner's 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**

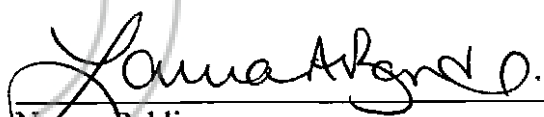
  
 \_\_\_\_\_  
 Notary Public

EXHIBIT 'A'  
THE RIDGE TAHOE

Reputed Owner	Account No.	Lien Doc. Number	Lien Page	Unit No.	Use Year	Legal Desc. Exhibit	APN	Delinquent Assessment	Interest Charges
ALLEN, Ben H. & Sandra L.	28-026-39-01	751257	5440	026	Every	Exhibit B	031	\$884.00	\$131.32
BLUE, James T.	28-029-31-02	751258	5442	029	Every	Exhibit B	036	\$884.00	\$106.08
BUCKLEY, John H. Jr., Trustee	28-020-13-71	751260	5446	020	Odd	Exhibit C	020	\$884.00	\$106.08
CASEY, David A. & Sokhoy U.	28-010-35-01	751261	5448	010	Every	Exhibit B	011	\$884.00	\$106.08
CONNOR, Michael & Virginia P.	28-014-32-71	751262	5450	014	Odd	Exhibit C	017	\$884.00	\$106.08
DYNACO, a Delaware corporation	28-026-13-71	751263	5452	026	Odd	Exhibit C	031	\$884.00	\$106.08
FEROLITO, Nick & Alexis	28-006-50-02	751264	5454	006	Every	Exhibit B	006	\$884.00	\$106.08
FUSCIARDI, Aldo M. & Geraldine	28-025-45-01	751265	5456	025	Every	Exhibit B	030	\$884.00	\$106.08
GASKILL, Steven	28-017-51-01	751266	5458	017	Every	Exhibit B	020	\$884.00	\$106.08
GREEN, Robert	28-015-05-01	751267	5460	015	Every	Exhibit B	015	\$884.00	\$106.08
JOHNSON, James R. & Charlyne A.	28-014-08-01	751269	5464	014	Every	Exhibit B	017	\$884.00	\$106.08
KEPHART, Paul H. Jr., Anna M. & Sandra L.	28-008-27-01	751271	5468	008	Every	Exhibit B	009	\$884.00	\$106.08
KUNDEE, Richard D. & Melissa L.	28-015-32-72	751272	5470	015	Odd	Exhibit C	018	\$884.00	\$106.08
LEE, Shing & Kara	28-026-25-02	751273	5472	026	Every	Exhibit B	031	\$884.00	\$106.08
MATCHIE, Richard A. & RHOADES, Joanne	28-026-48-01	751275	5476	026	Every	Exhibit B	031	\$884.00	\$131.22
OLIVER, Adolph D. & ANDARY, Colleen E.	28-008-14-01	751276	5478	008	Every	Exhibit B	009	\$884.00	\$106.08
PEREZ DE TAGLE, Arturo & Evelyn E.	28-025-30-71	751277	5480	025	Odd	Exhibit C	030	\$883.49	\$106.00
PETLOCK, Gerald A. & Wanda J.	28-014-49-02	751278	5482	014	Every	Exhibit B	017	\$884.00	\$106.08
PIDDOCK, Robert	28-027-41-71	751279	5484	027	Odd	Exhibit C	032	\$884.00	\$106.08
PITRE, Ricky & Lorraine Colette	28-025-26-71	751280	5486	025	Odd	Exhibit C	030	\$830.42	\$99.68
RICHARDSON, Nigel E. & Mira C.	28-023-26-01	751281	5488	023	Every	Exhibit B	028	\$884.00	\$106.08
SCHMITZ, David W. & Kathleen E.	28-025-44-01	751282	5490	025	Every	Exhibit B	030	\$884.00	\$106.08
SEITZ, Marsha L.	28-011-05-71	751283	5492	011	Odd	Exhibit C	012	\$884.00	\$106.08
SKELTON, James C. & Zanetta J.	28-006-22-01	751284	5494	006	Every	Exhibit B	006	\$784.00	\$100.46
TAKESHITA, H.	28-015-16-01	751285	5496	015	Every	Exhibit B	018	\$884.00	\$106.08

**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 1/50<sup>th</sup> interest in and to Lot 28 as shown on Tahoe Village Unit No. 3 - 13<sup>th</sup> 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, for one week each year in accordance with said Declarations.**

**A Portion of APN: 1319-30-643-<See Exhibit 'A'>**

**EXHIBIT "C"**

**(28)**

**An undivided 1/102nd interest as tenants in common in and to that certain real property and improvements as follows: (A) An undivided 1/50<sup>th</sup> interest in and to Lot 28 as shown on Tahoe Village Unit No. 3 - 13<sup>th</sup> 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 the same unit type conveyed, in Lot 28 only, for one week every other year in <See Exhibit 'A'>-numbered years in accordance with said Declarations.**

**A Portion of APN: 1319-30-643-<See Exhibit 'A'>**