

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

Douglas County - NV
Karen Ellison - Recorder

Page: 1 Of 8 Fee: 21.00
BK-0810 PG- 4510 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 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

EXHIBIT 'A'
 THE RIDGE CREST

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

EXHIBIT 'A'
 THE RIDGE CREST

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

COPY

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. <See Exhibit A> 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>

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. <See Exhibit A> 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 "ALTERNATE USE WEEK" within the Odd - 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. <See Exhibit A> 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 "ALTERNATE USE WEEK" within the Even - 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>