

OFFICIAL RECORD

Requested By:

STEWART TITLE VACATION

OWNERSHIP

Douglas County - NV
Karen Ellison - Recorder

Page: 1 Of 5 Fee: 68.00

BK-0110 PG- 2455 RPTT: # 0



A portion of APN 1319-30-643-<See Exhibit 'A'>

RECORDING REQUESTED BY:
Stewart Vacation Ownership

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 November 20, 2009, in the Office of the County Recorder of Douglas County, Nevada, Official Records, as Document No. <See Exhibit 'A'>, in Book 1109, 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, 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

Reputed Owner	Account No	Lien Doc Number	Lien Page	Unit No	Use Year	Legal Desc Exhibit	APN	Delinquent Assessment	Interest Charges
BALON Lori	28 050 29 72	754270	4827	050	Odd	Exhibit C	058	\$884 00	\$106 08
BERG Louise M & Michael T	28 049 39 72	754271	4829	049	Odd	Exhibit C	057	\$884 00	\$106 08
BROCK Robert & Denise	28 047 03 71	754272	4831	047	Odd	Exhibit C	055	\$884 00	\$106 08
CARLSON Richard A & Leslie R	28 046 05 02	754273	4833	046	Every	Exhibit B	054	\$884 00	\$106 08
CUMBER Kenneth W & Janna L & VAKOCH Joseph F & Luella J	28 046 01 01	754274	4835	046	Every	Exhibit B	054	\$884 00	\$106 08
EDWARDS Stephen J & Theresa	28 049 07 03	754275	4837	049	Every	Exhibit B	057	\$884 00	\$106 08
FOSTER Brad S & Debra	28 048 23 01	754276	4839	048	Every	Exhibit B	056	\$884 00	\$106 08
GUADRON Guillermo A & Carmen R	28 043 05 01	754277	4841	043	Every	Exhibit B	051	\$884 00	\$106 08
JACKSON Thomas E	28 018-40 02	754278	4843	018	Every	Exhibit B	023	\$884 00	\$106 08
LEE Sarah P & PEERY Scott B	28 044-44 01	754280	4847	044	Every	Exhibit B	052	\$884 00	\$106 08
LUCAS Ralston M & Ann	28 045 20 01	754282	4851	045	Every	Exhibit B	053	\$884 00	\$106 08
LUCAS Henry	28 049-46 02	754281	4849	049	Every	Exhibit B	057	\$884 00	\$106 08
MARTINELLI Rodi P Jr & Kathleen A	28 030 22 01	754284	4855	030	Every	Exhibit B	037	\$884 00	\$106 08
MATHER Charles W	28 035 18 01	754285	4857	035	Every	Exhibit B	042	\$884 00	\$106 08
MCCLAIN James M	28 033 38 02	754286	4859	033	Every	Exhibit B	040	\$884 00	\$106 08
MCWHORTER Charles Sr	28 040 10 01	754287	4861	040	Every	Exhibit B	048	\$884 00	\$141 88
MOLINA Ronald & Josephine & FLEAK William G & Constance V	28 046 17 01	754288	4863	046	Every	Exhibit B	054	\$784 00	\$86 82
MUNNS David	28 050 31 01	754289	4865	050	Every	Exhibit B	058	\$859 00	\$104 60
REED Hugh A	28 049 01 01	754290	4867	049	Every	Exhibit B	057	\$884 00	\$106 08
WALKER William H & Linda M	28 038 02 03	754291	4869	038	Every	Exhibit B	045	\$784 00	\$98 58
WARF Fred O Jr & Linda A	28 041 13 01	754292	4871	041	Every	Exhibit B	049	\$481 78	\$28 92
ZIMMERMAN Ruth	28 039 27 71	754293	4873	039	Odd	Exhibit C	046	\$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 1/50th 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 Attached> 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 Attached>

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 1/50th 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 Attached> 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 Attached> -numbered years in accordance with said Declarations.

A Portion of APN: 1319-30-643-<See Attached>