

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 8 Fee: 71.00  
BK-1109 PG- 2963 RPTT: 0.00



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**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 **October 2, 2009**, in the Office of the County Recorder of Douglas County, Nevada, Official Records, as Document No. <See Exhibit 'A'>, in Book **1009**, 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



EXHIBIT A  
THE RIDGE TAHOE

Reported Owner	Account No.	Lien Doc. Number	Lien Page	Unit No.	Use Year	Season	Legal Desc. Exhibit	APN	Delinquent Assessment	Interest Charges
ACHERBERG, David G. & Sandy L.	32-107-23-01	751638	458	107	Every	Swing	Exhibit C	722-007	\$884.00	\$106.08
AMEN, Kathleen & Michael L.	33-136-27-74	751639	460	136	Odd	Swing	Exhibit E	723-017	\$884.00	\$106.08
BELL, Kineta Latrice	31-084-21-01	751640	462	084	Every	Swing	Exhibit B	721-004	\$884.00	\$106.08
BRUNNER, Richard & SZE LAZEK, C.A.	32-118-32-01	751641	464	118	Every	Swing	Exhibit C	722-019	\$684.00	\$123.72
CHAMBERLAIN, Jack M. & Bette L.	32-106-14-03	751642	466	106	Every	Summer	Exhibit C	722-006	\$884.00	\$106.08
CIBOLA VISTA RESORT & SPA, LLC	32-109-46-02	751643	468	109	Every	Winter	Exhibit C	722-009	\$884.00	\$106.08
CLARK, Christian Kenley & Cynthia Lee, Co-Trustees	31-099-04-01	751644	470	099	Every	Summer	Exhibit B	721-020	\$884.00	\$106.08
FAULKNER, Erika & Bill	31-098-19-03	751646	474	098	Every	Swing	Exhibit B	721-019	\$859.71	\$103.20
FELDMAN, Marty A. & Lorie R.	33-137-12-02	751647	476	137	Every	Summer	Exhibit D	723-018	\$884.00	\$106.08
FENGLER, Richard F. & Keiko	31-082-26-02	751648	478	082	Every	Swing	Exhibit B	721-002	\$884.00	\$106.08
FIELDS, George A. & Maxine	33-128-21-78	751649	480	128	Odd	Swing	Exhibit E	723-008	\$884.00	\$106.08
FISHER, Paula T.	33-130-15-71	751650	482	130	Odd	Summer	Exhibit E	723-010	\$378.72	\$87.92
GAVENDA, James P., Trustee	33-139-19	751651	484	139	Every	Swing	Exhibit D	723-020	\$734.00	\$99.33
GUZMAN, Pat & Gloria	33-140-21-05	751652	486	140	Every	Swing	Exhibit D	723-021	\$884.00	\$106.08
HIANG, Sally Goh Khok	31-089-48-01	751653	488	089	Every	Winter	Exhibit B	721-009	\$884.00	\$106.08
LUCAS, Henry	32-110-32-02	751655	492	110	Every	Swing	Exhibit C	722-010	\$884.00	\$106.08
LUCAS, Ralston M. Jr. & Ann	33-130-20-02	751656	494	130	Every	Swing	Exhibit D	723-010	\$884.00	\$106.08
MADAMBA, Dorothea D., Alan D. & Mary	32-120-30-02	751657	496	120	Every	Swing	Exhibit C	722-021	\$884.00	\$106.08
MATHIS, Reed	31-099-19-03	751658	498	099	Every	Swing	Exhibit B	721-020	\$884.00	\$106.08
McFATE, James F. Jr. & Pamela F.	31-083-20-01	751659	500	083	Every	Swing	Exhibit B	721-003	\$750.37	\$90.08
O'CONNOR, Thomas J. & Ruth C.	31-090-17-01	751660	502	090	Every	Summer	Exhibit B	721-010	\$884.00	\$106.08
PALACIO, Jose	31-098-49-01	751661	504	098	Every	Winter	Exhibit B	721-019	\$784.00	\$88.32
PHAM, Michael C.	33-124-27-01	751662	506	124	Every	Swing	Exhibit D	723-004	\$884.00	\$106.08
PORTER, Jerry M.	31-093-23-02	751663	508	093	Every	Swing	Exhibit B	721-014	\$884.00	\$106.08
QUINT, Richard Jr., & Carol, BRYANT, Melanie, PANKOW, Mike, STONE, Denny, COPLAN, Natalie, Trustee & JACKSON, Freda	31-097-45-01	751664	510	097	Every	Winter	Exhibit B	721-018	\$884.00	\$106.08
RIVERS, Cary W., Alvena R., Angelo A. & Christopher W.	33-126-32-03	751665	512	126	Every	Swing	Exhibit D	723-006	\$884.00	\$106.08



**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 1/20<sup>th</sup> interest in and to Lot 31 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 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 "C"**  
**(32)**

An undivided 1/51st interest as tenants in common in and to that certain real property and improvements as follows: (A) An undivided 1/20<sup>th</sup> interest in and to Lot 32 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 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 "D"**

**(33)**

**An undivided 1/51st interest as tenants in common in and to that certain real property and improvements as follows: (A) An undivided 1/20<sup>th</sup> interest in and to Lot 33 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 121 through 140 (inclusive) as shown on that certain Condominium Plan recorded August 20, 1982, as Document No. 70305; 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 III recorded February 21, 1984, as Document No. 097150, as amended by document recorded October 15, 1990, as Document No. 236691, 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: 1319-30-723-<See Exhibit 'A'>**

**EXHIBIT "E"**  
**(33)**

**An undivided 1/102nd interest as tenants in common in and to that certain real property and improvements as follows: (A) An undivided 1/20<sup>th</sup> interest in and to Lot 33 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 121 through 140 (inclusive) as shown on that certain Condominium Plan recorded August 20, 1982, as Document No. 70305; 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 III recorded February 21, 1984, as Document No. 097150, as amended by document recorded October 15, 1990, as Document No. 236691, 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 every other year in <See Exhibit 'A'>-numbered years in the <See Exhibit 'A'> "Season" as defined in and in accordance with said Declarations.**

**A Portion of APN: 1319-30-723-<See Exhibit 'A'>**