

OFFICIAL RECORD

Requested By:

STEWART TITLE

A portion of APN 1319-30-644-<See Exhibit 'A'>

RECORDING REQUESTED BY:
Stewart Vacation Ownership

Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 5 Fee: 68.00
BK-1209 PG- 4293 RPTT: 0.00

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



**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 29, 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.

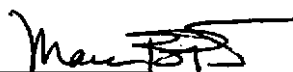
The sale of all said <See Exhibit 'A'> real property will not occur if payment of the total of all outstanding assessments is made, together with payment of costs, fees and expenses incident to the making good of the deficiency of payment, if paid within 60 days following the day upon which this Notice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

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: 12/17/09

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


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

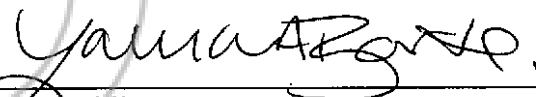


Marc B. Preston, Authorized Agent

STATE OF NEVADA)
) SS
COUNTY OF DOUGLAS)

This instrument was acknowledged before me on 12/17/2009 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

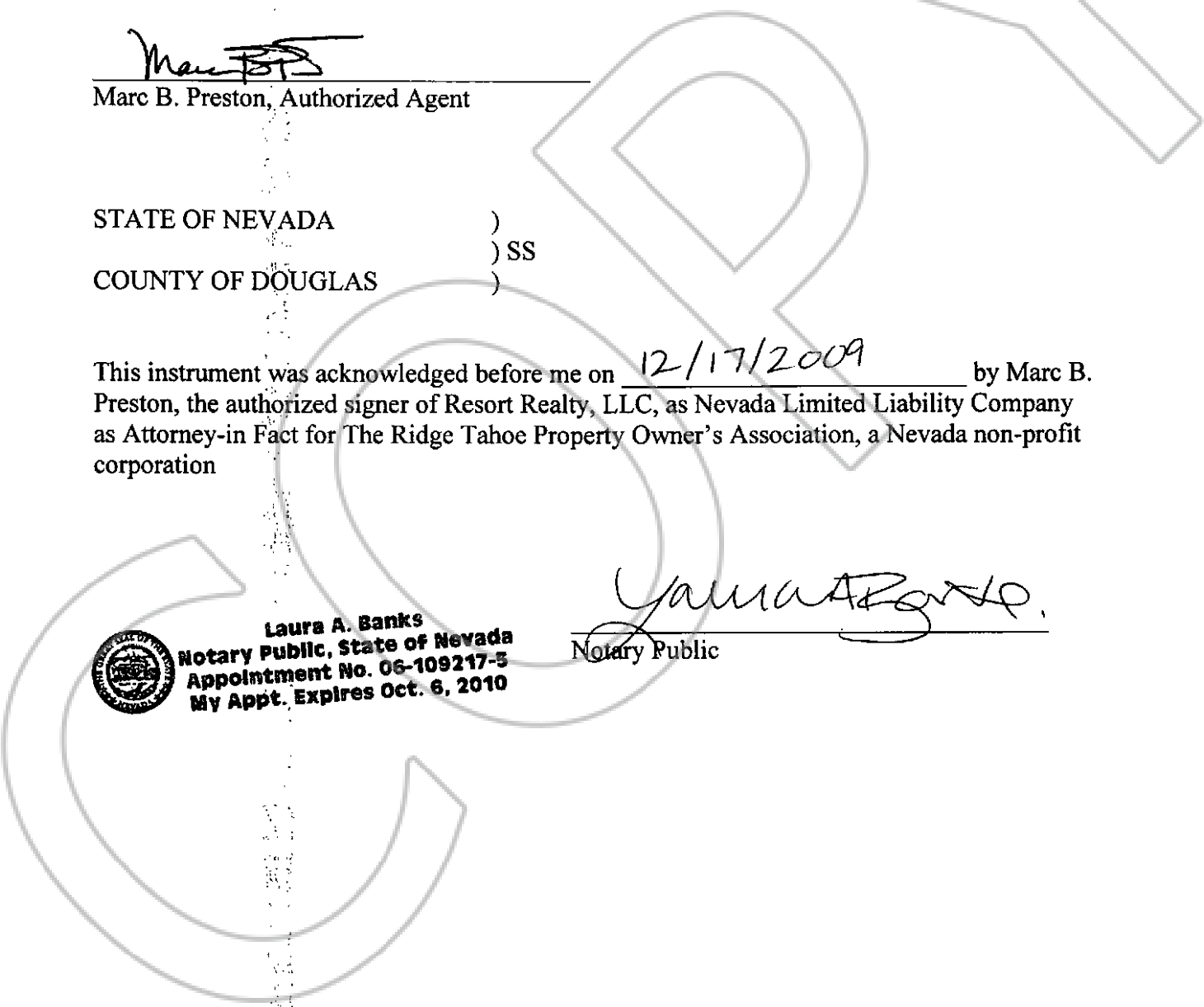


EXHIBIT 'A'
 THE RIDGE TAHOE

Reputed Owner	Account No.	Lien Doc. Number	Lien Page	Unit No.	Use Year	Assessor's Parcel No.	Legal Desc. Exhibit	Delinquent Assessment	Interest Charges
ACOSTA, Mel A. Jr. & Joanne E. And									
ACOSTA, Joanne E., Trustee	37-161-36-01	753003	6221	161	Every	070	Exhibit B	\$884.00	\$106.08
BURCH, Gary D. & SINGH, S.K.	37-153-45-71	753005	6225	153	Odd	061	Exhibit C	\$884.00	\$106.08
BURCHERT, Ronald & Tamara S.	37-142-45-71	753006	6227	142	Odd	049	Exhibit C	\$884.00	\$106.08
CHIN, William	37-154-40-01	753007	6229	154	Every	062	Exhibit B	\$884.00	\$106.08
DIMAMBRO, Brian L. & Vickie L.	37-163-45-71	753009	6233	163	Odd	072	Exhibit C	\$884.00	\$106.08
DOMINGUE, Angelina	37-076-31-74	753010	6235	076	Odd	043	Exhibit C	\$884.00	\$106.08
HERNANDEZ, Alice	37-167-41-71	753013	6241	167	Odd	076	Exhibit C	\$884.00	\$106.08
HIGHTOWER, Thomas A. II & Michelle D.	37-160-35-72	753014	6243	160	Odd	069	Exhibit C	\$757.37	\$110.75
JONES, Richard R., Trustee	37-079-37-71	753015	6245	079	Odd	046	Exhibit C	\$884.00	\$106.08
MALOUF, Fawzi & Stephanie and									
SUNG, Aaron	37-163-34-01	753016	6247	163	Every	072	Exhibit B	\$884.00	\$106.08
MITZNER, Michael D. & Kandy A.	37-143-41-01	753017	6249	143	Every	051	Exhibit B	\$884.00	\$106.08
NIEBERT, Robert G. & Karen L.	37-142-27-01	753019	6253	142	Every	049	Exhibit B	\$776.22	\$246.42
ORDOWER, Peter	37-074-49-01	753020	6255	074	Every	041	Exhibit B	\$884.00	\$106.08
PEWITT, Richard K. & Nancy F.	37-163-32-71	753021	6257	163	Odd	072	Exhibit C	\$884.00	\$106.08
ROGERS, Ernest Paul &									
JORDAN-ROGERS, Cathy	37-071-45-71	753022	6259	071	Odd	038	Exhibit C	\$884.00	\$106.08
SACDALAN, Carmelita Jean	37-141-08-03	753023	6261	141	Every	048	Exhibit B	\$884.00	\$106.08
SANTANA, Carlos &									
JEANSONNE, Jackie M.	37-074-01-71	753024	6263	074	Odd	041	Exhibit C	\$884.00	\$106.08
SHARP, Kathy R.	37-077-26-01	753026	6267	077	Every	044	Exhibit B	\$884.00	\$106.08
SIMON, Shaun T.	37-158-37-71	753027	6269	158	Odd	066	Exhibit C	\$834.00	\$103.09
VRIDEN, Bruce & Bertha	37-153-05-02	753028	6271	153	Every	061	Exhibit B	\$884.00	\$106.08
WELCH, Keith L. & Lorelei V.	37-157-42-71	753029	6273	157	Odd	065	Exhibit C	\$884.00	\$106.08
ZIPPEL, Kimberly R., Anthony R. and Shelby D.	37-167-46-01	753030	6275	167	Every	076	Exhibit B	\$884.00	\$106.08

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 Attached> 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 Attached> "Season" as defined in and in accordance with said Declarations.

A Portion of APN: 1319-30-644-<See Attached>

EXHIBIT "C"

(37)

An undivided 1/102nd 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 Attached> 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 every other year in the <See Attached> -numbered years in the <See Attached> "Season" as defined in and in accordance with said Declarations.

A Portion of APN: 1319-30-644-<See Attached>