A portion of APN 1319-30-631- <See Exhibit 'A'>

RECORDING REQUESTED BY: Stewart Vacation Ownership

WHEN RECORDED MAIL TO: Stewart Vacation Ownership 10 Graves Dr. Dayton, NV 89423 DOC # 0768967 08/20/2010 10:56 AM Deputy: OFFICIAL RECORD Requested By: STEWART TITLE

> Douglas County - NV Karen Ellison - Recorder

Page: 1 Of 8 Fee:



21.00

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 CREST PROPERTY OWNER'S ASSOCIATION is granted under the Declaration of Time Share Covenants, Conditions and Restrictions for The Ridge Crest ('Declaration'), dated April 25, 1989, recorded on April 27, 1989, as Document No. 200951 in Book 489 at Page 3383, Official Records, Douglas County, Nevada, a lien in its favor with the power of sale, to secure payment to THE RIDGE CREST PROPERTY OWNER'S ASSOCIATION of any and all assessments made pursuant to said Declaration; and

WHEREAS, THE RIDGE CREST PROPERTY OWNER'S ASSOCIATION caused to be recorded on <See Exhibit 'A'>, in the Office of the County Recorder of Douglas County, Nevada, Official Records, as Document No. <See Exhibit 'A'>, in Book <See Exhibit 'A'>, 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, 2010, 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: <u>August 18,2010</u>

THE RIDGE CREST 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 O/O/OO by Marc B. Preston, the authorized signer of Resort Realty, LLC, as Nevada Limited Liability Company as Attorney-in Fact for The Ridge Crest Property Owner's 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

BK- 0810 PG- 4512 08/20/2010

EXHIBIT 'A' THE RIDGE CREST

									_	
				and the same of						HARRIS. Devin &
\$86.66	\$825.00	23	Exhibit B	303	2990	0710	767107	7/16/2010	49-303-15-02	HARRIS, Lorena
The same of	-				\					HARRIS, Devin &
\$86.66	\$825.00	009	Exhibit B	109	2988	0710	767106	7/16/2010	49-109-01-03	GONZALES, John
										GONZALES, Denise &
\$86.66	\$825.00	026	Exhibit D	307	2986	0710	767105	7/16/2010	49-307-33-82	FORD, Elisabeth Broom
\$266.51	\$1,624.00	021	Exhibit B	302	2984	0710	767104	7/16/2010	49-302-02-01	FLINN ENTERPRISES, LLC
\$86.66	\$825.00	004	Exhibit D	104	2982	0710	767103	7/16/2010	49-104-30-82	FIEGE, William
\$86.66	\$825.00	014	Exhibit B	205	2974	0710	767099	7/16/2010	49-205-09-02	DAYO, Norberto O
\$86.66	\$825.00	014	Exhibit D	205	2970	0710	767097	7/16/2010	49-205-04-87	CHALAN, Sandra A.
			1	1						CHALAN, Gerald A. &
\$86.66	\$825.00	800	Exhibit B	108	2968	0710	767096	7/16/2010	49-108-05-03	CASCO, Bart Thomas
										CASCO, Robert L. &
\$86.66	\$825.00	003	Exhibit B	103	2966	0710	767095	7/16/2010	49-103-09-01	TRUST, LLC
					i		The Road of the Post of the Po		<	THE CARDENAS FAMILY
\$412.96	\$1,354.00	010	Exhibit B	201	2962	0710	767093	7/16/2010	49-201-51-01	CALUB, Maria
\$86.66	\$825.00	013	Exhibit D	204	2960	0710	767092	7/16/2010	49-204-01-84	BROWN, Sophia Laura
						1	The state of	\	_	BROWN, Howard Elie &
\$86.66	\$825.00	004	Exhibit D	104	2958	0710	767091	7/16/2010	49-104-42-82	BREWSTER, Maria A.
							_	1		BRODY, John D. &
\$86.66	\$825.00	013	Exhibit D	204	2956	0710	767090	7/16/2010	49-204-44-82	BRAVO, Gabriel
							1	\		BRAVO, Margaret &
\$227.81	\$799.00	006	Exhibit C	106	2954	0710	767089	7/16/2010	49-106-46-73	BLAKLEY, Thomas M.
							1	/		BLAKLEY, Jenniver S. &
\$86.66	\$825.00	025	Exhibit B	306	2952	0710	767088	7/16/2010	49-306-01-02	ARMSTRONG, Victoria J.
\$227.81	\$799.00	026	Exhibit C	307	2950	0710	767087	7/16/2010	49-307-51-73	ANTONINI, Alicia R.
						1	No. of London	/		ANTONINI, Michael &
\$86.66	\$825.00	014	Exhibit B	205	2948	0710	767086	7/16/2010	49-205-13-01	ANDERSON, Marilyn R.
										ANDERSON, Richard W. &
\$86.66	\$825.00	025	Exhibit B	306	2946	0710	767085	7/16/2010	49-306-49-03	ABILLE, Alisa C.
										\
								Date	-	\
Charges	Assessment		Exhibit	No.	Page	Book	Number	Recording		\
Interest	Delinquent	APN	Legal Desc.	Unit	Lien	Lien	Lien Doc.	Lien	Account No.	Vehicle Cwilet

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\$98.09	\$825.00	007	Exhibit B	107	3050	7 0710	767137	7/16/2010	49-107-20-01	UPSHAW, Julianne K.
					and the last of th				_	UPSHAW, Gerald D. &
\$86.66	\$825.00	020	Exhibit B	302	3048	6 0710	767136	7/16/2010	49-302-37-02	TOMLINSON, William Victor
\$86.66	\$825.00	003	Exhibit B	ļ	3046	767135 0710	76713	7/16/2010	49-103-06-03	TMTS, INC.
\$86.66	\$825.00	025	Exhibit B	306	3044	767134 0710	76713	7/16/2010	49-306-50-02	TIME NO MORE, INC.
\$86.66	\$825.00	017	Exhibit B	208	3042	3 0710	767133	7/16/2010	49-208-16-01	SULLIVAN, Gina L
				\			/			SULLIVAN, Patrick M. &
\$86.66	\$825.00	004	Exhibit B	104	3040	767132 0710	76713	7/16/2010	49-104-39-01	TORRES, Cheryl G.
					\		/			STUBBLEFIELD, Robert J. &
\$86.66	\$825.00	009	Exhibit B	109	3038	1 0710	767131	7/16/2010	49-109-27-02	SMITH, Allison K.
\$119.59	\$1,024.78	017	Exhibit B	208	3036	0 0710	767130	7/16/2010	49-208-10-01	SKEEAN, Mary K
		7								SKEEAN, Devin L. &
\$86.66	\$825.00	018	Exhibit B	209	3032	8 0710	767128	7/16/2010	49-209-03-03	RUIZ, Ricardo & RUIZ, June E.
\$86.66	\$825.00	022	Exhibit D	304	3030	7 0710	767127	7/16/2010	49-304-02-83	RUBIN, Larry & RUBIN, Vicki
\$86.66	\$825.00	004	Exhibit B	104	3028	6 0710	767126	7/16/2010	49-104-49-01	ROBERTS, Cherri
\$665,51	\$2,379.00	019	Exhibit B	301	3026	5 0710	767125	7/16/2010	49-301-11-02	REDWINE, Eric
\$665.51	\$2,379.00	005	Exhibit B	105	3024	767124 0710	76712	7/16/2010	49-105-29-04	REDWINE, Eric
\$86.66	\$825.00	024	Exhibit B	305	3020	2 0710	767122	7/16/2010	49-305-22-01	PHAY, Pamela C.
				/		\	·	\		PHAY, David A. &
\$86.66	\$825.00	005	Exhibit D	105	3018	1 0710	767121	7/16/2010	49-105-45-82	PENTECOST, Cynthia B.
						١	7%			PENTECOST, Timothy M. &
\$86.66	\$825.00	024	Exhibit B	305	3014	9 0710	767119	7/16/2010	49-305-09-01	NOBLES, Walter E.
\$86.66	\$825.00	003	Exhibit B	103	3012	8 0710	767118	7/16/2010	49-103-42-03	MERLOS, Xavier
\$227.81	\$799.00	002	Exhibit C	102	3010	7 0710	767117	7/16/2010	49-102-18-75	PATMAN, Wendy
							****)	LOOK, Jack &
\$86.66	\$825.00	022	Exhibit B	304	3008	6 0710	767116	7/16/2010	49-304-34-01	RONALD E. LEE FAMILY TRUST
						/	N.,			LEE, Ronald E. Lee, Trustee &
\$86.66	\$825.00	012	Exhibit D	203	3006	5 0710	767115	7/16/2010	49-203-22-82	KROL, Stanley
\$86.66	\$825.00	012	Exhibit B	203	3004	4 0710	767114	7/16/2010	49-203-10-01	KROL, Stanley
\$86.66	\$825.00	016	Exhibit B	207	3000	2 0710	767112	7/16/2010	49-207-30-03	VERNON, Laura E.
								-		KING, David W. &
\$86.59	\$824.83	022	Exhibit B	304	2996	767110 0710	76711	7/16/2010	49-304-31-02	HOGUE, Brian Elliott
\$86.66	\$825.00	018	Exhibit B	209	2994	767109 0710	76710	7/16/2010	49-209-51-01	HERRING, June E.
\$86.66	\$825.00	021	Exhibit B		2992	8 0710	767108	7/16/2010	49-303-25-02	HARRIS, Lorena
									4	

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ZIELONKA, Benjamin J.	VVT, INC. ZIELONKA Jason Sol &	WILBURN-VILLASANA, Esther	WILL ACANIA TLAMAS F 0
49-207-41-02	49-104-25-82	49-308-49-01	
7/16/2010	7/16/2010	7/16/2010	_
767140 0710	767139 0710	767138 0710	
3056 207	3054	3052	
7 Exhibit B	4 Exhibit D		-:
016	004	027	-
\$825.00	\$825.00	\$825.00	
\$86.66	\$86.66	\$86.66	

EXHIBIT 'A'
THE RIDGE CREST

EXHIBIT "B"

(49)

A timeshare estate comprised of:

PARCEL 1: An undivided 1/51st interest in and to that certain condominium estate described as follows:

- (A) An undivided 1/26th interest as tenants in common, in and to the Common Area of Ridge Crest condominiums as said Common Area is set forth on that condominium map recorded August 4, 1988 in Book 888 of Official Records at Page 711, Douglas County, Nevada, as Document No. 183624.
- (B) Unit No. as shown and defined on said condominium map recorded as Document No. 183624, Official Records of Douglas County, State of Nevada.

PARCEL 2: a non-exclusive easement for ingress and egress and for the use and enjoyment and incidental purposes over, on and through the Common Area as set forth in said condominium map recorded as Document No. 183624, Official Records of Douglas County, State of Nevada.

PARCEL 3: An exclusive right to the use of a condominium unit and the non-exclusive right to use the real property referred to in subparagraph (A) of Parcel 1, and Parcel 2 above during one "USE WEEK" as that term is defined in the Declaration of Timeshare Covenants, Conditions and Restrictions for the Ridge Crest recorded April 27, 1989 as Document No. 200951 of Official Records, Douglas County, State of Nevada (the "CC&R's"). The above described exclusive and non-exclusive rights may be applied to any available unit in The Ridge Crest project during said "USE WEEK" as more fully set forth in the CC&R's.

A Portion of APN: 1319-30-631-<See Exhibit A>

BK- 0810 PG- 4516

EXHIBIT "C"

(49)

A timeshare estate comprised of:

PARCEL 1: An undivided 1/102nd interest in and to that certain condominium estate described as follows:

- (A) An undivided 1/26th interest as tenants in common, in and to the Common Area of Ridge Crest condominiums as said Common Area is set forth on that condominium map recorded August 4, 1988 in Book 888 of Official Records at Page 711, Douglas County, Nevada, as Document No. 183624.
- (B) Unit No. as shown and defined on said condominium map recorded as Document No. 183624, Official Records of Douglas County, State of Nevada."> Nevada.
- PARCEL 2: a non-exclusive easement for ingress and egress and for the use and enjoyment and incidental purposes over, on and through the Common Area as set forth in said condominium map recorded as Document No. 183624, Official Records of Douglas County, State of Nevada.

PARCEL 3: An exclusive right to the use of a condominium unit and the non-exclusive right to use the real property referred to in subparagraph (A) of Parcel 1, and Parcel 2 above during one "ALTERNATE USE WEEK" within the <u>Odd</u>-numbered years as that term is defined in the Declaration of Timeshare Covenants, Conditions and Restrictions for the Ridge Crest recorded April 27, 1989 as Document No. 200951 of Official Records, Douglas County, State of Nevada (the "CC&R's"). The above described exclusive and non-exclusive rights may be applied to any available unit in The Ridge Crest project during said "ALTERNATE USE WEEK" as more fully set forth in the CC&R's.

A Portion of APN: 1319-30-631-<See Exhibit A>

EXHIBIT "D"

(49)

A timeshare estate comprised of:

PARCEL 1: An undivided 1/102nd interest in and to that certain condominium estate described as follows:

- (A) An undivided 1/26th interest as tenants in common, in and to the Common Area of Ridge Crest condominiums as said Common Area is set forth on that condominium map recorded August 4, 1988 in Book 888 of Official Records at Page 711, Douglas County, Nevada, as Document No. 183624.
- (B) Unit No. as shown and defined on said condominium map recorded as Document No. 183624, Official Records of Douglas County, State of Nevada."> Nevada.

PARCEL 2: a non-exclusive easement for ingress and egress and for the use and enjoyment and incidental purposes over, on and through the Common Area as set forth in said condominium map recorded as Document No. 183624, Official Records of Douglas County, State of Nevada.

PARCEL 3: An exclusive right to the use of a condominium unit and the non-exclusive right to use the real property referred to in subparagraph (A) of Parcel 1, and Parcel 2 above during one "ALTERNATE USE WEEK" within the <u>Even</u>-numbered years as that term is defined in the Declaration of Timeshare Covenants, Conditions and Restrictions for the Ridge Crest recorded April 27, 1989 as Document No. 200951 of Official Records, Douglas County, State of Nevada (the "CC&R's"). The above described exclusive and non-exclusive rights may be applied to any available unit in The Ridge Crest project during said "ALTERNATE USE WEEK" as more fully set forth in the CC&R's.

A Portion of APN: 1319-30-631-<See Exhibit A>